

GSMS CTE: Dollars and Cents Syllabus
Grades 7–8

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What This Class Is All About

Welcome to Dollars and Cents — a student favorite for learning how money really works! In this class, we'll explore real-life financial topics to help you make smart money choices now and in the future.

You'll learn how to:

- Understand your money values
- Save and spend wisely
- Budget like a pro
- Use credit carefully
- Plan for life after high school

We'll use fun and interactive tools like Google Drive, Nearpod, and Pear Deck to keep learning hands-on and engaging.

What We'll Explore

Our class is organized into important themes that build real-world money skills:

- Money in Our Lives — How money affects our choices, values, and goals
 - Smart Spending — Understanding wants vs. needs and how to be a wise consumer
 - Budgeting Basics — Creating a budget that works for your life
 - All About Credit — What credit is, how it works, and how to use it responsibly
 - Saving Strategies — Why saving matters and how to do it effectively
 - Intro to Investing — Learning the basics of how people grow their money over time
 - Staying Safe — How to protect your money, identity, and financial info
 - Planning for Success — Setting goals, preparing for careers, and thinking about your future
 - Life After High School — Exploring options like college, trade school, and jobs
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Assessments

- Diagnostic Exam (beginning of course)
 - Unit Exams (after each unit)
 - Summative Project (creative + real-world application)
 - Final Exam (wrap-up test to show what you've learned!)
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Class Expectations

- Come to class prepared and ready to learn
- Respect others' ideas and opinions
- Participate in class discussions and group work
- Ask questions when you need help
- No backpacks or totes
- Charged Chromebook

If a classroom rule is broken:

- First time: verbal warning
- Second time: private conversation
- Third time: lunch detention
- Further issues: I will call home and alert administration

Note: Texas House Bill 1481

All cell phones, AirPods, and personal electronic devices must be turned off, placed in your backpack, and stored in your locker.

Violation of this rule will result in the device being taken to the office, where a parent or guardian must pick it up.

Missed Class?

Let me know if you're going to be absent. You're responsible for catching up on anything missed. Most materials will be available in Google Drive or shared with you online.

Tech & Tools

We'll regularly use:

- Google Drive and Classroom for submitting assignments
- Nearpod & Pear Deck for interactive lessons

Bring your Chromebook charged and ready!

Food and Drinks

No food is allowed in class. Water bottles are permitted.

Required Materials

- Pencils, pens, eraser
 - Binder with paper
 - Chromebook charger
 - Journal
 - Chorded headphones
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Late Work

Turn in assignments on time. If you need an extension, talk to me before the due date. Late work without notice may receive partial credit.

Our Goal

By the end of this course, you will feel more confident about money and be better prepared for high school, future jobs, and real-life financial decisions.

Field Trips & Guest Speakers

Throughout the course, we may go on field trips or welcome guest speakers. These are valuable learning experiences and a chance to connect what you learn in class to the real world.

Etiquette expectations:

- Be respectful and attentive at all times
- Ask thoughtful questions if invited to do so
- Represent GSMS with pride
- If behavior is inappropriate, you may be removed from the event and excluded from future opportunities

Permission slips for field trips must be signed and returned by the deadline—no exceptions.

Please review this syllabus with a parent or guardian and return the signed acknowledgment form by **August 15th**. Turning it in on time earns you a **100 in the gradebook**

Guardian Signature

Parent Signature