**Cassville High School** 

**Agricultural Education Department**

1501 S. Main St.

Cassville, MO 65625

*Ag. Ed. Dept. Office*

(417) 846-1245

(417) 847-4610

*H.S. Office*

(417) 847-3137

**Course Syllabus for:** Personal Finances in Agriculture

**Instructor:** Mr. Hinson

**Meeting Times:** 5th hour

**Course Description:** This course combines personal finance with economic principles in agriculture. Computer applications are included to enhance student understanding and utilization of current technology. Units will include income, finance management, income and expenditures, and saving and investing.

**Materials Required:** -1 ½” Pocketed Binder -Loose Leaf Notebook Paper (minimum of 50 pages) -Pen & Pencil -12” Ruler -Colored Pencils (package of 10)

**Textbooks and Resources:** Managing your personal finances.

**Assignments and Grading Policies:** Will follow CHS Grading System on page 13 of the Student Handbook.

**Agricultural Classroom/Laboratory Policies:** Will follow the Ag. Ed. Department Classroom/Laboratory Management Plan and the CHS Student Handbook.

**Classroom Expectations:**

* + **Be prompt** – *Attend regularly and arrive on time. Tardy policy will be enforced.*
	+ **Be prepared** – *Bring supplies necessary for daily school use.*
	+ **Be respectful** – *Listen when others, student or teacher, are talking.*
	+ **Be** **responsible** – *If you must be absent, take responsibility to check with the teacher about assignments.*
	+ **Be involved** – *Everyone has a positive contribution to make. Come with enthusiasm and a willingness to learn*

**Course objectives:**

1. *Income*
	1. *Sources and components that affect income.*
2. *Money Management*
	1. *Understanding basic economic principles and how financial resources affect personal choices.*
	2. *Evaluating insurance options and other risk management strategies for financial protection*
	3. *Designing a financial plan (budget) for earning, spending, saving, and investing.*
3. *Spending and Credit*
	1. *Comparing and evaluating services and products provided by various financial institutions.*
	2. *Evaluating terms and conditions of consumer credit agencies and the effect of non-repayment on consumer creditworthiness.*
4. *Saving and investing*
	1. *Understanding the relationship between and the importance of saving and investing.*
	2. *Evaluating the various choices for saving and investing.*
	3. *Analyzing factors affecting the rate of return on investments (e.g., Rule of 72, simple interest, compound interest).*

**Syllabus Approval:**

Choosing to participate in the class is an agreement that you understand that you, as a student, will be participating in the above activities and assignments. Please provide your signature below to show that you agree to the above statements and agree to participate in the assignments. Parents/Guardians are asked to sign also for their approval of their student participating in the above listed agriculture course. Anytime a parent/guardian needs to contact the instructor, feel free to use the phone numbers and e-mail listed above.

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Student Signature Date

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Parent/Guardian Signature Date