

Business and Personal Financial Management
Course Syllabus - Mr. Cain
Room 239 - South Campus - Room 158 - Central Campus - kcain@mchs.net

Course Objective

The main goal in this course is to gain a comprehensive basic knowledge of business operations and personal financial literacy.

Course Description

This course consists of two main units:

1. Business Operations taken from the textbook
2. Personal Finance that will mostly be with an online curriculum that uses simulations.

Additionally, you will sign up for and present a business article summary and ask the class three (3) discussion questions. Each day will begin with one presentation until all students have presented. Then you will turn in a paper with four (4) summaries of articles you heard discussed.

From the textbook *Intro to Business*:

UNIT 3 - BUSINESS OPERATIONS AND TECHNOLOGY

- Chapter 10 Marketing
- Chapter 11 Business and Technology
- Chapter 12 Financial Management
- Chapter 13 Production and Business Operations

Knowledge Matters: VB Personal Finance

- Lesson 1: Time Management and Health
- Lesson 2: Finding a Job
- Lesson 3: Budgeting and Saving
- Lesson 4: Finding an Apartment
- Lesson 5: Buying a Car
- Lesson 6: Shopping
- Lesson 7: Choosing and Balancing a Checking Account
- Lesson 8: Getting a Credit Card
- Lesson 9: Fixing Your Credit
- Lesson 10: Education and Advancement
- Lesson 11: Using Online Banking
- Lesson 12: Paying Your Taxes
- Lesson 13: Intro to Investing
- Lesson 14: Risk vs. Return
- Lesson 15: Diversification
- Lesson 16: Investing for Retirement
- Lesson 17: Buying a Home
- Lesson 18: Insurance
- Summary: New Career Project

Student Expectations

- Effort: Be respectful of others in the classroom, contribute to classroom discussions, volunteer answers to questions asked, use equipment in an appropriate manner, stay in seat until bell rings
- Attendance: Prompt and regular attendance, be in your seat as you enter the classroom and begin the assignment on the board
- Preparedness: Come to class with materials, supplies, equipment, stay on task, follow directions, organizes and cleans up work station

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Cell Phones and Back Packs

- Cell phones are ONLY allowed at the discretion of the teacher.
- Backpacks are not allowed in the classroom.

Substitute Teachers and Visitors

- Throughout the school year the need for a substitute teacher may arise, when and if this time does come students are expected to show and act with nothing but respect towards the substitute teacher. Any discipline that needs to be given will be done using the substitute's written explanation of the events.
- Visitors to the classroom should be treated with utmost respect. Visitors could include anyone from administration, colleagues, guest speakers, parents, evaluators or aides.

Tardiness and Absences

- Tardiness will be treated directly via the student handbook. (Get to class on time).
- Absent students are responsible for any missed notes, assignments, or assessments.
- Absent students are responsible to make sure they get any missed documents from the teacher.
- Missing Work and Assessments regarding absences will be handled in accordance with the District's Handbook.
- Makeup Dates can be scheduled with the teacher at any time both parties are available. This is a time students can come for re-learning or missed teaching.

Final Exam

Comprehensive covering both units of the course. A final study guide will be available at the end of the semester.

Grading Scale and Reports

This class will be graded on a Total Points based scoring system. All points will be totaled and divided by the total amount of points possible to be earned. We will be following the guidelines laid out in District 111 Grading Policy.

Each student will be getting mid-term report card sent to each parent/guardian directly electronically. These will inform on each student's progress in each class. This can also be checked at any time using PowerSchool.

A+: 100% - 97%

A: 96% - 93%

A-: 92% - 90%

B+: 89% - 87%

B: 86% - 83%

B-: 82% - 80%

C+: 79% - 77%

C: 76% - 73%

C-: 72% - 70%

D+: 69% - 67%

D: 66% - 63%

D-: 62% - 60%

F: 59% - 0%

Additionally, each student will be keeping an interactive portfolio that they will be able to show you exactly what they have been working on in class, the points they have earned/lost, and what this class has helped them learn over the course of the semester.