**Welcome to Personal Finance. Personal Finance is a required course in the state of Tennessee. In this course we will cover things such as credit, investing, taxes, college, and career readiness, insurance, and financial services. The course uses material from the financial guru Dave Ramsey and offers a college credit at Southwest if you earn 70 or above. Remember that you only have a semester in my class. Be here every day ready to learn! Ms. Carlton 😊**

**All material can be accessed online. The only requirement is you bring pencil and paper.**

**Website:Ramseyclassroom.com**

**At the end of the 9weeks, I will add 4 points because this is a Dual Credit course.**

 **Grading: Class Participation 5%**

**A 90-100 Classwork 35%**

**B 80-89 Projects/Presentations**

**C 70-79 10%**

**D 60-69 Assessments 40%**

**F below 60 Homework 10%**

**Procedures:**

**All work should be completed during class unless specified otherwise. Work turned in late will have points deducted. Please see me for makeup work if you are absent.**

**Discipline:**

**Ear Buds/Telephones are a distraction. Please do not have them out during class. If this becomes a problem, then there will be parental involvement.**

**Procedure:**

**Phone call to parent**

**Disciplinary Form/ Write Up**

**Tutoring: Mondays 2:30- 3:30**

**carltonsl@scsk12.org**

**school phone 901-416-2136 personal cell phone 901-229-6605**

**I am available to meet with a parent or guardian at any time**