**Consumer Management**

Mrs. Blondin

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Text: Economic Education for Consumers

Class Website: http://blondinsblock.weebly.com

Remind 101: 81010 Enter code @blondincm

Course Overview

This course will begin by giving students a broad understanding of what it means to be an informed consumer in today’s economy and how to make wise decisions concerning their money. They will explore how advertising affects consumerism, their rights and responsibilities as consumers, budgeting basics, as well as banking and savings options and credit options and responsibilities. Twelfth grade only, you may receive ½ math credit for successful completion of this course.

Course Objectives

Upon completion of this course, students should be able to:

* Explain and apply the decision making process
* Describe the benefits of making rational buying decisions
* Explain how supply and demand works
* Describe various types of advertising
* Identify ways in which their consumer decisions affect other people
* Understand consumer rights and explain the responsibilities associated with each
* Explain how warranties work and how to resolve consumer issues
* Understand how to read a paycheck and tax deductions
* Identify and prioritize financial goals
* Explain the difference between fixed and flexible expenses
* Plan, evaluate, and adjust a budget
* Identify services banks offer
* Describe how to reconcile a checking account
* Explain the benefits of regular saving
* Explain how credit works, including credit worthiness judgments and credit ratings
* Describe the benefits and costs of credit cards
* Explain how to establish a positive credit history

Grading

Student work will be graded on a total points scale, whereas each assignment will be given a total value and student grades will be based on the percentage of points completed and correct. The weighted categories are as follows:

Assessments 80%

Homework 20%

Passes & Pride Points Extra Credit – 30 Points

5 or more points will be deducted for the following:

* Each time you ask to leave the classroom for any reason, this counts as a pass.
* Each time you are tardy or have excessive absences.
* Each time you don’t have your ID visibly displayed on a lanyard around your neck **ANYWHERE** in the building – my room, hall, other teacher’s classroom, etc.
* Each time you aren’t displaying your Mott Pride:
  + **PREPARED** – proper materials in class, other things in locker, any time you ask for another handout or to borrow writing utensil you are not prepared!
  + **RESPECTFUL** – language, volume, polite, courteous, staying in seat until dismissed, I dismiss you, not bell, etc.
  + **INVOLDED** – actively on task completing daily work for this class
  + **DETERMINED** – not giving up, being resourceful, working as a team, meeting deadlines
  + **ENTHUSIASTIC** – being positive, no complaining

Expectations

1. Respect the teacher, your classmates, equipment, and school furnishings.
2. Students are responsible for information in the student code of conduct given to you upon registration and/or available on the Mott website. Please be knowledgeable and make your decisions appropriately.
3. The attendance policy is covered in the student handbook. If you are not **in your seat** and prepared for class, including ALL necessary class materials, when the bell rings, you will be marked tardy as you retrieve those items. This policy includes homework assignments and will also result in a late grade on the particular assignment. In this circumstance, extra credit pride points will also be deducted.
4. Students who are caught in tardy sweeps and are sent to In-House Suspension for the hour will receive a zero on all work for that day and are not allowed to make up assignments they missed.
5. Keep all assignments in a safe place until directed otherwise. I do not collect work on a daily basis, but reserve the right to collect it at any time. Most often, work will be due just prior to taking test.
6. Students are responsible to gather assignments missed due to absence, and make arrangements with me to make up any tests they may have missed. **I will not track you down about missed work**.
7. If you are absent the day before a test or quiz, you will still be required to take the test/quiz on the scheduled day with the rest of the class. If you are absent on test day, you will make it up the day you return. Longer absences will be handled on an individual basis.
8. All assignments are to be turned in ON TIME. Late work will be accepted for **one day only** and will result in a grade no higher than a 65%.
9. **Projects will not be accepted late under any circumstances. NO EXCEPTIONS!**
10. Students are to stay in their assigned seats until the bell rings at the end of the hour.

\* I am available for assistance, but you need to make arrangements with me when necessary.

\* Please note that throughout the semester I may show content related videos and that by signing this, you give permission for your student to be a part of the viewing. If you choose not to have your student be a part of those viewing experiences, please contact me.

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**Please use the link provided on my website to complete the form stating that you have read and understand the information in the syllabus. If you have any questions or concerns, you will be able to address them in the form.**