

Financial Operations

Class Policies and Procedures/Course Outline

Grusauskas/Harms/ Holloway

2011-12

Business Labs B-18, B-32, and B-33

Supplies Needed

- \$5 Lab Fee – includes printing paper and flash drive
- ½ binder with clear front sleeve

Class Rules

- Students should be in their desks when the bell rings.
- On the 3rd tardy to class, parental contact will be made. Upon the 4th tardy and every tardy after, students will be given a lunch detention. After 4th tardy a referral or detention to be served in my classroom during lunch or after school.
- Students are not allowed to wait at the door for ending bell.
- Students do not need to ask permission to throw away trash, to get a tissue or to sharpen pencils. Please use common sense and be respectful as to when these activities are appropriate. (i.e. not during lectures or group presentations)
- Do not use recycling bins for anything other than paper- trash cans are available for all other forms of garbage.
- Students must be quiet during daily pa announcements.
- When leaving the classroom for the day, please push chairs under desks and return books to proper storage area.

Computer Usage

- Please adhere to all rules of the internet contract
- Settings for computer desktop, screen savers, etc. are to remain as set by teacher.
- Computer use is for designated class activities – no other coursework, games, research, etc. is to be done during class time. See your teacher to come before or after school or during lunch for other assignments.
- There will be a fee for any outside assignments printed in my classroom.
- When leaving class for the day, please close out of all activities, return to desktop, place mouse & keyboard on CPU and push your chair in under the desk.

Cell Phone Usage

- The Volusia County Schools' policy for cell phone usage will be enforced. A warning will be issued with first violation. On the second violation, students will be asked to place the cell phone on my desk until the end of the period. Parental contact will be made.

Makeup work

- All assignments are expected to be turned in on the appropriate due date. You are responsible for turning in all assignments due that day when checking in or out of school and absent, unless there are extenuating circumstances as determined by the administration. Please inform me if you know in advance that you will be out of school.
- It is student responsibility to ask teacher for makeup work. Make up work will be accepted up to one week upon return to school.
- No make-up work will be accepted after two weeks from the due date except in cases of verified excused absences.
- Grades will be posted on Pinnacle. Current assignments take precedence for posting over makeup work. Makeup work will be posted when time is available to teacher.

Dress Code/Professional Dress

- Students are expected to follow school dress code – questionable attire and/or violations will be referred to the Dean's Office.
- AOF Students are expected to dress professionally on the 1st Wednesday of each month.
- On the 2nd, 3rd students should dress in AOF Business Casual
- 4th, and 5th (when applicable) Wednesdays of each month, students will wear AOF T-Shirts.

Financial Operations

Course Breakdown

1st Nine Weeks – Basic Economics

Economic Systems

- Features
- International Trade
- Profit Motive

Roles that Securities Play with Markets

- Raising capital
- Annual Reports

Stocks & Bonds

Interpreting Financial Section of Newspaper

Different types of Business Organizations

- Proprietorship, Partnerships, Corporations
- Corporate acquisitions

Economic Growth & Stability of the Business Cycle

The Role of the Federal Reserve System in our Economy

- The role of money
- The role of financial institutions

2nd Nine Weeks - Banking

The History of Federal Reserve System

- Various roles in history
- Major banking laws
- Organization of FRS
- Financial products offered by variety of financial institutions

Banking Operations

Investments Used by Banks

Bank Regulations and Examinations

Checkbook Management

3rd Nine Weeks – Credit

The Role of Consumer Credit in Society

Principles of Saving and Borrowing

Consumer Credit Products

- Risks
- Processing credit applications and gathering credit information
- Evaluation of loans and closing loans
- Servicing loans

Home Financing Options

Stock Trading and Bond Purchasing

Laws and Regulations for Consumer Protection

4th Nine Weeks – Employability Portfolio

Employability skills

Portfolio

Business ethics

Job separation and re-employment

Stress management

Positive customer service skills

Employment laws

Career options

Grading Procedures

The district grading scale will be used. Your grades will be determined using a point system, which is as follows:

Professional Dress Day	20 points per day
Business Casual & T-Shirts Dress Day	10 points per day
Written/Oral Reports/Projects	200 - 300 points per report based on size of project
Quizzes/Tests	up to 100 points per test
Homework & Class work	varied points per assignment (avg 10-20 pts)

All points earned by you will be totaled and matched to percentage range from total points available. For example: A student has a total of 972 earned points out of 1080 total points. That falls within the 90 –100% range and would be an “A”. A student earning 864 points out of 1080 total points would have a “B”.

Academic Dishonesty

- Cheating will not be tolerated. Copying work and looking on another person’s test paper are two forms of cheating. Your work as well as the other person’s will be taken and students involved will receive a zero on the assignment.
- Consequences for academic dishonesty include a zero on the assignment, notification of your parents, a report to your file. Second offenses are an administrative matter.

> ~If you have misplaced the signature page, please print this page, separate at the line above and return ~ <

This is to verify that I have read the CLASSROOM POLICIES AND PROCEDURES sheet for Financial Operations.

I understand and agree to observe all policies and rules stated in the Spruce Creek High School Student Handbook as well as the CLASSROOM POLICIES AND PROCEDURES for the Financial Operations class.

Student’s Printed Name _____

Student’s Signature _____ Date _____

Parents/Guardians,

Please feel free to contact me at any time if you have any questions or concerns about this class, these CLASSROOM POLICIES AND PROCEDURES, or your child’s education. You may contact the teachers at:

- Grusauskas 322-6272 x 38096 or email at cbgrusau@volusia.k12.fl.us
- Harms – 322-6272 x 37778 or email at jlharms@volusia.k12.fl.us
- Holloway - 322-6272 x 37826 or email at lfhollow@volusia.k12.fl.s.

This is to verify that I have read the CLASSROOM POLICIES AND RULES document (posted as a document on <http://www.sprucecreekhigh.com/AOF/classes.htm>) for the Financial Operations class.

I understand that my child has signed this document to indicate agreement to observe all policies and rules stated in the Spruce Creek High School Student Handbook as well as the CLASSROOM POLICIES AND RULES for Financial Operations.

Parent/Guardian
Signature _____ Date _____

Contact Phone: Home _____ Work _____ Cell _____

Email address: _____