

# FINANCIAL STRATEGIES

## Employee Hand Book

**2009-2010**

## **Welcome**

Welcome to Financial Strategies. This program is designed to expose you to the skills and knowledge needed in financial careers and for home use. This class will give you a higher level of experience than most first time job applicants in this field. You will gain basic record keeping skills used in business and you will have a sound background for employment in office jobs.

Because this class operates like a business, your grades and behavior will be managed as if this were an actual office. As you are students who are serious about this industry as a career, the level of expectation for behavior is very high.

### **Office Requirements**

- There is no gum chewing at any time in this class area.
- All broken equipment must be reported to the instructor, following appropriate protocol for documentation.
- If you are ill or absent, you will need to call or email your instructor by 8:00 a.m. 623-478-4327 [kitty.robinson@tuhsd.org](mailto:kitty.robinson@tuhsd.org) Indicate your name, date of absence, and reason. You will still need to notify the attendance office of your home school. Standard 4.0 (Develop Employability Skills) will be partly measured by this activity. Students that do not inform the instructor of their absence prior to 8:00 a.m. will lose points in this standard for that day's grade.
- Books, equipment, materials, etc. must be placed in their designated spot. All trash should be thrown away.
- Work stations should be left in a neat and orderly condition every day.

### **Dress Code Requirements**

- Students are expected to follow TUHS dress code policy.
- Students may earn extra credit by dressing "business like."
- Students will be expected to dress "business like" on days of interviews, guest speakers, and as assigned by the instructor.

### **Behavior Requirements**

- Language should be professional and courteous at all times. No profanity or inappropriate language is allowed towards fellow students, guests, student managers, or the teacher. Use of this language may result in removal from this class.
- Weekly work assignments are not negotiable and non-transferable. You cannot switch assignments without prior approval of your instructor.
- Total cooperation is required. When you are asked to do something by the teacher, student manager, or another student, you are expected to follow the request while having a positive attitude.
- All established school policies and rules normally associated with classroom management will be enforced.

### **Reasons for Immediate Referral or Withdrawal from this Class**

You will be permanently removed from this class with loss of credit for the following offenses:

- Failure to comply with any of the above guidelines or the spirit in which those guidelines were written
- Your behavior or presence in the technology lab is disruptive to fellow students or guests
- Intentionally damaging, or trying to damage school equipment, files, books, or any property owned by the school or fellow students.
- Actions as outlined in the school's student discipline policy manual

With that being said, this class above all, is meant to be fun, interesting, and way to learn by doing. Do not be afraid to step out of your comfort zone. You will never be penalized for trying something new and failing, rather not trying at all or not learning from your mistakes. We are all human and mistakes do happen.

### **Fees and Expenses**

This program requires a \$20 fee. Payment of this fee is required before you will be allowed to participate with labs, workbooks, and any other supplemental materials. If your family is unable to pay this amount, please contact the teacher immediately!

### **Grading Procedure**

Your grade in this program will be mostly determined by your performance evaluated by the teacher. There are 34 standards taught in this program. How well you attain each standard will determine your grade. You may redo standards until you obtain at least 70% performance level.

### **What to Expect...**

This class is primarily a hands-on class. Basic recordkeeping skills and financial concepts will be taught first semester. Second semester will be comprised of simulations. Math will be an integral part of the class. You MUST know how to do basic math—add, subtract, multiply, divide, basic algebra, percentages, and decimals. The academy is not intended to teach you these skills! Please talk to your instructor if you believe you are deficient in these math skills.

### **After School Functions**

In addition to classroom performance, you will be required to complete the first level of the Business Achievement Award. All students in the class will be expected to join the local chapter of FBLA—membership dues are \$1.00. Students can opt to join the national organization--\$11.00 membership fee (total \$12). (See FBLA Packet for more information)

**FINANCIAL STRATEGIES/FINANCIAL SERVICES**  
**Course Syllabus 2009-2010**

	<b>FINANCIAL STRATEGIES</b>	<b>FINANCIAL SERVICES</b>
<b>DEPARTMENT:</b>	Business Education	Business Education
<b>PREREQUISITE:</b>	Word Processing, Basic Math Skills	Financial Strategies
<b>COURSE LENGTH:</b>	Two Semesters	Two Semesters
<b>COURSE FEE:</b>	\$10.00 per semester	\$10.00 per semester
<b>COURSE LEVEL:</b>	B	

**PROGRAM OVERVIEW: Courses are part of the six semester Accounting program or Financial Services Program.** These programs are designed to prepare students with skills and knowledge for employment and continuing education in business and personal finance. Students who successfully complete either programs of instruction will be adequately prepared to understand personal business-economic issues and solve problems, and enter the labor market with skills which are transferable across financial institutions. Instruction is designed, planned, and delivered as a coherent sequence utilizing formal, technical instruction, experiential learning, supervised cooperated work experience, and leadership development through the Career and Technical Student Organizations (Future Business Leaders of America (FBLA)). Students completing these programs will possess critical thinking, career development, applied academics, life management, business, economic and leadership skills required for advanced training and entry-level employment in Accounting or Financial related occupations.

**COURSE OVERVIEW:** Students in this two-semester course will gain technical skills and knowledge in budgeting, buying bargains, dumping debt and staying out of debt, careers and extra jobs, relating with money, saving, smart shopping, basic record keeping skills, financial statements for small businesses, and operating a 10-key calculator as well as computerized financial application. Specific areas of instruction can be found in the competency section of this syllabus.

The program will integrate software packages, guest speakers, simulations, videos, job shadowing, job mentoring, and class discussions to complete the competencies listed on the Accounting and Financial Services Level III Competency Task List from the Arizona Department of Education/Career & Technical Education. These competencies are listed below: **(The first nine competencies are the same for both Accounting & Financial Services programs)**

**FINANCIAL STRATEGIES**

**CAREERS & EMPLOYMENT**

- 1.0 Explore Careers in Financial Services/Accounting
- 2.0 Develop Job Search Skills
- 3.0 Integrate Strategies for Life & Career Success
- 4.0\* Develop Employability Skills
- 5.0 Examine Responsibility for Personal Wellness
- 29.0 Develop a Career Plan for Employment in the Financial Services Industry
- 30.0 Prepare for Employment in Financial Services Institutions

**PERSONAL FINANCIAL MANAGEMENT**

- 6.0 Develop Personal Financial Management Skills\*\* (bulk of the curriculum for Year 1)
- 18.0 Analyze Banking and Related Financial Services
- 19.0 Examine Security Systems and Procedures
- 20.0 Analyze Types of Securities and Related Investment
- 22.0 Analyze Insurance Services
- 23.0 Analyze Credit and Lending

**LEADERSHIP**

- 7.0 Participate in Leadership Activities
- 9.0\* Practice Problem Solving & Critical Thinking Skills
- 8.0\* Apply Technology to Perform Financial Service Tasks
- 12.0 Explain the Legal & Ethical Environment
- 28.0 Evaluate Leadership Styles Appropriate for the Financial Services Workplace
- 32.0 Participate in Leadership Activities such as Those Supported by CTSO (FBLA).

**ACADEMIC SKILLS**

- 14.0 Demonstrate Cash Handling Skills
- 15.0\* Demonstrate Oral Communication Skills
- 16.0\* Demonstrate Written Communication Skills
- 17.0\* Demonstrate Technology Skills to Support Financial Services Operations

**FINANCIAL INSTITUTIONS**

- 10.0 Understand Security Procedures of Financial Institutions
- 11.0 Prepare Financial Records
- 13.0 Explore Operations & Management Principles

\*standards embedded in activities/projects/assignments

**FINANCIAL SERVICES.** Students in this class will be required to work in the student store.

Financial Services will build upon the standards introduced in Financial Strategies while focusing on the standards below:

- 21.0 Analyze the U. S. Market Economy in a Global Economy
- 24.0 Demonstrate Customer Service Skills for a Financial Service Organization
- 25.0 Develop Business & Financial Management Practices Needed for Entrepreneurs
- 26.0 Evaluate the Role of Small Business in Financial Services Industry
- 27.0 Analyze Business Financial Management Information
- 28.0 Evaluate Leadership Styles Appropriate for the Financial Services Workplace
- 31.0 Participate in Financial Services Work-Based Learning Experiences (school store, simulations)
- 33.0 Analyze Types of Real Estate Investments

**EVALUATION PROCEDURES FOR FINANCIAL STRATEGIES & FINANCIAL SERVICES:**

Performance Tasks include, but are not limited to, daily work, simulations, projects, workbook activities, etc.

Assessments include, but are not limited to, unit exams, quizzes, project tests, and final exam.

Work Skills include collaborative work skills, punctuality and attendance, attitude, demonstration of positive interpersonal behaviors, and demonstration of positive work behaviors.

- 100% --- 90% = A
- 89% --- 80% = B
- 79% --- 70% = C
- 69% & below = F

**Competency of Level of Proficiency**

- 70% - 79% = attained
- 80% - 89% = exceeded
- 90%- 100% = mastered

**Grading will be calculated as follows:**

- Tests & Assessments: 40%
- Learning Activities: 30%
- Work Place Standards: 20%
- Communication: 10%

**Assignments must be completed by students at the 70% level or above before successfully exiting this class.**

Students have five school days to make up work missed with an **excused** absence. Lectures will not be repeated and certain classroom activities can't be repeated because of the nature of the activities. Students must make prior arrangements with the instruction to schedule makeup work in the business labs.

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Instructors may modify assignments, the calendar, and the syllabus, as deemed necessary.

**Academic Dishonesty:** Plagiarism and cheating are considered serious offenses and may result in failure on the assignment or exam in question, and a disciplinary referral. For more information, refer to these policies in the student handbook.

**Materials:** Blue or Black pen, pencil, college ruled 8 ½ by 11 paper.

**Technology:** Students will be using technology to complete assignments and projects. Microsoft Word, Excel, Publisher, and PowerPoint, are some of the application software programs that will be incorporated into the class. Students will learn how to use an electronic adding machine/calculator. Students are expected to follow district policy and guidelines regarding computer and Internet usage. The Technology Agreement and the District Internet Users Agreement must be on file with appropriate personnel. It is the student's responsibility to ensure paperwork is completed and turned in.

**Textbooks and Resources:**

- Calculators; Printing & Display,** Southwestern Publishing: Jobs 1 - 30
- Financial Peace University,** The Lampo Group: Videos & Student workbooks
- Careers & extra jobs    Super Savers    Budgets    Relating with Money    Investments    Insurance    Dumping
- Debt
- Personal Financial Literacy:** Southwestern Publishing
- Financial Fitness for Life:** National Council on Economic Education, Supplemental activities & test questions
- NEFE:** Student workbooks
- Into to Business**
- "On Your Own"** Simulation, Southwestern Publishing
- Guest Speakers**

## FINANCIAL STRATEGIES TIMELINE 2009-2010

This course covers business concepts that help students become knowledgeable about their daily financial encounters. The course will also provide a substantial review of basic math skills, including arithmetic, fractions, statistics, ratios, and proportions. Through practical applications, students learn fundamental mathematics concepts, including calculator use and problem solving. Students will develop attitudes relative to basic mathematics and its importance in their lives, acquire skills which enable them to process information, analyze data, and draw conclusions essential to sound decision making. Enrichment activities will be assigned for each unit; these assignments must be completed outside of class.

Time line is subject to change without prior notification. Dominant competency is bolded  
Standards 4.1-4.6 are evaluated weekly.

Standard 9.0 will be evaluated in simulations and projects.

All standards must be compiled into an electronic portfolio, which will count as part of the final exam.

WEEK	Measure & Indicator
<b>1</b> Aug 3-7	<b>17.1 Ten-key operation 4.0 11.0</b> Paperwork/syllabus/etc. Pretest: Do you want to control life, or do you want life to control you? Are you a child or an adult? Why? What is the major difference (in terms of finance). Pre CRT Create competency folders
<b>2</b> Aug 10-14	<b>17.1 Ten-Key operation</b> Calculators; printing & display - jobs 1-30 <b>FBLA ACTIVITY: The Millionaire Game Score Sheet</b>
<b>3</b> Aug 17-21	<b>17.1 Ten-Key operation</b> Complete calculator jobs 1-30 Pre-test (1.0) Test café – motivation & success & begin career search 1.0 activity
<b>4</b> Aug 24-28	<b>3.0 Integrate Strategies for Life &amp; Career Success</b> NEFE Unit 1 & supplemental materials Going for the Gold: Lesson 3 Student Activity
<b>5-6</b> Aug 31- Sept 11	<b>6.0 Personal Financial Mgt 17.1 Ten-Key operation</b> VIDEO: Dave Ramsey Unit 1 Chapter 1 Savings 6.1, 6.3, 6.5, 6.6, 6.7, 6.8 NEFE: Unit 3 <b>FBLA: Going for the Gold: Lesson 8</b>
<b>7-9</b> Sept 14-Oct 2	Sept 14: Guest Speaker! Teri Alexon (TUHS) Oct 23 : Guest Speaker VIDEO: Dave Ramsey Unit 1 Chap 2 Investments VIDEO: Dave Ramsey Unit 1 Chap 3 Building Wealth/College Savings 6.1, 6.3, 6.5, 6.6, 6.7, 6.8 6.9 20.2 20.3 20.4 20.6 Chap 1 Video Test Week of Sept 14 Going for the Gold: lesson 8, 9, 10 workbook activities  <b>FBLA : Investment Bingo Stock Market Game</b>
<b>Oct 5-9</b>	Fall Break

<p><b>10-11</b> Oct 12-23</p>	<p>VIDEO: Dave Ramsey Unit 2 Chap 4 Dangers of Debt 6.4, 23.1 23.3 23.4 11.3</p> <p>Chap 2&amp;3 Video Test Going for the gold—lessons 11-14 supplemental</p> <p>Calculators &amp; Printing: job 16</p>
<p><b>12</b> October 26-30</p>	<p>Standard 14.0 Demonstrate Cash Handling Skills 14.1 &amp; 14.2 Internet Research Project (PowerPoint, Flyer, Brochure, etc.)</p> <p>14.1 Identify characteristics of counterfeit currency 14.2 Identify characteristics of a Federal Reserve Note</p> <p>14.3 Demonstrate counting change to a customer.</p>
<p><b>13</b> Nov 2-6</p>	<p>VIDEO: Dave Ramsey Unit 2 Chap 6 Credit Bureaus &amp; Collection Practices NEFE Unit 4 11.6 6.4 Unit 2 Chap 4 Dangers of Debt TEST</p>
<p><b>14</b> Nov 9-13</p>	<p>VIDEO: Dave Ramsey Unit 2 Chap 5 Consumer Awareness 12.1 12.2 12.3 <b>FBLA: Going for the Gold: Spending &amp; Using Credit—scams &amp; schemes</b></p> <p>Supplemental; Going for the Gold-Lesson 19</p>
<p><b>15</b> Nov 15-20</p>	<p>NEFE Unit 5 10.1, 10.2, 10.3 19.4, 19.3 11.1,</p>
<p><b>16</b> Nov 23-Nov 25</p>	<p>VIDEO: Dave Ramsey Unit 3 Chap 9 Relating with Money 6.3 6.5 6.6 6.7 6.8 6.12 (family case study) Calculators &amp; Printing: 85</p>
<p><b>17</b> Nov 30 – Dec 4</p>	<p>VIDEO: Dave Ramsey Unit 3 Chap 8 Bargain Shopping project: negotiate Calculators &amp; Printing: Job 17</p>
<p><b>18</b> Dec 7 - 11</p>	<p>Cash Flow Game 6.0; 14.3 9.0 26.3 26.4 28.2 28.3 <b>and/or</b> <a href="http://www.moneyskills.org">www.moneyskills.org</a> And other online financial assessments.</p>
<p><b>19</b> Dec 14-17</p>	<p><b>Semester Exams</b></p>
<p>Dec 18-Jan 1</p>	<p><b>Winter Break</b></p>

<b>SECOND SEMESTER</b>	
<b>1-3</b> Jan 4-22	VIDEO: Dave Ramsey Unit 3 Chap 7 Budgeting 101 NEFE Unit 2 FBLA activities <a href="http://www.crown.org">www.crown.org</a> <a href="http://www.daveramsey.com">www.daveramsey.com</a> 6.1 6.2 6.3 6.5 6.6 6.7 6.8 6.11 6.12 Going for the Gold: Lesson 20
<b>4-5</b> Jan 25-Feb 5	VIDEO: Dave Ramsey Unit 4 Chap 11 Ins and Outs of Insurance NEFE Unit 6 FBLA activities 6.5 6.10 22.0 22.1 22.3 11.4 <b>TEST on Budgeting</b> Going for the Gold: lesson 22
<b>6-7</b> Feb 8-19	VIDEO: Dave Ramsey Unit 4 Chap 12 Real Estate & Mortgages 23.2 23.5 <b>Project</b>
<b>8</b> Feb 22-26	<b>AIMS</b> <b>8.6 activity to be created with database</b> <b>8.7</b>
<b>9</b> Mar 1-5	<b>Personal Banking 11.0 &amp; 18.0</b> Internet research project 18.0 Test Real Estate & Mortgages Going for the Gold: lesson 21 Calculators & Printing: Job 14, 19
<b>10</b> Mar 8-12	<b>13.0 Explore Operations and Management Principles</b> Teach & Run <i>Intro to Business—Unit 2</i> <b>Project &amp; objective exam (exam will take place next week).</b> <b>Test on 18.0</b> Going for the Gold: lesson 1 & 2
Mar 15-19	<b>Spring Break</b>
<b>11-16</b> Mar 22-April 30	<b>Test 13.0</b> VIDEO: Dave Ramsey Unit 4 Chap 10 Career Choices & Taxes 6.11 6.1 6.3 6.7 6.12 1.0 16.0 15.0 Present career ppt. (count as assessment grade for 1.0)  NEFE Unit 7 AIMS, Spring Break Supplemental activity Calculators & Printing: Jobs 21-30
17-18 May 3-12	<b>2.0 Develop Job Search Skills Projects</b> 2.1, Identify components of a job search strategy 2.2 Use technology to identify employment opportunities 2.3 Review a job application form 2.4. critique employment documents 2.5 review interviewing skills Going for the Gold: lesson 4
18 May 13-14	<b>Final Exam Written Project</b>
19 May 17-20	<b>Final Exam CRT</b>



# Orientation Checklist

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Last Name, First Name (please print)

- Welcome**
- Syllabus and Time Line**
- Dress Code Requirements**
- Behavior Requirements**
- Reasons for Immediate Referral or Withdrawal from this Class**
- Fees and Expenses**
- Professionalism**
- Class Work**
- Grading Procedure**
- Daily Routines**
- Classroom Maintenance and Housekeeping**
- Attendance and Academic Probation**
- Disclaimer**

I have been explained the above listed items and the consequences for not adhering to these guidelines.

\_\_\_\_\_  
Student Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Career Interest

\_\_\_\_\_  
Parent Signature

\_\_\_\_\_  
Date

**Parent Email**

Home \_\_\_\_\_

Work \_\_\_\_\_

I, \_\_\_\_\_, parent of \_\_\_\_\_  
give permission for the instructor to email me regarding school performance, assessments, etc.

**Parent/Guardian Signature** \_\_\_\_\_

**Date** \_\_\_\_\_