

Financial Algebra Syllabus 21/22

Instructor

Noreen Harris

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Classroom

G 712

Website

<http://www.amphi.com/Domain/909>

Tutorial:

Tuesday and Thursday

8:25-8:55 AM

Course Overview

Financial Algebra is a course designed to address the many topics in the financial sector and the mathematics associated with it. Topics include: Modeling a Business, The Stock Market, Banking, Consumer Credit, Automobile Ownership, Employment, Taxes, Independent Living, and Retirement.

Required Text

Financial Algebra: Advanced Algebra with Financial Applications

Required Course Materials

- 1" 3 ring binder
- Highlighters in 6 colors
- 5 dividers
- Pencils
- Graphing Calculator (TI 84, this is the best model and is required, the bookstore can check one out to you for free)

If you bought a brand new calculator please turn in TI points to Ms. Harris

Grading Policy

50-59.9%	60-69.4%	69.5-79.4%	79.5-89.4%	89.5%+
F	D	C	B	A

Category Weights

- Homework Quizzes: 20%
- Participation: 20%
- Formal Assessments: 30%
- Projects: 30%

We have continued the “50% policy” which only pertains to assignments done “at home.”

Weekly class time:

Monday	Tuesday	Wed 1/2 day	Thursday	Friday
<ul style="list-style-type: none"> ➤ Bellwork ➤ Stamp for weekend notes ➤ Work on new problem set 	<ul style="list-style-type: none"> ➤ Bellwork ➤ Stamp for problem set ➤ Ask questions ➤ Take HWQ 	<ul style="list-style-type: none"> ➤ Check in quiz ➤ Make up any late work ➤ check Tyler 	<ul style="list-style-type: none"> ➤ Bellwork ➤ Stamp for Tuesday notes ➤ Work on new problem set 	<ul style="list-style-type: none"> ➤ Bellwork ➤ Stamp for problem set ➤ Ask questions ➤ Take HWQ

Cell Phones: Phones are to be stowed away for the duration of the class period unless otherwise accepted by Ms. Harris only. If you are distracted or are doing something inappropriate I reserve the right to confiscate your phone for the rest of the class period or for the rest of the school day.

Bathroom: only one person out at a time. To receive a bathroom pass you must fill out the green form, and put your phone in “Phone Jail” until you return.

Tardies: See the tardy policy laid out on the CDO Website. You will miss announcements and points and other important things if you miss the beginning of class.

Be prepared for class and be respectful to Ms. Harris and your neighbors.

What you are graded on:

	Exams/Review	Projects	Stamp Sheet (Participation)	Bellwork/ Wed quizzes (Participation)	Homework Quizzes
Weight	30%	30%	20%	20%	20%
Points	Exam 100 each Review 10 pts	50 points each	5 points per notes stamp and 5 points for Problem Sets	5 points per day for 20 pts	10 or 20 points each
Due	End of class period	At the beginning of class	At end of the chapter before the exam.	Fridays	By the end of class
Classwork/ At home	Classwork	At home	Both	In class	In class
Late/Absent policy	Students will have 1 week to turn in the review from the date it was due (day of the exam). Students will take the exam when they return to class.	1 week from due date for no penalty	If there is not a stamp for a problem set or notes, they should complete them and staple on stamp sheet to turn in day of the exam. If it is late: 3/5 points No penalty for excused absence	Excused absent: no need to make it up, write absent and the date. Unexcused: no points If absent on Friday, it is due the following Monday	Students have till the day of the exam to complete all the HWQ's with no penalty either excused or not.
Extra Credit	Occasional bonus questions	End of semester projects	10 points extra for having all the stamps	None	None
Re-do?	Test corrections if all homework is completed to be discussed with Ms. Harris	No	No	No	Come to tutorial to go over HWQ for points back

Year at a Glance

Quarter 1

Chapter 3 Banking Services

- We will be discussing and calculating balances on checking accounts, interest compounding savings accounts.

Chapter 4 Consumer Credit

- How to calculate total interest paid, monthly payments, and credit card balances

Quarter 2

Chapter 2: Modeling a Business

- Supply and demand models, expenses, revenues, the profit equations

Quarter 3

Chapter 5: Automobile Ownership

- Calculate insurance costs and payouts, value depreciation, and driving safety data

Chapter 6: Employment Basics

- Calculate net pay, gross pay, federal state and local taxes withholding, FICA taxes

Quarter 4

Chapter 7: Taxes

- How to calculate the tax burden for various individuals using a variety of tools

Chapter 8: Independent Living

- How to read floor plans, the mortgage application process

Chapter 10: Prepare a budget

- Utility expenses, charting a budget, cash flow analysis

Attendance and Classroom expectations Due Monday Aug 9th

Students are expected to be kind, respectful, and motivated to learn.

As a student who is potentially earning credit for this course which means we expect you to be here and on time. Good attendance will lead to good grades and a smoother year. Please keep absences to a minimum. There will be incentives for not missing my class. By signing this page and returning it to Ms. Harris by Monday August 9th you are agreeing to the policies Ms. Harris has laid out in the syllabus. Please include the email address you use the most so I can communicate quickly and concisely.

Student Name: _____

Student Email: _____

Student Signature:

If different, name you'd like to be called in class _____

Preferred Pronouns _____

Parent Name: _____

Parent email: _____

50% Grading Policy Continued

Like last year CDO High School has implemented a 50% policy for any assignments that has been scored lower or has not been turned in. This is an attempt to improve the fairness of the letter grade system. This does not pertain to classwork. Exams are expected to be taken in class and on the date scheduled and arrangements must be made with Ms. Harris to make-up an exam if missed. If Ms. Harris does not receive any communication about absences you are expected to make up any work the next day you return. Use this as an opportunity to get the best grade possible. I have always accepted late work when students advocate for themselves. In return for this generous policy you are expected to stay in communication and check your grade regularly.

We have also extended the week late without penalty policy. This only pertains to “at home” work and not classwork. Late work has been built into my assignments so stamp sheets and quizzes are all due at the end of the unit. There will be plenty of time in class to work on assignments sans projects which are to be done at home.

I value communication, student advocacy, and eagerness to learn. I am flexible and understandable and it is in not anyone’s interest to fail