**Mr. Mercer Email** **dmercer@lps.org**

 **Classroom: 232**

**TAKE CHARGE – Career Readiness & Financial Responsibility Syllabus**

# COURSE DESCRIPTION

Take Charge is an integrated careers and personal finance course. The course is intended to be part of the LPS overall systematic plan of college and career readiness and will help students become financially responsible, conscientious members of society. Students will set goals and adjust their personal learning plan by identifying their interests, skills and values through academic and career decision making. Students will develop understanding and skills in money management, budgeting, financial goal attainment, use of credit, insurance, investments and consumer rights and responsibilities. Application of academic concepts, technology, and career planning are integrated throughout the curriculum. The class will help students create and implement their plan for an effective transition from high school to postsecondary education, the workforce, or military based on knowledge of self, career goals and financial consideration.

# SEQUENCE & TIMEFRAME

* **EXPLORE – Career and Finance Exploration (Approximately 16 Days)**
	+ Evaluate knowledge of personal strengths and weaknesses.
	+ Develop self-understanding to explore potential careers.
	+ Understand the effect of work on lifestyle.
	+ Identify sources of income and analyze factors that affect the career decision-making process.
	+ Utilize electronic banking functions.
* **PREPARE – Career and Life Planning (Approximately 31 Days)**
	+ Investigate a variety of available careers and their classifications.
	+ Develop and revise an educational 5-year plan to support career choices.
	+ Collect information and analyze post-secondary options.
	+ Research and compare financial aid options and how to apply/qualify for them.
	+ Revise/update-5-year plan to support post-secondary goals.
	+ Compare and contrast the relationship between education, personal qualities, and career opportunities.
	+ Distinguish between different saving and investing options.
	+ Recognize the risk/reward relationship.
	+ Understand the effect of time on investment.
	+ Identify and explain when and why credit is used and understand the C’s of credit.
	+ Identify the advantages and disadvantages of types and use of credit.
	+ Understand individual credit score and report.
	+ Examine consumers’ legal rights and responsibilities.
	+ Differentiate credit costs and terms to select the best credit.
* **ACT – I’m prepared, now what? (Approximately 16 Days)**
	+ Prepare and demonstrate self-marketing skills.
	+ Define, compare and utilize job-seeking skills.
* **WORK – Beginning the job, staying employed, and advancing. (Approximately 10 Days)**
	+ Recognize the changing workplace requires life-long learning and acquisition of new skills.
	+ Understand the rights and responsibilities of employers and employees.
	+ Demonstrate employability skills.
	+ Recognize and appreciate diversity in the workplace.
	+ Identify personal values and goals and incorporate into personal budget.
	+ Understand the responsibilities and liabilities with attaining the age of majority.
* **PLAN AND SAVE – Save money and move out of the house. (Approximately 14 Days)**
	+ Analyze component parts of your budget with consumer guidelines.
	+ Develop a personal budget.
	+ Analyze the components of a paycheck.
	+ Utilize basic federal and state income tax forms.
	+ Investigate employee benefit packages.
	+ Explain how insurance is based on risk sharing.
	+ Understanding the importance of different types of insurance.
	+ Describe ways to reduce risk and insurance costs.

**STUDENT RESPONSIBILITIES**

# 1. BE PREPARED FOR CLASS EACH DAY. Bring Chromebooks, assignments, paper, pen/pencil daily. No cell phones, MP3 players, etc. are allowed.

# 2. ARRIVE TO CLASS ON TIME EACH DAY. The LNE tardy policy will be followed. If you are with another teacher, secure a pass to class. You will not be allowed to leave during the first and last 10 minutes of class.

# 3. BE IN CLASS EACH DAY. Good attendance is essential to learning. Too many absences will result in failing the class. Student Activities do not apply.

# 4. MAKE UP WORK MISSED. It is your responsibility to make up any work missed. Be sure to stay current on assignments . . . don’t put off the job shadow.

# 5. CLASS EXPECTATIONS:

 --Please stay seated until I dismiss you. Do not line up at the door.

 --Sharpen pencils and dispose of garbage at the beginning or end of class.

 --Be Safe, Be Respectful, Be Responsible

 --Be attentive and polite to all speakers. Give them your undivided attention and gratitude. Thank them for coming.

**--Communicate with me with any unusual circumstances that hinder your success.**

# GRADING

**Formative Assessment Assignments 20%**

**Summative Assessment Exams & Projects 80%**

Summative Explore Unit 12%

Summative Prepare Unit 24%

Summative Act Unit 16%

Summative Work Unit 8%

Summative Plan/Save Unit 12%

Summative Final 8%

### 12 WAYS TO GET FIRED

#### Source: Virginia Occupational Informational Coordinating Committee

1. Be late
2. Don’t call your supervisor when you’re going to be absent
3. Be sloppy
4. Be undependable
5. Don’t follow your supervisor’s instructions
6. Don’t follow company/agency rules
7. Don’t observe safety rules
8. Don’t be courteous to your fellow employees and consumers
9. Don’t show interest and initiative in your work
10. Don’t work hard
11. Don’t work to improve your job skills and knowledge
12. Be unfriendly to your fellow employees

**TOP 10**

### Positive Characteristics That Employers Look For In Young People Entering the Labor Force

#### Source: Nebraska Department of Labor

1. Looks clean and neat at the interview
2. Fills out the job application in a neat and correct manner
3. Has a previous employer who would hire him/her again
4. Shows enthusiasm and pride in work
5. Gets along with co-workers
6. Finishes work and checks with supervisors for more
7. Able to accept criticism and apply it in a positive manner
8. Thinks of self as a professional
9. Communicates with supervisor/co-workers
10. Respects and understands confidentiality