

Syllabus

Personal Finance

Heritage Academy
A University-Model® School

The mission of Heritage Academy, a Certified University-Model® School, is to partner with Christian parents to prepare college-worthy, character witnesses for Jesus Christ.

I. Course Purpose & Content

This one-semester course will include instruction related to income, taxes, and giving; saving and budgeting; credit and debit; financial planning (investing and retirement) and insurance. Students will explore what the Bible says about money and learn skills and principles helpful for executing responsible stewardship.

II. Worldview Integration

Heritage Academy is committed to teaching all subjects in such a way that students develop a Biblical worldview out of which to think and act. The following are foundation, Biblical truths that relate to the study of personal finance:

- God is the Owner of all things. (Psalm 24:1)
- Every person is accountable to God for the use of whatever he has. (Genesis 1:26–30; 2:15)
- Every person’s responsibility as a steward is to maximize the Owner’s return on His investment by using it to serve others. (Matthew 25:14–30)
- Workers deserve their pay; those that work hard are rewarded, while those who are lazy remain poor. (Proverbs 10:4, 14:23; Luke 10:7)

God has given each of you some special abilities; be sure to use them to help each other, passing on to others God’s many kinds of blessings (I Peter 4:10).

The rich rules over the poor, and the borrower is servant to the lender (Proverbs 22:7).

If anyone does not provide for his relatives, especially for his immediate family, he has denied the faith and is worse than an unbeliever (I Timothy 5:8).

Even when we were with you, we gave you this rule: if a man will not work, he shall not eat (II Thessalonians 3:10).

Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver (II Corinthians 9:7).

III. Required Text(s) & Materials

Please reference *Required Text Book List* and *Course Supplies List* for the appropriate academic year to identify the textbooks and supplies students will need for this course. Both the Required Text Book List and Course Supplies List are accessible online.

IV. Student Responsibilities and Course Guidelines

A. Attendance

Attendance is imperative as concepts are more difficult to learn when the student is absent. Students are expected to attend class and contribute positively to the classroom environment.

Tardiness is disruptive to other class members. Please arrive on time and prepared. All absences and tardies are considered unexcused unless accompanied by a note from a parent or guardian. Please remember that three tardies generate one absence.

As communicated in Heritage Academy's Family Manual, a passing grade awarded at the end of the semester generally requires that a secondary student has attended at least forty-two class periods during the semester. Failure to meet this minimum attendance requirement may result in an F being awarded and recorded on the student's transcript.

B. Absences and Late Work

In the case of planned absence(s), homework that is due during the student's absence must be completed and submitted to the instructor in advance.

When a student is unexpectedly and unavoidably absent due to ill health, past-due assignments must be submitted within two course periods after the student's return to school. **When an unexpected absence must occur, please be sure to notify the school office and the instructor of the students' absence as quickly as possible, preferably before the involved class occurs. This contact may occur by phone or by email.**

Late work that is submitted simply "late" will be graded and penalized with a **ten percent grade reduction for each course period that it is late**; homework will not be accepted more than three course periods (1 week) past its due date, unless previous arrangements between the teacher and the student's parent have been agreed to in light of peculiar circumstances that are occurring beyond the family's control.

C. Student Conduct and Preparation for Learning

So that a classroom environment conducive for safety, focus, and learning may be maintained, each student is expected to conduct himself/herself in keeping with the following guidelines throughout the course of the semester:

- 1) Arrive on time to each class period with the appropriate class materials available for access (e.g., organized notebook with dividers and filed materials, paper, writing tools, texts, and other tools as directed)
- 2) Arrive prepared to submit completed at-home assignments at start of each class period.
- 3) Arrive ready to listen, learn, take notes, and participate in teacher-directed classroom discussions and activities.
- 4) Ask for clarification or further explanation when a concept or direction remains unclear.
- 5) Demonstrate a spirit of cooperation, kindness, and respect toward the teacher and fellow classmates, demonstrating respect to Heritage Academy's Code of Conduct.
- 6) Help keep the classroom area clean and orderly.
- 7) Cooperate with the parent-educator and the Heritage Academy teacher to complete homework in a timely fashion
- 8) Communicate concerns regarding schoolwork to both the Heritage Academy teacher and the parent-educator, so that these concerns can be addressed quickly.
- 9) On the whole, conduct himself or herself in a manner that is worthy of Christ and reflects the life of the Holy Spirit in him/her: ". . . that you may live a life worthy of the Lord and may please Him in every way: bearing fruit in every good work, growing in the knowledge of God, being strengthened with all power according to His glorious might so that you may have great endurance and patience, and joyfully giving thanks to the Father, who has qualified you to share in the inheritance of the saints in the kingdom of light" (Colossians 1:12).

D. At-Home (Satellite Classroom) Investment

Daily home-assignments will be outlined on the weekly Home-Communication Sheet the student will receive each Monday. The student can expect to invest approximately two to three hours each week completing coursework at home in preparation for class periods. Course assignments may include any of the following:

- Reading Assignments
- Writing/Research Assignments
- Study Assignments
- Projects/Alternative Assessments

E. Assessments

A number of written examinations or equivalent alternative assessments/projects will be given throughout the course of the semester. A comprehensive semester exam will be given toward the end of the semester.

F. Grades

Grade Apportionment		Grading Scale	
Homework/Assignments	25%	100-95..... A	79-77.... C+
Tests, Alternate Assessments, & Projects	60%	94-90 A-	76-73.... C
Semester Exam	15%	89-87 B+	72-70.... C-
		86-83B	69-60.... D
		82-80.....B	-59 or belowF

To receive one-half unit of high school credit for this course, the student must earn a percentage grade of 70% or above (which translates to a letter grade of C- or above) and fulfill attendance requirements. The semester grade that the student has earned by the end of each semester will be the semester grade that appears on the student's transcript.

V. Parent Responsibilities

A. Embrace the University Model

University-Model Schooling at Heritage Academy is driven by two guiding principles:

- ◆ to preserve and strengthen God-ordained family relationships
- ◆ to offer students the opportunity to achieve a high degree of academic excellence.

Heritage Academy operates as a University-Model School[®], designed for families who want their students to flourish from a life anchored in the home yet still gain from the best aspects of traditional, classroom education. Courses offered at Heritage Academy occur every-other-day so that students may realize the benefits of qualified teachers and a focused learning community, yet continue to experience home as the primary, consistent base where parents remain their foremost guides for spiritual, social, academic, and character formation.

Parents, please consider ways you may maximize the benefits University-Model Schooling offers to your family. How can you as parents utilize the at-home study time this model provides to nurture deeper relationship and model and impart the faith, values, and life-patterns you desire your student to embrace?

B. Fulfill the Parent Role

Within a University-Model School[®], parents commit to fulfill a specified role related to each course in which their student is enrolled, as prescribed by the course's description. Each role identifies specific responsibilities that the teacher relies on the parent to perform, thus facilitating effective home/school partnership whereby students are assured of receiving needed support. The parent role designated for this course is that of "Guide for Independent Study."

This course mimics that of a junior college program, where independent study skills and disciplined planning for completing homework assignments are necessary. You, as parents, have the opportunity to monitor the independent schoolwork performed by your student, while there may still be occasional times that you are asked to provide particular guidance.

C. Monitor Gradelink and View Seven-Week and Thirteen-Week Gradelink Reports

As your student earns grades for completed tests, quizzes, and various projects and homework assignments, these will be recorded on **Gradelink.com** for you to view at your convenience. My general goal will be to post grades online within a week of their being awarded.

In Gradelink, missing assignments will also be noted. Please take time to follow your student's progress on Gradelink so that you can quickly recognize and explore/address areas of patterns of difficulty or concern that may appear and affirm positive accomplishments.

Gradelink Reports, which will include parent-directed comments related to your student's behavior and progress in class, will be ready for parents to view at the seven-week and thirteen-week point in the semester.

Please contact the office if you have not received your Gradelink login information.

D. Attend Parent/Teacher Fellowship

I hope you will take time to come to Parent/Teacher Fellowship scheduled during the 7th week of each semester. This will give you and I brief opportunity to connect face-to-face and discuss your student's progress, making the most of the partnership that is so vital to students' success within the University Model®.

VI. Contacting the Instructor

Teacher contact information will be provided on the weekly communication sheets that will be distributed in class; it may also be found in the school directory.