 **Katie Meissner**

[k.meissner@grady.k12.ga.us](mailto:k.meissner@grady.k12.ga.us)

**Class Description**

This course will consist of Math of Finance

standards as presented by the Georgia

Department of Education. Students will

learn a variety of strategies to solve

problems involving financial math.

**If you need extra help, please make an appointment with me so I know to expect you. *DO NOT COME TO MY ROOM UNANNOUNCED.***

Monday - Friday

7:30 AM – 8:00 AM

10:00 AM – 11:00 AM

3:30 PM - 4:00 PM

**Supplies Needed**

* 2-Inch 3-Ring Notebook
* Pencils
* Calculator (Optional, but **highly recommended**)

**Student Expectations/Procedures**

*Respect*

* You are expected to be polite to me, any visitors to the classroom, substitutes, and **each other**. If you can’t think of anything nice to say, then don’t say anything at all.
* “Clowning” on someone is considered disrespectful and will result in a warning, followed by more severe penalties.
* Racist/sexist language and slurs are prohibited under ALL circumstances. It is NEVER acceptable to use racist/sexist language even when conversing with friends.

*Attendance*

* Attendance is the most important necessity for any class. If you are not in class, you cannot learn. **Incentive points** will be added to your final grade for **2 or less absences AND 4 or less tardies per semester**. If you know you are going to be absent, please see me before to collect any work you will miss. You have **three days** to turn in any missing assignments from the day you receive them. **I WILL NOT remind you that you have missing work, it is YOUR responsibility.** If you are out of a class more than 15 minutes then you are considered absent.

*Tardiness*

* Consequences for a student being tardy to class:

1 — 3Warning 4 — 6After-school detention 7 + ISS

* You are allowed 6 minutes in between classes. If you arrive to class fifteen minutes or more after the class begins, you will be marked absent for that period, and it is considered an unexcused absence. **You are expected to use the restroom/get water during the time between classes.**
* If you are not inside the classroom when the tardy bell rings, you are tardy.

*Class Time*

* Class time is valuable time. I have only one semester to teach you everything you need to know. **Class time is to be used for learning and practice.**
* You will be assigned 6 hall passes each nine weeks. If you must leave the class for any reason, you will be asked for a hall pass to do so. Don’t make me ask for your hall passes if you are going somewhere. **It doesn’t matter where you are going; I will ask for a hall pass.** When your hall passes are gone, you may not leave the room.
* If all 6 hall passes are returned at the end of the nine weeks, your lowest test grade for that nine weeks will be dropped. If 4 are returned, your lowest quiz grade will be dropped. If 2 are returned, your lowest classwork grade will be dropped.

*Cell Phones*

* Unless otherwise noted, no electronic devices are allowed in class. This includes cell phones, iPods, iPads, etc. During tests, cell phones may be checked in to the teacher until the test is over.
* The use of cell phones during class time without prior permission will result in disciplinary action.
* **Cell phones and other electronic devices are NOT to be charged in the classroom.**
* If you are caught with a cell phone, give it up the first time it is asked for. A cell phone is NOT worth the fight.

*Grading Procedures:*

**A – 100 — 90% B – 89 — 80% C – 79 —70% F – 69 % or BELOW**

* You will be graded on a point system. Assignments will be worth a set number of points. For example: a small quiz may only be worth 20 points and a large quiz may be worth 50 points. Grades can be viewed on ParentPortal. Your parents can pick up a Parent ID and password from the front desk which will enable them to view your grades at anytime.
* I update my grades every week, unless circumstances prevent this. DO NOT ask me to update a grade specifically for you, especially if it’s something that YOU have neglected to turn in.
* Gradesheets will be given out regularly. Gradesheets may be signed **IN PEN** by a parent and returned the next day for a participation grade in the gradebook. **It is up to the discretion of the teacher to decide if gradesheets will be accepted after the next day. If the signature is suspected to be forged, the teacher may contact the parent and withhold the participation grade.**

*Cheating*

* Cheating is copying homework, talking during a quiz/test, passing notes during a quiz/test, passing your notes to another student during an open-note (if any) quiz/test, looking at another student’s quiz/test, texting during a quiz/test, writing answers on your body, writing answers on your desk, using Photomath or another app, etc. Cheating is NOT tolerable. Student(s) will receive a **ZERO** for any assignment they are caught cheating on. This includes the students who allowed their work to be completed or copied, if applicable. If no work is shown, it is up to the teacher’s discretion to decide to award credit or not.

*Assignments and Homework*

* **Students will be expected to take handwritten notes on a daily basis. Studies have shown that taking notes increases retention of information.**
* Homework is due on the next school day after it is given, unless otherwise noted.
* **EVERYTHING you are given is for a grade and should be completed and turned in.** I DO NOT give “fluff”.
* If you know you are going to be absent, please see me before to collect any work you will miss. You have **three days** to turn in any missing assignments from the day you receive them. **I WILL NOT remind you that you have missing work, it is YOUR responsibility.**
* Late assignments will have a penalty points taken off of the overall grade. Assignments are considered late if they are not turned in on the day they were given or the day after they were given, unless otherwise noted.
* **All assignments for a chapter are due on the day of the test for that chapter**, unless otherwise noted. No work for a chapter will be accepted after the chapter test day, unless otherwise noted or discussed with Mrs. Meissner beforehand. After the test day, an **irreplaceable zero will be put into the gradebook.**
* **All classwork and homework may be corrected for credit, provided that it has been honestly attempted the first time.** If you resubmit an assignment that has been corrected, please write “CORRECTIONS” on the top.
* Classwork given during class time should be completed during class time, not held off for homework.

*Tests*

* Quizzes or tests will be given during or at the end of each unit.
* “Passing” means that your test grade is 70 or higher. A score of 69 or below constitutes a FAILING test grade and you will be allowed to retake the test ***on your own time***. To retake a test, please fill out the “Request to Retest Form.”
  + Before retaking the test, however, if you failed, you must complete **remedial work** that shows me you have restudied the material and can successfully pass the retake.
  + If you passed the original test, but want to retake it for a higher grade, you may do so without remedial work.
  + There are no limits to the number of retakes, but there is a TIME LIMIT for retakes. ***You will have two weeks from the date you are shown your test grade to complete all remedial work AND the test retake.***
  + If, at the end of the retest cycle, you still have not achieved a passing grade, the highest score will be entered into the gradebook.
* If you miss a quiz or a test, you must make it up ***on your own time***, NOT during my class period (unless otherwise noted). If you have not made up a quiz or test TWO WEEKS after the date it was originally given, a zero will be put into the gradebook.

*Projects*

* Projects will be assigned throughout the school year. The purpose of these projects is to expand on concepts learned in class and to relate the material to real world applications. Specific instructions and deadlines will be given at the time projects are assigned.

*Classroom Environment*

* My classroom is my home Monday - Friday from 7:30 AM to 4:00 PM. I keep it relatively tidy and trash free. Therefore, you are expected to do the same. Trash around your desk should be picked up daily and thrown in the trash can. **If trash is found after your class leaves, the entire class will stay after the bell the following school day. Each piece of trash found will equal one minute of stay-time.**

**Rules of Class**

* **Students are expected to be prepared for class. This means coming with pencil, paper, etc.**
* **Students are expected to be on time and in their seat when the tardy bell rings.**
* **Students are not to leave the classroom for any reason, unless their hall pass is signed.**
* **Students are to be respectful to the teacher, their peers, and any visitors to the classroom.**
* **Students are expected to make an honest attempt on all the work that is assigned to them.**

**All discipline will be handled with our 3 step discipline plan.**

**Failure to follow classroom rules will result in parental contact, followed by administrator intervention.**

**Mrs. Meissner reserves the right to edit the contents of this syllabus during the year as needed.**

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| --- | --- | --- | --- | --- | --- |
| **Chapter 1** |  | Straight-Time Pay | **Chapter 8** |  | Single-Payment Loans |
|  | Overtime Pay |  | Installment Loans-Amount Financed |
|  | Weekly Time Card |  | Installment Loans-Monthly Payment and Finance Charge |
|  | Piecework |  | Installment Loans-Monthly Payment Allocation |
|  | Salary |  | Paying off Installment Loans |
|  | Commission |  | Determining the APR |
|  | Graduated Commission | **Chapter 9** |  | Purchasing a New Vehicle |
| **Chapter 2** |  | Federal Income Tax |  | Dealer’s Cost |
|  | State Income Tax |  | Purchasing a Used Vehicle |
|  | Graduated State Income Tax |  | Vehicle Insurance |
|  | Social Security and Medicare Taxes |  | Operating and Maintaining a Vehicle |
|  | Group Health Insurance Earnings |  | Leasing a Vehicle |
| **Chapter 3** |  | Average Monthly Expenditure |  | Renting a Vehicle |
|  | Preparing a Budget Sheet | **Chapter 10** |  | Mortgage Loans |
|  | Using a Budget |  | Monthly Payment and Total Interest |
| **Chapter 4** |  | Deposits |  | Closing Costs |
|  | The Check-Writing Process |  | Allocation of the Monthly Payment |
|  | Check Registers |  | Real Estate Taxes |
|  | Bank Statements |  | Homeowners Insurance |
|  | Bank Statement Reconciliation |  | Homeowners Insurance Premium |
|  | Online Banking |  | Other Housing Costs |
| **Chapter 5** |  | Deposits |  | Renting or Owning a Home |
|  | Withdrawals | **Chapter 11** |  | Health Insurance Premiums |
|  | Account Statements |  | Health Insurance Benefits |
|  | Simple Interest |  | Term Life Insurance |
|  | Compound Interest |  | Other Types of Insurance |
| **Chapter 6** |  | Sales Tax | **Chapter 12** |  | Certificates of Deposit |
|  | Total Purchase Price |  | Buying Stocks |
|  | Unit Pricing |  | Selling Stocks |
|  | Comparison Shopping |  | Mutual Funds |
|  | Coupons and Rebates |  | Bonds |
|  | Markdown |  | Real Estate |
|  | Sale Price |  | Retirement Investments |
| **Chapter 7** |  | Account Statements |  |
|  | Finance Charge: Unpaid-Balance Method |  |
|  | Finance Charge: Average-Daily Balance-Method |  |

Dear Parents/Guardians,

Please read through this syllabus thoroughly with your child. My grading procedure, classroom expectations, and class polices are contained within.

Then, please sign below and have your child sign below, signifying that you have read the contents of this syllabus. Please also provide an e-mail address that is checked regularly and/or a phone number and time that I can best reach you. I want to be able to communicate with you on how well your child is doing in his/her math class.

Don’t forget to pick up your parent portal ID and password in the front office so that you can check on your child’s grades.

Please feel free to e-mail me with any concerns or questions at [k.meissner@grady.k12.ga.us](mailto:k.meissner@grady.k12.ga.us) or text my remind account.

Talk with you soon!

Mrs. Katie Meissner

Mathematics Teacher

Cairo High School

Student’s Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Student’s Signature:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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

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

E-mail Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Telephone: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Best time to reach by phone: \_\_\_\_\_\_\_\_\_\_\_\_

Preferred method of communication: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_