

# FINANCIAL LITERACY SYLLABUS

MR. ADAM CARRILLO · SPRING 2025 · ROOM E204



## INTRODUCTION

Welcome to Financial Literacy at Canyon Crest Academy! This course assists students in gaining the knowledge, tools, attitude, and skills needed to make informed lifelong financial decisions that will empower their lives. Students explore the social, psychological, and physiological issues related to planning and managing a personal financial plan. Topics include goal setting, budgeting, money management, taxes, savings, consumer credit, automobiles, housing, insurance, investment vehicles, retirement and estate planning, and career planning. I look forward to a fun and fulfilling semester!

## GUIDING PRINCIPLES

Three guiding principles support my daily teaching:

- 1) Providing all students with a supportive yet challenging learning environment while developing critical interpersonal skills
- 2) Promoting a classroom where all students feel comfortable collaborating with their peers and expressing their unique voice
- 3) Positioning myself as a positive role-model where all students have the opportunity to give and receive constructive feedback

## COURSE OVERVIEW

The Financial Literacy course is composed of the following 11 units / topics:

### **Third Quarter (1/8/25 to 3/18/25)**

- 1) Behavioral Economics
- 2) Banking
- 3) Investing
- 4) Types of Credit
- 5) Managing Credit
- 6) Paying for College

### **Fourth Quarter (3/19/25 to 5/30/25)**

- 7) Career Planning
- 8) Insurance
- 9) Taxes
- 10) Budgeting
- 11) Consumer Skills

**For more information, please view the course lesson schedule that is posted on Google Classroom.**

## DAILY ROUTINES

- 1) **QOTD:** Students will get materials out and answer the Question of the Day collaboratively with their teams.
- 2) **Discussion/Lesson:** A class discussion will be held which will result in new content being taught.
- 3) **Brain Break:** Students will participate in a brief engagement activity during the middle of class.
- 4) **Classwork:** Students will reinforce their understanding of the new content learned by completing a classwork assignment.

### CLASSROOM RULES

- Respect Yourself & Others
- Put Away Phones & Headphones
- Be Punctual

### CLASSROOM EXPECTATIONS

- Bring Required Materials
- Be Ready to Participate
- Give Your Best Effort

**All students are responsible for contributing to a positive learning environment and will be held accountable for upholding the stated rules, expectations, and [academic honesty policy](#) at all times.**

**CONTACT**

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## **GRADING**

**Assessments (80%)**, in the form of a test and project, will be given at the end of each unit. At the end of the course, students will aggregate the project work from each unit into a final project where they will create a comprehensive financial plan.

**Classwork (20%)**, which will be assigned on Google Classroom and turned in daily. Any classwork not completed during the allotted time will be expected to be finished prior to the start of the next class meeting.

<b>Category</b>	<b>%</b>
Assessments (tests/projects)	80
Classwork	20
<b>Total</b>	<b>100</b>

The weighted grade distributions and grade percentages are detailed in the tables to the right. *What is shown in Aeries will be the grade given.* Thank you for your understanding.

## **MAKE-UP, EXTENSION, & LATE WORK POLICY**

If a student is absent from class, they should review the missed lesson material on Google Classroom. Upon a student's return, it is their responsibility to visit me during my office hours to make up any missed tests. If a student feels like they need an extension on a classwork assignment because of an absence or other reason, they need to email me *prior* to the deadline, and I will work with them to agree on an extension date. Any classwork turned in after the deadline will be accepted for a 50% penalty.

<b>Grade</b>	<b>%</b>
<b>A</b>	89.50 - 100
<b>B</b>	79.50 - 89.49
<b>C</b>	69.50 - 79.49
<b>D</b>	59.50 - 69.49
<b>F</b>	0 - 59.49

## **MIRACOSTA COLLEGE CREDIT OPPORTUNITY**



All students who pass this course will receive high school mathematics credit from SDUHSD. In addition to earning high school credit, students have the option to earn college credit in MiraCosta College's *Bus 147: Personal Finance* class if they earn a B or better in both quarters and on the final project. Once the student attends a college, this credit will be reported on a college transcript after the student requests an official transcript to be sent from MiraCosta to the college they ultimately attend.

## **COURSE INSTRUCTIONAL MATERIALS**

This semester, the Financial Literacy course will be piloting instructional materials by two different publishers: McGraw Hill and Wiley. At the conclusion of the semester, students will be asked to provide feedback on these instructional materials, which will help the district adopt permanent materials in the years ahead. Content taught will also be supplemented by [Next Gen Personal Finance](#). Lastly, students wishing to receive support are encouraged to attend my office hours at any of the days and times listed above.

### **OFFICE HOURS (ROOM E204)**

- Mon. & Wed. @ Lunch
- Tues. & Thurs. After School
- By Appointment

## **ABOUT ME**

Growing up in Orange County, CA, I am grateful to have learned from many teachers who inspired and prepared their students to lead impactful lives. These experiences sparked my interest in someday following my teachers' footsteps in my own classroom. Set on a career as a high school educator, I received an Applied Mathematics degree from San Diego State University in 2021. For two years, I lived in Los Angeles as I continued my studies at UCLA, while also beginning my teaching career at Alexander Hamilton Senior High School. In 2023, I received a Master of Education degree from UCLA, moved back to San Diego, and I am now very happy to be in my second year as a member of the Raven family at Canyon Crest Academy!

**SDSU**

**UCLA**