

Economics and Personal Finance (EPF)

Fall Semester 2025

Coach Seibert

Welcome back! The Economics and Personal Finance (EPF) course is intended to be a study of economics, personal finance, income and education, money management, critical consumerism, and financial planning. This course has been legislated by N.C. Session Law 2019-82, House Bill 924. Because the study of economics and personal finance is an integral part of the learning progression of each course, kindergarten through high school, this course expects students to enter possessing a fundamental knowledge and understanding of the basic principles of economics and money management. When opportunities can be provided, this course can be augmented by related learning experiences, both in and out of school, that enable students to apply their knowledge and understanding of how to participate in their own financial literacy. Mastery of the standards and objectives of this course will inform and nurture responsible, participatory citizens who are competent and committed to responsible money management and financial literacy.

Materials needed: Notebook, loose-leaf paper, and pencils and/or pens.

Expectations: Behavior · Everyone is expected to treat others with respect · Everyone is expected to give others the opportunity to learn · Everyone is expected to follow school rules/guidelines · Students are expected to turn all electronic devices off before instructional time begins (the state requires this now).

Responsibilities · Students MUST come to class prepared with required materials · Students MUST arrive on time and ready to participate · Assignments MUST be turned in on time unless other arrangements have been made · If you are absent on the day of a test you must set up a time to make-up the test with me (failure to make-up a test within 3 days of your return from absence with result in a zero) All students are expected to act appropriately at all times

Grades: I grade on a points system and use a ten-point scale to determine your nine weeks grade. Your NC Final Exam will make up 25% of your final grade with your two nine weeks grades making up the final 75% of your final grade.

Units of Study:

Unit 1 Principles of Economics

Unit 2 Microeconomics and You!

Unit 3 Fiscal Policy and Consumerism

Unit 4 Income and Education

Unit 5 Money and Credit Management

Unit 6 Financial Planning

Please share this with your parents and have them sign it and return it for a free 100.

Thank You,

Coach Seibert tseibert@haywood.k12.nc.us

Parent or Guardian: _____ date: _____

Student: _____ date: _____

Parent's/Guardian's name _____

Cell Phone Number _____

Home Phone Number _____

Email address _____

Parent's/Guardian's name _____

Cell Phone Number _____

Home Phone Number _____

Email address _____