

Financial Foundations

A Butler Tech Business Course



elcome to FiFo! Financial Foundations is a year-long course that provides students with an introduction to the exciting world of finance. Students investigate the business environment, our economy, money management, and business law in a fast-paced, interactive atmosphere. Students explore micro- and macro-economics through hands-on projects that put these ideas into practice. Students learn how to budget their money, save and invest, protect themselves with insurance, and use credit wisely. And students learn how to navigate the legal system and contract law. Students also develop computer skills in Microsoft Word, Excel, PowerPoint, Publisher, and Photoshop. This class is designed as an introduction to finance for freshmen and sophomores (but any students are welcome to sign up). Financial Foundations meets during bells 1 and 7.

There will be leadership and social opportunities offered through our student organization, Business Professionals of America (or BPA for short). There will be parties, fundraisers, competitions, and more! Start thinking about whether you may want to run for BPA office this year and have a more active voice in our chapter. I encourage you to make the most of your time in FiFo and BPA!

I'm glad that you decided to sign up for the class ... I think you're really going to enjoy it.

Sincerely,

A handwritten signature in black ink, appearing to read "Peter Clark".

Mr. Peter Clark
Financial Services Instructor



Program Curriculum

This course will provide you with a broad overview of finance. We will spend time learning about all of the topics shown below in a fast-paced, interactive environment.

YEAR-LONG COURSE – 2018/19			
1 CREDIT			
<u>BUSINESS ENVIRONMENT</u> Economic Reasoning Competitive Markets Market Economy	<u>OUR ECONOMY</u> Roles of Government Economic Measures The Global Economy	<u>MONEY MANAGEMENT</u> Earning Money & Budgeting Saving & Investing Credit & Insurance	<u>BUSINESS LAW</u> Law, Ethics, and the Courts Contract Law I Contract Law II



As you know, the school district has partnered with Butler Tech to deliver all of the school's business classes, including Financial Foundations. This means that all the latest technology and business applications will be made available to the students in this program.

To find out more information about Butler Tech, visit their website:
www.butlertech.org

Classroom Expectations

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 expectations above, students are expected to be familiar with and observe all rules outlined in the 2018/19 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 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.).

If you are sharing Google files, you **MUST** use my **pclark@nwlsd.org** email address. Otherwise, you may use my **clarkpv@butlertech.org** email address. You do not need to send things to both accounts!!!

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 2018/19 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 2018/19 Financial Foundations course. 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 **\$22** 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, August 31, 2018**

Mr. Peter Clark
Business Instructor
Northwest High School – Room 317
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clarkpv@butlertech.org
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**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.



2018-19 Emergency Medical Authorization

This form can be used for all BPA Field Trips during the 2018-19 school year

Student Name _____	Date of Birth _____
Student ID # _____	Grade _____
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 _____