PERSONAL FINANCE SYLLABUS

Instructor: Mrs. Andrea O'Brien
Classroom: 256
Email: aobrien@spxkc.org
Phone: 816-453-3450 ext. 256
Office hours: Please email or speak to me if you would like to schedule a meeting.

*Students should be the first line of communication with Mrs. O'Brien. Many students are getting into the workforce themselves and need to learn to assert themselves and what is expected of them by an employer. As such, I am very strict about attendance, participation and due dates.

My Why
After more than 25 years in corporate America - working at the intersection of finance, operations, and emerging technology like AI - I made the difficult decision in 2023 to step away and refocus on my family and a healthier work-life balance. Since then, I have been substitute teaching at St. Pius X, where I've had the opportunity to work with students pursuing a wide range of paths - blue-collar, white-collar, and even priestly vocations. That experience strengthened my desire to help all students build practical financial skills and a strong foundation for whatever future they choose.

Course Overview
This course builds a practical foundation in personal finance by helping students understand how money influences their choices and future opportunities. Students will learn to manage finances through budgeting, banking, and responsible credit use, while exploring strategies for saving and investing. Using Xello Academy - already familiar through the SPX counseling program - students will connect career interests to real-world education and training pathways. Through a series of hands-on simulations, students will navigate key life milestones such as paying for college, participating in the stock market, housing decisions, managing bills, and planning for unexpected expenses - much like "The Game of Life." Throughout the course, students will apply financial strategies, evaluate risk, and build the knowledge and confidence needed to make thoughtful, responsible financial decisions now and in the future. **This course will require students to arrive at school early to take turns running the breakfast store.**

Essential Standards

1. **Financial Decision-Making and Goal Setting**
   Analyze how personal values, goals, needs, wants, and life circumstances influence financial decisions and long-term financial well-being.
2. **Banking, Budgeting, and Money Management**
   Apply budgeting, saving, and banking strategies to manage income, expenses, and financial resources responsibly throughout different stages of life.
3. **Credit, Debt, and Responsible Borrowing**
   Evaluate the advantages, costs, and risks of credit, loans, and borrowing decisions, including their impact on financial opportunities and financial health.
4. **Investing and Wealth Building**
   Compare investment options and evaluate how risk, return, time horizon, compound growth, and diversification influence wealth-building strategies.
5. **Financial Markets and Investment Analysis**
   Analyze how financial markets operate and how investor behavior, risk, supply and demand, dividends, and capital gains affect investment performance.

6. **Postsecondary and Career Financial Planning**
   Evaluate career pathways, earning potential, education costs, and financing options to make informed decisions about postsecondary education and future financial independence.

Materials
Notebook
Folder
Pencil and pen
Calculator
1 box Kleenex
*Specific assignments throughout the semester may require additional supplies. Students will be notified when supplies are needed.
Note: These materials must be brought to class every day.

PHONES WILL NOT BE PERMITTED IN THE CLASSROOM

****Technology****
Students in this course will have access to the Microsoft Office Suite. Because technology is an essential part of this course, GoGuardian will be used to help ensure students remain on task while online. My goal is for students to develop strong digital skills that will benefit them in college, future careers, and on their professional résumés.

Student Evaluation & Grading

Grades are based on a cumulative point system that includes tests, quizzes, projects, assignments, participation, and other course activities. Assessments may cover material from lectures, readings, videos, discussions, handouts, and class activities. Letter grades follow the St. Pius X High School grading scale. Extra credit is rare and awarded at the instructor's discretion.

Grade Weights
- **Tests & Projects: 40%**
- **Quizzes: 15%**
- **Homework & Assignments: 10%**
- **Participation: 20%**
- **Cumulative Final Exam: 15%**

Participation
Students are expected to actively engage in class discussions, activities, and collaborative work. Consistent effort, preparedness, and participation are essential components of success and may affect the participation grade. This includes signing up for Breakfast store shifts and working them.

Attendance
School attendance policies outlined in the SPX Student Handbook will be followed.

Classroom Expectations
- Follow all SPX Student Handbook policies.
- Demonstrate respect, responsibility, and Christian character at all times.
- Participate actively and give your best effort.
- Requests for bathroom visits (unless an emergency) will be denied until instruction time is over.
- Food is not permitted in the classroom.
- Phones, fidgets and other distractions are not allowed and may result in disciplinary action.
- Complete all work neatly and legibly.

- Take care of technology.

Late Work & Make-Up Work
Due dates are posted in Google Classroom and communicated regularly in class.
- Late assignments receive a minimum deduction of 5% per day.
- Assignments submitted more than five days late will receive a zero.
- Students are responsible for obtaining missed notes and assignments after an absence.
- Students have the same number of days as their absence to complete make-up work.
- Make-up tests will be scheduled with the instructor.
- No late work will be accepted after the instructor's end-of-semester deadline.

Communication
Students are responsible for checking Google Classroom daily. Professional communication is expected in all emails. Students who are absent are responsible for contacting the instructor regarding missed work.

Academic Integrity
Cheating and plagiarism will not be tolerated.
Using AI to create whole presentations will not be allowed.
- First offense: Zero on the assignment or assessment.
- Second offense: Zero for the course.

Respect
Students are expected to treat teachers, staff, classmates, and school property with respect. Violations may result in disciplinary action at the instructor's discretion.

Addendum
The instructor reserves the right to modify course content, policies, or schedules as needed. Students will be notified of any changes.

Student signature: _____ Date:_____

Parent signature:_____ Date:_____

"To Restore All Things In Christ" -Pope Pius X

St. Pius X High School builds a foundation in faith, academic excellence, and lifelong learning, partnering with families to enhance Catholic morals and authentic truth for the greater glory of God.