



Welcome back! I hope you're ready for an amazing year in Financial Services. As seniors, you'll be building on everything you learned last year and applying these core business concepts in new and exciting ways. First semester, we'll focus on personal finance topics – budgets, saving & investing, real estate, insurance, credit. Second semester, we'll explore business finance topics – everything you need to know to start, manage, and finance a successful business. In addition, you'll work on college and career planning projects, and complete a job shadow in a field that interests you. As we begin the year, you should start thinking about some “big picture” things, including:

- **College Decisions:** Do your research and make your final decisions on where you're applying (and know what the requirements and deadlines are). Hard as it is to believe, applications for most 4-year colleges are due in a few months! Also, start (or continue) exploring the opportunities for scholarships and other financial aid.
- **College Placement Tests:** I think you've all taken the ACT already. If not, sign up NOW! You will need these scores as you apply to colleges in a few months. You'll probably want to take them a second time, so plan accordingly. Most 4-year schools want to see ACT scores in the 21-25 range or higher. The next ACT is September 9 (August 18 is the last day to register, with a late fee). The October 28 ACT is the last test you can take and still have scores to colleges by December 1 deadlines; register by September 22.
- **College Credit Plus:** As you know, the senior year of this program is eligible for College Credit Plus, meaning you can receive college credit for FSS. If you were accepted into CCP, make sure you meet all of their criteria throughout first semester (check your UC email). Your grade for first semester in FSS will be your UC college grade (adjusted to UC's 4-point scale that uses a +/- letter grading scale).
- **Articulated College Credits:** Since Financial Services is a Tech Prep program, you also qualify for articulated credits at several two-year colleges in the area through Ohio College Tech Prep. The specific criteria to earn those credits varies by institution, so you should speak with schools directly about their policies. These credits are not transferrable.
- **College Ready:** Your scores on the ACT will also determine what classes you can sign up for freshman year. If you don't score “college ready” then you'll need to take remedial courses (expensive and they don't count toward graduation). ACT college ready scores are: Math 22, Reading 22, English/Writing 18.
- **Career Exploration:** Start to narrow your focus on possible career paths (you can use the FSS job shadow to help). After all, shouldn't you understand your career goals before you decide on a college major?



I'm looking forward to a great year together in Financial Services!

Program Curriculum

Financial Services Seniors is made up of two semester courses: Fundamentals of Financial Services and Corporate Finance (you probably noticed this on your schedules). Throughout this year, we will explore all areas of finance – for you and your business. First semester will focus on personal finance topics that will help prepare you for life after high school. Second semester will move into business finance, including how to start up, fund, and grow a successful enterprise.

SENIOR YEAR (2017/18) - 2 Credits			
FUNDAMENTALS OF FINANCIAL SERVICES		CORPORATE FINANCE	
Understanding Income Money Management	Spending and Credit Saving and Investing	Financial Fundamentals Financial Management	Sources of Financing Financial Operations
Advanced Microsoft Office Applications / More Career Exploration & College Planning / Job Shadowing			

Classroom Rules

1. **Promptness.** You are expected to arrive to class on time every day and be *in your assigned seats* ready to get started when the bell rings. Students with unexcused tardies or skips will receive an automatic teacher detention.
2. **Preparation.** Bring all necessary items to class each day. When there is homework assigned, you will be expected to come to class with the completed assignment and be prepared to discuss the material.
3. **Participation.** This will be an interactive classroom, which means that we will be learning from each other as we explore various topics. Every person in the class brings unique experiences and opinions, but the only way we will learn from each other is if everyone participates. Your grade will reflect class participation on a weekly basis.
4. **Productivity.** Challenge yourself to be productive at all times! Be attentive and use your time wisely. If you do not feel well, notify the instructor ... no napping in class. Stay on task, ask for help when needed, and study!
5. **Responsibility.** Act rationally and choose wisely. Recognize your own role in building an enjoyable and productive community of learners. Understand that there will be consequences, both good and bad, for your actions. Think before you act!
6. **Respect.** Be respectful of yourself, your environment, your fellow classmates, and your instructor. Every student has the right to a safe and secure classroom; you do not have the right to impede or jeopardize that in any way. Treat others the way you want to be treated. Take care of our classroom, equipment, books, and supplies.

In addition to the classroom rules above, students are expected to be familiar with and observe all rules outlined in the 2017/18 Student Handbook.

Consequences for Negative Behavior

If a student chooses not to follow the classroom rules, there will be consequences:

- ☞ 1st consequence – Warning and/or conference with the teacher.
- ☞ 2nd consequence – 30 minute teacher detention after school and phone call home.
- ☞ 3rd consequence – 60 minute teacher detention after school, referral to the administration, and phone call home.

Major or repeated rule violations will result in immediate removal from the classroom. Major rule violations include all those listed in the student handbook, as well as gross disrespect for another student or the teacher. The teacher will always decide if a major rule has been violated. *Employers and colleges DO ask about classroom attitude, conduct, and attendance!*

Rewards for Positive Behavior

- A great learning experience for yourself and the class.
- Positive reinforcement from the teacher, administrators, etc.
- Special recognition in the classroom.
- A successful student with a positive work ethic.

Class Website

If you have a question about Financial Services, the answer is probably located on the class website:

www.MyFinanceClass.com

On this website, you can find out about assignments and due dates, see questions of the day, and download worksheets or handouts. If you miss a day of school, you should make use of this resource – either from home (if you have internet access) or as soon as you get back to school.

Assignments

You will receive a syllabus at the beginning of every quarter (it will be in the back of your STAR sheet packet and available for download on our class website) that outlines the topics we will be discussing each day. You should pay special attention to the dates for tests and major projects – these dates should never be a surprise to you! Specific assignments and due dates will be listed in three places:

- **Weekly Sheets:** At the beginning of every week, you will receive a sheet that details the assignments and due dates for the week (this sheet is also available for download on our class website).
- **Class Website:** All assignments will be listed on the class website; worksheets and handouts will be available for download in PDF format (as well as copies of the syllabus and weekly sheets).

Classroom assignments (STAR sheets, worksheets, quizzes, tests, etc.) are due by the end of class. Emailed assignments (QODs, current events, projects, textbook assignments, etc.) may be turned in via email by 11:59pm on the due date. If you're not sure – ASK!

Emailing Work

You will need to use a personal email account to send work on a daily basis. If you do not have an email account (or want a new one), you can get one for free from Yahoo or Google. Just make sure that your email address is appropriate for school (not to mention resumes, college applications, etc.).

Grading

Your grade in this class will be computed on a simple point basis. Grades for STAR sheets, questions of the day, current events, worksheets, group projects, papers, quizzes, and tests will all be added together. The final grade will be calculated by dividing the total points earned by the total points possible. Extra credit opportunities will be available. Checking ProgressBook on a regular basis is an **EXPECTATION**. **If you do not know your ProgressBook username or password ask me!** You have **one week** from the original assignment due date to review your grade in ProgressBook and notify me of concerns, questions, or suspected mistakes (after one week, I will not change your grade).

Extra Help

You are encouraged to take advantage of extra help either before or after school; prior notice may be necessary. I typically get to school at 6:30am and will stay after school as needed. Parents and students may contact me in the business office at 742-7134 or by email at clarkpv@butlertech.org.

Make-up Policy

You are required to make up missed work in a timely fashion. It is YOUR responsibility to make arrangements with me to make up work after school. You should get in the habit of going to the class website to find out what you missed. No make-up work is to be done in class unless approved by me. The work will be considered LATE (see below) if it is not made-up within the following timeframes:

- Students who are absent *only the day before* a previously announced assignment or test, will be expected to turn in the assignment or take the test upon their return (the day for which it was scheduled).
- Students who are absent *the day* an assignment or test is scheduled, will be expected to turn in the assignment or take the test within the number of school days equal to their absence after they return.

Late Work

All class work that is turned in late – without an excused absence OR without first getting my approval – will lose **25%** of the grade per day it is late. This means that if there is an assignment due, it must be turned in (either in your desk tray by the end of class or emailed by the end of the day) to avoid penalty. Forgetting to turn it in is not an excuse. Leaving it at home is not an excuse. Your printer/email/computer not working is not an excuse. Please let me know by the end of class if you were not able to finish in time – I may grant you an extension under certain circumstances. Remember, you are preparing to be professionals in the workplace. You must take responsibility for handing in your work on time!

Hall Passes

Students should visit restrooms and lockers before school, between classes, at lunch, and after school. For emergency situations, students should ask the teacher for permission and must use a hall pass. **YOU ARE NOT ALLOWED IN THE HALL DURING CLASS WITHOUT A PASS.** When you enter/leave the room during class, you must sign in/out. Students will not be allowed to leave the classroom during the first 10 minutes or last 10 minutes of class.

Food & Drinks

Food and drinks are NOT permitted in the classroom without permission. This includes candy, lunch bags, water bottles, thermos containers, plastic pop containers, etc. Bringing drinks or food into the classroom, without permission, will result in an automatic teacher detention.

Bring Your Own Device

Northwest Local School District is pleased to announce that students may bring their personal devices to school for instructional use during the school day. The purpose of the District's BYOD program is to extend and enrich the learning environment. Students will be given the opportunity to do so on a room-by-room and day-by-day basis. The use of technology to provide educational material is not an entitlement, but a privilege provided by teachers and administrators under their directives. When abused, privileges will be taken away. When respected, the personal device will benefit the learning environment as a whole. Students and parents/guardians participating in the BYOD program must adhere to the Student Code of Conduct, as well as all Board policies, particularly the Network and Internet Acceptable Use Policy. In addition:

- Student takes full responsibility for the care of his/her personal device, including any costs of repair, replacement, or any modifications needed to use the device at school. The school is not responsible for the security of the device. The District assumes no responsibility for theft, loss or damage of a personal device brought to school.
- Student may not use the device to record, transmit, or post photographic images or video of a person, or persons on school grounds during school activities and/or hours.
- Student may only access files on the device or internet sites which are relevant to the classroom curriculum. Games and other sources of entertainment are not permitted.
- Teachers/Staff have the discretion to allow and regulate the use of personal devices in the classroom. Students must comply with the teachers/staff requests to shut down and/or put away the device.
- Student acknowledges that the school's network filters will be applied to one's connection to the internet and will not attempt to bypass them.
- Student realizes that processing or accessing information on school property related to hacking, altering, or bypassing network security policies is in violation of the AUP (Acceptable Use Policy) and will result in disciplinary action.



- Student understands that the school reserves the right to collect and examine student's personal device if there is reason to believe that the student has engaged in any type of misconduct while using the device.
- Device is never to be used for District or State testing.
- Device must be in silent mode at all times. Use of headphones/ear buds are acceptable in class. Students will not be permitted to wear headphones/earphone in the hallway between bells due to safety concerns.
- Students may use laptop cases specifically designed to transport and protect the device to and from class and school.
- Student understands that these are personal devices. The NWLSD IT Department cannot offer assistance with downloading software, virus resolution, damage or malfunction to the device. Devices are required to carry some type of virus protection software. Teachers may recommend certain apps to enhance the learning process.
- Student must only access the NWLSD's secure wireless network on his/her personal device. Devices are often equipped with 3G/4G wireless accessibility, which the District is unable to filter or monitor. Students who bring 3G/4G-enabled devices must access the Internet via the District's filtered Wi-Fi connection. 3G/4G Network Access is Prohibited. Violators may have their devices confiscated, their participation in the BYOD program restricted, and may be subject to additional disciplinary action.

District Computer & Internet Use

We are fortunate to have a great deal of instructional technology available for use in our classroom. The use of this technology, including desktop and laptop computers with internet access, is a privilege not a right. Students are responsible for following the teacher's directions on appropriate use of the computers during class. Playing games and visiting inappropriate websites (including social networking sites) is never allowed. Students are expected to be familiar with and observe all technology-related rules outlined in the 2017/18 Student Handbook. If a student chooses not to follow the teacher's directions regarding computer use, there will be consequences:

- ☞ 1st consequence – Warning and/or conference with the teacher.
- ☞ 2nd consequence – Remainder of class period off the computer, 30 minute teacher detention after school, and phone call home.
- ☞ 3rd consequence – 5 days off the computer (an alternate assignment will be provided), referral to the administration, 60 minute teacher detention after school, and phone call home.

Major or repeated rule violations will result in immediate removal from the classroom and possible dismissal from the program.

Listening to Music on the Computer

Students will NOT be allowed to listen to music on the computers UNLESS the teacher *specifically* gives the class permission. This is a privilege, not a right – do not abuse the privilege.

We will always start class with a discussion about the question of the day. Therefore, **you should never put headphones on at the beginning of class (even around your neck). After that, please ask before listening!**

On days that the class is allowed to listen to music, you may only listen to music in the background on the computers (**full screen videos will NOT be allowed at any time**). If you are spending too much time looking for music to listen to, you will be blocked from music for the rest of the day. No other electronic devices may be used to listen to music under any circumstances. If a student violates this policy, the entire class will be banned from music for five days. Other disciplinary measures may also apply.



Student Contract

I, _____, have read and understand the classroom rules
Student Name
for the 2017/18 Financial Services program. I agree to follow the classroom rules and understand the consequences for choosing not to abide by these rules.

Student Signature

Date

Parent/Guardian Signature

Date

Maintaining open lines of communication between the school and home is essential. Parents can count on hearing from me throughout the school year to let them know how their children are doing in the program. Please let me know how you would prefer to be contacted.

Parent Contact Information:

Email: _____

Phone: _____

Attention Parents

The course fee of **\$27** for this class must be paid within the first two weeks of school. Cash or checks are accepted; please make your check out to **BUTLER TECH** – not Northwest). A receipt will be provided. Unfortunately, there are no longer any fee waivers available for Butler Tech courses so all students will be required to pay this fee. Please let me know if you will need a little longer to pay and we will figure something out. Thank you!

**Please sign and return this agreement to me no later than
Friday, September 1, 2017**

Mr. Peter Clark
Business Instructor
Northwest High School – Room 317
10761 Pippin Road, Cincinnati, OH 45231

(513) 742-7134 office (513) 410-2080 cell
clarkpv@butlertech.org



**BUTLER TECHNOLOGY AND CAREER DEVELOPMENT SCHOOLS
PERMISSION TO PHOTOGRAPH/VIDEOTAPE
RELEASE TO UTILIZE**

NORTHWEST LOCAL SCHOOL DISTRICT
Northwest High School

We recognize the value of audio-visual and other types of electronic communication in providing our child with an effective education and hereby grant permission for our child and/or his/her schoolwork products to be photographed or videotaped as part of an educational program produced by Butler Tech or coalition of districts.

We further grant permission for the photographs or videotapes of our child to be used in media presentations/press releases made available through a cable television station or network, newspaper, or the internet. We understand that our child's image, name, work product, school, and grade may be revealed in the presentation(s) but that no other information about our child or his/her schoolwork will be revealed without our prior consent.

Student Name (please print)

Signature of Parent(s) /Guardians(s)

Date _____

Date _____

Address _____

City _____ Zip _____

Telephone (Home) _____ Telephone (Work) _____

It is the policy of Butler Tech that no student shall be discriminated against on the basis of race, color, religion, national origin or citizenship status, creed or ancestry, age, gender, disability, height, weight, or other protected characteristics.



2017-18 Emergency Medical Authorization
 This form can be used for all BPA Field Trips during the 2017-18 school year

Student Name _____	Date of Birth _____
Student ID # _____	Grade _____ Homeroom _____ Home Telephone Number _____
Student Address _____	City _____ State _____ Zip code _____

Student lives with Mother Father Both Guardian Foster (Check one)

PURPOSE: To enable parents and guardians to authorize the provision of emergency treatment for children who become ill or injured while under the school's authority, when parents or guardians cannot be reached.

Residential Parent/Guardian Information

Parent/Guardian Name _____	Daytime Phone _____	Alternate # _____
Other Parent Name _____	Daytime Phone _____	Alternate # _____
Address (if different than student) _____		
Other Emergency Contacts _____	Daytime Phone _____	Alternate # _____
Relationship to student _____	Daytime Phone _____	Alternate # _____

Name of Childcare Provider

Name _____	Relationship _____
Address _____	Phone _____

EMERGENCY MEDICAL AUTHORIZATION

***** PART I OR PART II MUST BE COMPLETED AND SIGNED*****

PART I MUST BE COMPLETED TO GRANT CONSENT: I hereby give consent for the following medical care providers/local hospital to be called

Doctor's Name _____	Phone Number _____
Dentist's Name _____	Phone Number _____
Local Hospital _____	Phone Number _____

In the event reasonable attempts to contact me have been unsuccessful, I hereby give my consent for (1) the administration of any treatment deemed necessary by above-named doctor, or in the event the designated preferred practitioner is not available, by another licensed physician or dentist, and (2) the transfer of the child to any hospital reasonably accessible.

This authorization does not cover major surgery unless the medical opinions of two other licensed physicians or dentists, concurring in the necessity for such surgery, are obtained prior to the performance of such surgery.

Facts concerning the child's medical history including allergies, medications being taken, and any physical impairments to which a physician should be alerted.

Date _____ Signature of Parent/Guardian _____

Address _____

PART II - REFUSAL TO CONSENT DO NOT COMPLETE PART II IF YOU COMPLETED PART I

I **DO NOT** give my consent for emergency medical treatment of my child. In the event of illness or injury requiring emergency treatment, I wish the school authorities to take the following action.

Date _____ Signature of Parent/Guardian _____

Address _____