

CVA Personal Finance and Economics Syllabus



COBB VIRTUAL ACADEMY
Class. Virtually. Anywhere.

Class Description

Principles of Economics is the study of fundamental concepts and essential elements of the market economic system in a problem/issues orientation. Focus areas include opportunity costs and scarcity, supply/demand analysis, competitive markets, macroeconomics measurement, business cycles, inflation, unemployment, monetary and fiscal policies, and international trade. While the current Economics course only includes one module on Personal Finance, the new course design will embed personal financial literacy standards throughout. As a result, students in the new course will have opportunities to apply their knowledge of economics and personal finance to real-life situations and experience the benefits of lifeworthy learning.

Students who complete Economics & Personal Financial Literacy will receive .5 credit for the required Economics course plus .5 credit for the Personal Financial Literacy course. Consequently, students and the community will benefit from graduates who are independent consumers, more prepared to make wise financial decisions for a lifetime of economic well-being.

Click [HERE](#) for the Personal Finance and Economics Class Schedule which outlines the Units, Lessons, and Assessments for this course.

Click [HERE](#) for the GSE Personal Finance and Economics State standards.

Class Outline

Unit 1: Fundamentals of Economics Decision Making & International Economics

This unit focuses on basic economic concepts and skills: scarcity and opportunity cost, supply and demand as it relates to scarcity, factors of production, marginal costs and benefits, different economic systems, productivity, the allocation of resources, and the role of government in economic systems.

Unit 2: Microeconomics

This unit focuses on microeconomics concepts and skills dealing with human behavior and choices related to relatively small units – an individual, a business firm, or a single market. These concepts and skills include the circular flow of goods and services in a market economy, production and distribution, supply and demand, competition, and types of business organizations in the U.S. economy.

Unit 3: Macroeconomics

This unit focuses on Macroeconomics concepts and skills dealing with human behavior and choices as they relate to the entire economy. These skills and concepts include measures of economic

activity, the Federal Reserve System and monetary policy, and the federal government and fiscal policy. Students will describe how economic activity is measured statistically, describe the purpose of statistical measures of economic activity, explain the structure and role of the Federal Reserve System, and explain the government's role in fiscal policy.

Unit 4: Personal Finance & Decision Making

This unit covers post-high school life and financial literacy! Student will explore post-high school options, paying for college, managing money, and making wise financial decisions. This unit aims to equip you with essential life skills for a successful and financially secure future.

Unit 5: Personal Finance & Risk

This unit focuses on economic skills and concepts that deal with personal economic decisions related to spending, saving, and investing, banks and other financial institutions, the use of credit insurance, the effects of monetary and fiscal policy on personal economic behaviors, and factors that account for personal income earned in the workforce.

CVA Work Policy

- All classwork must be completed and submitted using the links in CTLS by the DUE DATE listed on the Class Schedule.
- Work should be completed in the order it is assigned on the Class Schedule.
- All work submitted on time will be graded within 48 hours.
- Assignments not submitted by the due date will be marked missing. Missing assignments are calculated as zeros in the coursework average. When students submit missing work, the assignment will be graded and calculated into the coursework average.

The CVA term ends prior to the end of the traditional school semester. The final date work will be accepted each term is posted on the [CVA website](http://cobbvirtualacademy.org) (cobbvirtualacademy.org) and the Class Schedule.

Grading

Grades for this course are calculated based on category percentages as follows:

Category	Weight
Assignments	40%
Quizzes	10%
Discussion Board	15%
Tests	20%
Final Exam	10%



CVA Exemption Incentive

To qualify for CVA's exemption incentive and exempt the Final Exam/lowest unit test or major assessment grade, CVA students must:

- Submit ALL assignments on OR before the due date
- Have an 85% coursework average or higher before the final exam
- Have no more than one academic integrity violation

Academic Integrity

Academic integrity is the cornerstone of learning at CVA and we take the integrity and authenticity of student work very seriously. When academic integrity is maintained, students will make decisions based on values that will prepare them to be productive, meaningful, and ethical citizens.

Students are required to abide by the CVA Academic Integrity Policy. Academic dishonesty in any form will not be tolerated. The CVA Academic Integrity Policy outlines the consequences if students fail to maintain academic integrity in their course. For additional information, the CVA Academic Integrity Policy is posted on the [CVA website](#).

Consequence	Occurrence			
	1st	2nd	3rd	4th
Parent contact by teacher	✓	✓	✓	✓
Resubmit work for full credit	✓			
Resubmit work for half credit		✓		
Automatic Zero			✓	✓
Parent contact by CVA Administration			✓	✓
Mandated proctored exam or course work				✓
Local school is notified of Academic Integrity violation		✓	✓	✓
Other as designated by CVA or local school administration	✓	✓	✓	✓

General Information

- The Cobb Teaching and Learning System (CTLs) is the platform used to deliver Cobb Virtual Academy classes.
- Students must earn 100% on the Student Orientation Quiz located inside each CVA Digital Classroom before they begin their Student Coursework.
- All coursework must be submitted through CTLs.
- All CCSD students have access to Microsoft 365 applications and must submit assignments in the requested format.



- Students will take an online final exam during the window of time published on the CVA website and the Class Schedule.

Course Specific Information

There is no required textbook for this course. All course content is digital and available in the online course modules.

Additionally, students will take advantage of online modules using EverFi. EVERFI: Financial Literacy for High School is a digital financial education program that teaches students how to make wise financial decisions to promote financial well-being over their lifetime. The interactive lessons will translate complex financial concepts and help students develop actionable strategies for managing their finances. Students will understand the different ways to acquire income, develop a savings and investing plan, create a budget, track expenses, make informed purchases, monitor and protect their money, and navigate financial institutions and financial products.

Technology Requirements

CTLS is geo-restricted to the United States.

- A modern PC or Mac Computer
 - Lightweight or mobile devices such as Chromebooks, iPads, Android tablets, or smartphones **may not** be compatible with many of our courses.
 - Windows or Mac based computer
- Access to Microsoft 365
- Internet access

CVA Expectations

Student

- Maintain consistent access to a computer and internet
- Login to the course daily and review the announcements
- Adhere to the deadlines listed on the Class Schedule
- Read and promptly respond to teacher communication
- Contact the teacher with questions
- Manage your time wisely

Teacher

- Welcome Phone Call in the first two weeks
- 24 – 48-hour turnaround on all communication
- 24 – 48-hour turnaround on grading for items submitted by the due date
- Provide relevant feedback on assignments
- Be accessible via email and phone or text during published hours
 - Provide two or more live sessions per term



Remind

CVA students and parents are automatically enrolled in their CVA teacher's Remind class based on the phone numbers provided during registration. If a parent and student provide the same cell phone number, they will not sync to Remind and will have to join the class manually using the join code posted on the Teacher Information page of their course.

Student Support

A student's first source for support is their CVA teacher. However, additional support is available. The **CVA Learning Center** is staffed with facilitators and is available both **in person** and **virtually**.

Facilitators can assist students with getting started, class navigation, assignment instructions, submitting work, technical issues, and strategies for online success.

The in-person Learning Center is on the Cobb Horizon High School campus at 1765 The Exchange Atlanta, GA.

All CVA students are enrolled in the Student Support digital classroom which provides access to the Virtual Learning Center (VLC). Students use the CTLS chat feature to send a message to the Student Support Team during the hours it is open.

Live Sessions

Your teacher will post live session information to the Class Board.

