**Consumer/Financial MathCourse Syllabus**

**Instructor:** *Mr. Jeff J. Cox*

**Room:** *201*

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| **Course supplies:** * You will need two 3 ring binders 1-1 1/2 inches each (1 per semester for home work)
* 2 composition binders (1 per semester for notes)
* A compass
* Ruler
* Pencils and pens
* Protractor
* Calculator (TI 84 if you are on the college track) or a TI 30 X scientific calculator.
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**Course Description:**

This course is designed to teach students everyday math skills such as balancing a checkbook, creating a budget, buying a car or home, personal record keeping and paying taxes. Students will become better educated to make decisions on matters of personal finance. This course was designed to address the requirements of the Arizona Mathematics Content Standards for Quantitative Reasoning. Students will receive 1.0 Math credit upon completion of this two-semester course (0.5 credit each semester) **Financial/Consumer Math**is the application of **mathematical** methods to **financial** problems. (Equivalent names sometimes used are quantitative **finance**, **financial** engineering, **mathematical finance**, and computational **finance**.) It draws on tools from probability, statistics, stochastic processes, and economic theory.

**Grading Policy:**

* Classwork - 20%
* Homework - 10%
* Assessments - 50%
* Midterm/Final - 20%

Grades will be updated in [Infinite Campus (IC)](https://azcloud1.infinitecampus.org/campus/portal/ala.jsp) weekly. You can download the Infinite Campus parent and student apps on your mobile device for easy access.

**Homework:**

The intention of homework is to reinforce the learning that took place in class and to facilitate mastery of skills learned. All home work needs to be completed in a spiral note book and neat, organized, and legible. I will show you how I want all work completed and turned in.

**Late Work Policy**: In order to keep up and master the curriculum, students must do their homework on time. However, late work will be accepted with reduced credit. 20% will be deducted each day it is late for up to three days (80%, 60%, 40%). If absent, students must refer to the Canvas course or communicate with the teacher to obtain any assignments given over the period of absence. For each consecutive day absent, students will have one day to turn in their work. Homework that was due the day you were absent is due immediately upon your return to school. As per ALA policy, late work will not be accepted after the three-day period.

**Extra Credit**: In order to ensure ALA’s lessons, assignments, and assessments truly reflect student mastery, ALA’s academic program does not include extra credit offerings

**Retake Policy**: All students will be given multiple opportunities to demonstrate mastery of state standards in each course, recognizing that students learn at different rates and times. Grades will be based on the latest assessment taken by the student. Retakes are only authorized for formal assessments (unit exams, chapter tests, not quizzes or homework) and only on assessments where the student received a grade of less than 80%. For a student to retake a specific assessment, the student must complete all of the following:

* demonstrate readiness to retake the assessment,
* work with the teacher to schedule a time to retake the assessment at a time that will best meet the needs of both the teacher and student,
* the retake must be completed before the next formal assessment,
* retake of assessments will not be permitted outside the grading period it was first given.

Please note, ​​retakes of midterm and final exams are not allowed.

**Canvas Course Access**: This course has a Canvas website. Please check the website weekly. It will include test dates, an assignment calendar, syllabus, contact information, and other key information to help you do well in this class. Log in through Clever to access your courses in Canvas. My web page link: http://mrjeffjcox.weebly.com/

**Rules and Expectations:**

**EXPECTATIONS**: Each Mathematics student will be held to HIGH expectations at all times.

The following expectations serve as the foundation for effective learning and skill development in the classroom.

1. Respect yourself and one another at all times. (This includes any guest speakers)

2. Be prepared for class every day with all necessary materials and completed homework.

3. Class time is for class activities.

4. Academic Achievement is our top priority at all times.

5. Give Results, Not Excuses.

**CONSEQUENCES**: Students are subject to both positive and negative consequences in the classroom. Positive Consequences may include, but are not limited to, receiving teacher acknowledgement and praise, gotcha cards, and classroom privileges. Negative consequences will be administered consistently and fairly on a consequence ladder following the 3 step infractions:

1. Step 1-Verbal Warning

2. Step 2-Written warning and parent contact

3. Step 3-Phone call to Parent/Guardian and yellow card

4. Step 4-Behavior referral

**CLASSROOM/SCHOOL POLICIES**:

1. No food or drink is allowed in the classroom. (bottled water in Arizona)

2. Tardy policy- Students need to be in class before the bell finishes ringing or you **WILL** be sent to PAR.

3. Cell phones and all other electronic devices need to be turned off and put away during class except when teacher requests them to be out for educational purposes.

**Participation**:

Active student participation is extremely important to achieve success in Consumer Math. All students will be expected to participate in class every day. Student participation is factored into student’s overall grade.

 **What is a Class Participation?**

• Bringing required materials to class

• Frequency and quality of participating with frequency and quality Consumer Math Syllabus Mr. Cox

• Being prepared for classroom discussions due to having done his/her reading/studying

• Making relevant comments based on assigned material

• Improving group dynamic by student’s presence

• Being engaged in classroom discussion and able to give cogent answers when called upon

• Not disrupting class and classroom discussion

• Taking complete and neat notes that are required

• Handling comments in class and possible disagreements with the teacher and other students with maturity and sensitivity

• Showing an interest in and respect for others’ contributions

**What Participation IS NOT**

• Raising of the hand in an attempt answer every question whether or not you have anything of quality to offer

• Interjecting in class discussion purely to be “seen” or “counted”

• Talking incessantly, rambling or making tangential comments

**What takes away from Class Participation?**

• Coming to class ill prepared

• Being disrespectful to students or staff

• Disrupting the learning environment by actions or talking out of turn

• Belittling the opinions of others

• Not following the conversation and thus is not prepared to answer questions when called upon or is off topic

• Discouraging and disrupting others that are attempting to participate

• Not taking notes

• Not having homework complete and thus not able to contribute to class discussion of said homework

**Academic Integrity**: American Leadership Academy expects all students and faculty to abide by ethical academic standards and the RAISE values. Academic dishonesty—including plagiarism, cheating, or copying the work of another, using technology for illicit purposes, or any unauthorized communication between students for the purpose of gaining advantage during an examination—is strictly prohibited. ALA’s Academic Integrity Policy covers all school-related tests, quizzes, reports, class assignments, and projects.

Students are expected to abide by all school policies including the dress code, attendance, and tardy policies. See the [Parent-Student handbook](https://www.alaschools.org/parent-resources/student-handbook/7-12-student-handbook) for more information.

**Consequences:** Please refer to [ALA’s conduct matrix](https://www.alaschools.org/parent-resources/conduct-matrix) for questions regarding consequences to misconduct.

**Tutoring:** Tutoring hours are scheduled weekly. *Tutoring will be available Wednesdays and Thursdays from 3:15-3:45 in room #201.* To schedule a tutoring session outside of these hours, please contact me directly.

**Communication:** The best way for parents to reach me quickly is via email. Please note that I check my email first this in the morning, at lunch time, and end of the school day. Please allow me 24 hours to return your email. If you have questions or concerns about your student, please contact me as soon as possible.

**Our Partnership.**

To the parent(s)/guardian(s):

I am truly interested in enlisting you as an educational resource for your child. Please familiarize yourself with the rules, procedures, and expectations that I have included, and encourage your student to understand their importance in creating an appropriate, healthy learning atmosphere both at home and at school. I am committed to providing my students quality mathematics instruction and also expect that they are committed to making the most of their educational opportunities at American Leadership Academy High School. Being a high school student is a full-time job which has very demanding requirements. I commit to providing you with the space and tools you need to learn the concepts outlined below. By following these expectations, I am confident we will have an excellent year full of learning. With this in mind I offer the following suggestions:

**How you can help in your child's education**

1. Attend class regularly: Please try to avoid planning family trips and non-emergency appointments which conflict with school attendance.

2. Be at school on time: Your child should eat breakfast and start the day with a positive attitude.

3. Complete daily assignments on time: A classroom lesson is most effective when students work on homework problems as soon after the class as possible. Coming to class without completing the assignment will handicap your child. Lack of skill development and insufficient practice make new lessons and assignments more difficult.

4. Use free time wisely: A student who has free time should put it to good advantage by reviewing schoolwork.

5. Keep an organized notebook for each class: Organized notes lead to organized minds. Notes should include a list of the major daily objectives, definitions, main ideas and formulas presented in class.

6. Practice good study habits at home: Possibilities include: to establish a set time to study each night to spend time reviewing previous work before beginning a new assignment to spend time reviewing and reflecting when working on longer assignments to collect study materials in one place to keep up with daily assignments. Work in an environment free from distractions (TV, siblings, etc.)

7. Prepare systematically for tests: Keeping a list of the important objectives in an organized notebook is an excellent first step (see #5). Begin a review of the objectives and previous assignments a few days before the test. Focus on the objectives which seemed to cause the most difficulty.

8. Be psychologically ready for tests: One of the best ways to become emotionally prepared to take a test is to be academically prepared. The majority of test anxiety is caused by inadequate study preparation.

9. Take advantage of special opportunities at school: Your child should make use of the school library resources and the individual help offered by staff members.

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I have read Mr. Cox’s Consumer Math syllabus and I understand & agree to be held to, the contents of the document.

**Student Acknowledgement**

By signing below, I acknowledge the aforementioned policies and procedures and commit to abide by them to the best of my ability. I commit to putting forth my best effort in this course and to communicate with my teacher directly should a situation arise.

Student Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Parent/Guardian Acknowledgement**

By signing below, I acknowledge the aforementioned policies and procedures and commit to supporting my student to abide by them to the best of my ability. I commit to communicating with the teacher directly should a situation arise.

Parent/Guardian Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Parent/Guardian Email: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\*\*RETURN THIS DOCUMENT, SIGNED FOR FULL CREDIT\*\*