

# BHC Class Description



Course Title: Personal Finance

Teacher: Nicky Hobbs

Grade range: 11th and 12th

Day(s) of the Week: Thursdays

Times: 12:00pm - 1:20pm

Minimum Number of Students required for class: 8      Maximum accepted: 16

Credit Level (high school): Half Credit

Full Credit X

## Costs

Total Tuition: \$500

- Deposit of \$50 secures student's spot in class (included in total cost).
- Payment Option 1: Remaining balance of \$450 to be paid on August 1st.
- Payment Option 2: Split remaining balance into two payments of \$225 each, due on August 1, 2025 and January 2, 2026.
- Venmo Information: @Nicky-Hobbs

## Course Description

Personal Finance for Juniors and Seniors covers the following areas and topics: budgeting, saving for short and long-term goals, compound interest, the banking systems, debt, cost of using credit, career training options, how to apply for college scholarships, saving for college, consumer awareness, types of investments, developing a resume and interview skills, income and taxes, charitable giving, keeping financial records, identity theft protection, and much more.

Understanding and developing these skills is an invaluable aid to your students as they make the transition into adulthood. This material is approached and taught from a Christian stewardship perspective of our financial resources, time, and talents. After all, there are more verses in God's Word

about finances than prayer, which makes mastery of this topic very necessary for the Christ-follower.

The material for this course consists of an online program called Ramsey classroom developed by Dave Ramsey. All students will need access to a computer or laptop with a high speed internet connection. Your course fee includes access to the program which contains all the materials needed to complete this class.

### Course Requirements or Prerequisites

Basic math skills

Basic computer skills

Willingness to engage in class discussions

### Student Responsibilities

The homework for this course involves watching short videos, reading the weekly lessons, answering questions, and completing various activities for each lesson. All assignments must be completed on time to receive full credit.

This is a discussion-based class thus all students must be willing to discuss each topic freely and make a positive contribution to our class.

### Tests and Grades

Homework (videos, reading, and questions) - 15%

Activities - 20%

Class Participation - 15%

Chapter Tests - 30%

Semester Exam - 20%

### Textbooks Required

The textbook "Foundations in Personal Finance, 4th Edition" is in digital form within Ramsey classroom. The class fee includes a subscription to Ramsey classroom.

### Supply List

Notebook, pencil or pen, calculator for occasional use, and computer or laptop to access the curriculum.

### Teacher Biographical Information

Nicky Hobbs earned a Bachelor of Engineering, a Minor in Mathematics, and a Master of Business Administration from Vanderbilt University. Nicky has been married to his wife, Angel, for 35 years and they have been members of The Church at Brook Hills since 1996. Nicky and Angel have homeschooled their 7 children over the course of 27 years and their youngest son is currently a Junior in high school. Nicky has taught math to each one of his children and this will be his 4th year teaching Math classes at Brook Hills Co-op.

### Teacher Contact Information

Nicky Hobbs  
nicky.hobbs@bhco-op.com

### Additional Information