



MADAWASKA MIDDLE/HIGH SCHOOL  
Home of the Owls

**PERSONAL CAREER MANAGEMENT**  
(Senior Requirement)

<b>Instructor:</b> Vickie Boucher	<b>Room:</b> 207
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<b>Text:</b> Managing Your Personal Finances	<b>Author:</b> Joan S. Ryan
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**Supplies Needed:** 3 ring binder (1 ½ inch), black or blue noneraseable ink pen, pencil, calculator, and a ruler (6 inch preferable)

**Classroom Objectives:** To focus on your role as a citizen, student, family member, consumer, and active participant in the business world by informing you of your various financial responsibilities and to also provide you with opportunities for self-awareness, expression, and satisfaction in a highly technical and competitive society. (see page two)

**Classroom Rules and Expectations:**

- Assignments
  - Student name with block number and color of day, date, and assignment name, must be included in the top **right** hand corner of your assignment unless otherwise stated. Example:  
John Doe, Block 2—White Day  
August 20, 2008  
Page 52, 1-12
  - Homework is to be turned in on time to get full credit. Homework is worth half the points at maximum when turned in late.
- Absences
  - Make-up work is your responsibility. You are to see your teacher for make-up work the first day you return regardless of whether it is a Blue Day or a White Day. You are allowed the same amount of time to make up the work, as you were absent from school. (See student handbook)
- General Rules
  - Do not come to class late without a hall pass.
  - Must have all essential materials with you at all times (books, pens, laptops, etc.) Five points will be deducted from your participation grade for each incidence.
  - Absolutely no gum permitted. Disposing of your gum will be asked of you and five points will be deducted from your participation grade for each incidence.
- Attendance Taken
  - While I am taking attendance you are to work on the anticipatory problem that will be located on the left hand side of the board.

**Grading/Evaluations Policies:**

<u>1<sup>st</sup> Quarter</u>		<u>2<sup>nd</sup> Quarter</u>		<u>3<sup>rd</sup> Quarter</u>		<u>4<sup>th</sup> Quarter</u>	
Tests	30%	Tests	50%	Tests	50%	Tests	50%
Class Work	50%	Quizzes	30%	Class Work	30%	Quizzes	30%
Projects	20%	Projects	20%	Home Work	20%	Home Work	20%

**CURRICULUM****SEMESTER I****I. Career Decisions**

- a. Research careers using government publications
  - i. Dictionary of Occupational Titles (<http://online.onetcenter.gov>)
  - ii. Occupational Outlook Handbook (<http://www.bls.gov/oco>)
  - iii. Monthly Labor Review (<http://stats.bls.gov/opub/mlr/mlrhome.htm>)
  - iv. Choices ([www.access.bridges.com](http://www.access.bridges.com))
- b. Employment/Military
  - i. Job Analysis
  - ii. Goal Checklist
    1. Short term goal
    2. Intermediate goal
    3. Long term goal
  - iii. Résumé
  - iv. Cover Letter
  - v. Interviews
  - vi. Thank You Letter
  - vii. Communication on the Job
    1. Listening
      - a. Creative listening
      - b. Critical listening
      - c. Sympathetic listening
    2. Speaking
      - a. 5-10 minute speech
      - b. School-Wide Effective Speaker Rubric
    3. Writing
    4. Reading
  - viii. Social Security Number
  - ix. Form W-4
- c. College
  - i. Research Colleges
  - ii. SATs
  - iii. Student Brag Sheet
  - iv. Application (State requirement)
    1. Handwritten
    2. On line
    3. Typewritten
  - v. College Essay (Madawaska Middle/High School Requirement)
  - vi. Five (5) Teacher Rating Sheets
  - vii. Teacher Recommendation

**SEMESTER II****II. Money Management**

- a. Pay, Benefits, and Working Conditions
  - i. Calculate an Employee Withholding Sheet
  - ii. Benefits such as Profit Sharing, Paid Vacations & Holidays, Employee Services, Child Care, Sick Pay, Leaves of Absence, Insurance, Bonuses, Pensions & Savings Plans, and Travel Expenses
- b. Federal Income Tax
  - i. Form W-2
  - ii. 1040 EZ
  - iii. 1040 A
- c. Budgeting and Record Keeping
  - i. Preparing a Budget
  - ii. Preparing a Net Worth Statement
  - iii. Preparing a Personal Property Inventory
- d. Contracts
  - i. Elements of a Contract
  - ii. Credit Card Application
  - iii. Negotiable Instruments
    - 1. Promissory Notes
      - a. Calculating compound interest
      - b. Calculating maturity dates
    - 2. Checking Accounts
      - a. Opening an account
      - b. Writing checks
      - c. Recording in a check register
      - d. Reconciling a checking account

**III. Financial Security**

- a. Savings
- b. Investments
  - i. Stocks
    - 1. Preferred Stock
    - 2. Common Stock
  - ii. Bonds
    - 1. Corporate Bonds
    - 2. Government Bonds
  - iii. Mutual Funds
  - iv. Real Estate