

## **Personal Finance - Middle School - Spring/Fall 2021-2022 -CVCA**

**Instructor: Caryl Jones**

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**Recommended grades: 6th-8th**

**Book requirements: To be uploaded and emailed before the start of the school year**

Dear Parents,

I am excited to have this opportunity of educating your students how wise, sound, and Biblical money habits can change their lives. Having a strong foundation in handling their finances sets them up for future success when they are on their own in the real world. This course breaks down complex financial topics into simple, easy-to-understand concepts. Your students will grow in confidence as they begin to apply the principles they learn to their own lives. This is a comprehensive course that will help equip them to flourish in the financial world. Please feel free to contact me with any questions you may have. - Caryl Jones

### **Course Objectives:**

- 1) Engage in discussions about personal financial concepts, the purpose of a budget, the importance and benefits of giving to serve others.
- 2) Study terms associated with debt and the financial impact of debt as well as the importance of avoiding debt
- 3) Exploring the importance of exploring career options and entrepreneurship that line up with personal skills and interests and the impact of education on income
- 4) Examining interest and investing.
- 5) Develop critical thinking skills about consumerism and spending habits and the benefits of being a wise consumer.

### **Grading (percentage)**

Students will receive a progress report at the end of the first and third quarter.

### **Student Responsibilities**

- Follow class schedule (syllabus) and turn any assignments in on time
- Contact teacher if there are questions or concerns
- Treat other classmates with respect and love
- Show respect to all authority during classes.

### **Parent Responsibilities**

- Contact teacher if there are questions or concerns
- Keep student on track with class as needed
- Remind student of behavior policy as needed