



## Voyager Academy High School

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### PRINCIPLES OF BUSINESS & FINANCE

#### COURSE SYLLABUS

**Instructor:** Dennis Baker

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**Classroom:** B133

**Open Classroom Hours:**

Tues. & Weds. 2:30-3:15

#### **Introduction:**

Welcome to High School! It can be a fun a memorable time in your life, so try to enjoy it and get the most out of it that you can. Believe it or not, if it hasn't already, your financial life actually starts 1. **Today**. In a very real sense, you need to think about being a high school student as you having a 2. **Full-time Job**.

We will not pay you 3. **Money** for this job (sorry), but we will pay you in 4. **Grades**. (Think of A's as 5. **Gold** Coins, B's as 6. **Silver** Coins, and C's as 7. **Bronze** coins—stay away from D's and F's...) If you do well, you can later *exchange* the grades you earn here for 8. **Entrance** at a college or university, and maybe even 9. **Scholarships**. (Some schools require more gold & silver coins, others are more flexible...)

At college or university you will have the chance to work *again* as a student and 10. **Earn** more grades (sorry again). And those grades, if you do well, can be exchanged for a 11. **College Degree**, which will hopefully help you get a 12. **Real Job**, that will finally pay you 13. **Real Money**. So again, as crazy as it might seem, because the grades you earn 14. **Now** affect if you go to 15. **College**, what Colleges you might get into, and how much you and/or your family might have to 16. Pay to go to that College; your financial and business life actually starts today. So work hard and do your best. What you do here really 16.

#### **Matters**.

#### **Instructor Background:**

Before getting into teaching, I spent a number of years working in 17. **Banking**. I was a Personal Banker, and I helped individuals and businesses manage their accounts, as well as advise them on their investments, and lending needs. I also lived and worked for a number of years overseas in 18. **China**. I have taught Business, Economics, & Finance for five years now, both in the United States and abroad. I have an Bachelor's Degree in Mass Communications and a Master's Degree in Teaching (both from UNC-CH), and am certified to teach Business, Social Studies, and Chinese.

#### **Course Overview:**

Our nation is on a financial path that, at best, is 19. **Foolish** and ill-advised; and at worst, is 20. **Dangerous** and unsustainable. As a country, we have "spent" more money than we have "made" for over twenty years in a row. Our national debt has never been higher, and it continues to 21. **Rise**. More

recently, even within your lifetime, risky investment behavior led to the Financial Crisis of 2008—the “Great 22. **Recession**.” This served as a wake-up call that most Americans did not know nearly as much as they should about money and finances. This class is a reaction to that reality.

Your parents, myself, and even our nation, need 23. **You** to be better at all this stuff than we have been. We need you to be financially literate. Beyond that, we need you to have the financial 24. **Knowledge** that will enable you to be financially 25. **Wise**. In this class we will seek to give you foundations in these areas that will help you to make good choices as you begin to live your own “financial life.”

Business is also very important in this discussion, as it is often how people 26. **Make** their money. We often think of businesses as “evil” and “only out for the money,” *but it* 27. **Does Not** *have to be that way*. We will try to give you the tools to understand business, and teach you how to do it responsibly, and in a way that benefits you *and* the 28. **Community** around you.

### **Educational Philosophy:**

*“Give a man a fish and you feed him for a day;  
teach a man to fish and you feed him for a lifetime.”*

–Chinese Proverb

In many classes in school, 24. **Memorization** and recollection of facts is essential. And some of that will be required in this class, but as much as possible we will attempt to “learn by 29. **Doing**.” This course lends itself nicely to that kind of hands-on, 30. **Project Based Learning**. However, it is very difficult to complete a project on something you know very little about. So there will be some classes that are more “lecture-based”, and the point of those days will be to give students the knowledge they need to complete their projects with 31. **Excellence**.

### **End of Course Test:**

My desire is to make this class as 32. “**Real**” and useful as possible, with projects that give students practice working on important tasks they will actually need to use later in life. However the reality is that there is an End-of-the-Year 33. **State Exam** that all students must take. This one-time, multiple-choice test will count for 34. **25%** of each students’ Final Grade for the school year. But don’t worry, we’ll get you ready for it.

### **Why do you want to do well in this class?**

- **Grade Point Average (GPA)**—This is a common way of measuring the overall 35. **Work Ethic** of a student with regards to his or her classes in school. It is also commonly used for “ranking” students. Remember the Gold, Silver and Bronze Coins from before? Here’s where they play out: Students receive a “4” for any class they earn an A, a “3” for any class they earn a B, a “2” for any class they earn a C, and so on. The grades are then averaged at the end of the year to create an individual student’s GPA. A GPA of 36. **4.0** would be considered excellent, as that student would have made A’s in every class. Any GPA between 4.0 and 3.0 is usually considered quite strong, as the student would have mostly made A’s and B’s. A high GPA not only leads to awards, and recognition within the school, but 37. **Universities** also look very closely at GPA when making the decision to accept students or not. Since your grade in this class will factor in to your GPA, you should work to do well in this class.

- **Future Wealth/Usefulness**—I will try to ensure that this class is truly useful to you. More than just learning facts, I want to help teach you things that will serve you well in your future career and life. “How to buy a car,” “How to save and invest,” “How to budget,” and “How to run a business”—if carefully practiced, these things could truly help you in the future.
- **Not Having to Repeat the Class**—Lastly, if you do not work hard and actually make a 38. **Failing** grade, you may have to do summer school, or retake the class in the future. This has happened to some of my students before. So 39. **Work Hard** and study well this year so you don’t have to worry about that.

**Grades:**

**Grading System:**

Voyager Academy High School operates on a 10-point grade scale, as follows:

- A: 100-90%
- B: 89-80%
- C: 79-70%
- D: 69-60%
- F: 59-0%

*Any score below 60% is considered failing.*

**Final Course Grade:**

A student’s grade in class for the whole year (the grade that colleges will see someday) will be calculated as follows:

1 <sup>st</sup> Quarter:	18%
2 <sup>nd</sup> Quarter:	18%
Midterm Exam:	8%
3 <sup>rd</sup> Quarter:	18%
4 <sup>th</sup> Quarter:	18%
Final Exam:	20%
<b>FINAL GRADE:</b>	<b>100%</b>

**Quarterly Grades** will be calculated using the following breakdown:

Projects	50%
Tests/Quizzes	30%
Homework/Classwork	20%
<b>TOTAL</b>	<b>100%</b>

**Communication:**

*Students perform best when they are able to communicate well with their teachers 40. **And** parents. And when teachers and parents can communicate well with each other, they are 41. **Both** better equipped to help support students. I want to have good communication with both parents and students so that all students can perform to their very best potential. Below are some guidelines on communication so that we can all communicate as effectively as possible:*

*Teacher Communicating with Parents & Students:*

- **In Person**—I am at school everyday, ready and able to talk with students in person. In class, after school, whatever—I want to do 42. **Most** of my communication with students in person. Obviously this is more of a challenge for parents, but I am very happy to arrange 43. **Appointments** to meet with parents after school as necessary.

- **Email**—I will often email parents & students if there is something I need to communicate to them. Students should have a 44. **Gmail** account that they designate “for school” and they should check it 45. **Daily**. (*Remember, being a student is your full-time job, so this is your “work email.”*) I advise them to check it either in the morning when they get to school before classes start, or in the evening when they work on assignments or review the days’ notes (*or both!*). I will also try to communicate with parents periodically through general Email Updates on the happenings in our class, upcoming assignments, etc. (Any parent who does not get the periodic Email Updates should contact me to be added to the distribution list).
- **PowerSchool Gradebook Website/App**—This is the 46. **Primary** way I will communicate with students and parents about grades. Parents and Students should check it at least 47. **Once a week**. A good habit many Parents have taken on is checking PowerSchool with their students on Friday afternoons, and then 48. **Talking** with their students about what they see. Checking PowerSchool helps Parents and Students know:
  - Their Student’s 49. **Grades**
  - If there are any assignments that have been turned in 50. **Late**
  - If there are any 51. **Missing Assignments**
  - Additional 52. **Notes** from teachers about individual assignments

*\*\*Parents who regularly check PowerSchool with their students on Friday afternoons can then help their students “adjust” their weekend plans and schedules accordingly if they find more attention needs to be paid to their studies 😊.*

- **Phone**—From time to time I will contact parents by phone. This will usually be only if there are special circumstances in the class, like we are asking for their help, their student has done something especially praiseworthy, or if there are discipline issues to discuss.

*Student Communicating with Teacher:*

- **In Person**--If you have a question about 53. **Anything** related to class, chances are one of your classmates has the same question, so please ask it 54. **During class!** *In class is the best time to communicate with me.* If you have a question you don’t want to ask in front of class, or if you just did not have time in class, come see me 55. **After school**. (I can be found after school for questions or extra help most days).
- **Email**—I will do my best to respond to student emails quickly, but I do have 56. **About 100** students, so responding fast can be difficult. Also, because I see students in class every day, it usually makes more sense for students to just talk to me 57. **In Person**, because they often will see me before I get the chance to reply to their email. Some other issues with email:
  - Sometimes I get emails from students saying they don’t understand something. It’s 58. **Hard to “explain”** something over email. Asking in class or coming to see me after school would work much better for those kinds of questions.
  - Another problem with email is that **I do not check email 59. All the time**. If you email me at 11:00 at night with a question about an assignment that is due the next day, I probably

will not be able to get back to you in time. I check email throughout the day as time permits. Most days I do not respond to email between 4:30 and 8:00 pm. If I am working at home on any given night, then I may be checking email, and will do my best to respond, but no 60. **Guarantees**. Holidays and weekends I might check email occasionally, so again, no guarantees there either.

- It should also be noted that “*not hearing back*” from an email you sent me is **61. Not an excuse for not having an assignment done on time**--especially if you only emailed me the night before it was due. I will almost always give you multiple days to complete an assignment, so do not **62. Procrastinate**. Get started on assignments when they are assigned so that if you have questions, you have time to get them answered **63. Before** it is due. Also, remember you can (*and should!*) ask questions in-person during class or after school.

#### *Parents Communicating with Teacher:*

- Parents, whenever possible, to help promote students’ personal responsibility for their studies and the development of their interpersonal communication skills, encourage students to come and speak to me first **64. Themselves** about any questions or issues they might be having in class. If “Student to Teacher” communication has been tried and is not proving effective, then of course parents should get involved.
- **Email**—A great way to communicate, and I often use it to communicate with parents. I do my best to reply to parent emails promptly. If I haven’t replied to an email for 2 days, please email again to remind me. (*I would not intentionally ignore a parent email, but sometimes they do get buried under the pile!*)
- **Phone**--Parents are welcome to call me at school, but should only do so after school or during 5<sup>th</sup> period, as I teach during all other periods. Emailing to schedule a time to talk on the phone is also effective.
- **In Person**—Face to face communication is wonderful, but often impractical and difficult to schedule for busy parents. Of course we can always email to set up a face to face meeting if necessary.

#### **Homework:**

Homework is due at the **65. Start** of class on the assigned due date. Any homework handed in *after* the teacher has already collected homework will be considered **66. One Day Late**—even it’s only a few minutes late. (*Completing work during class while we are doing other activities is not acceptable.*)

Work that is not handed in will be marked as a **67. Zero**, and **68. 10%** of the total grade will be deducted for each day an assignment is turned in late. A student can work to complete the assignment and submit it for some credit within **69. One week** of the original due date (Five school days). **Late work will not be accepted past 1 week.** If a student fails to turn in an assignment before one week (five school days), then the **70. Zero** grade will become permanent.

### **Responsibility Grade:**

Over the course of each quarter, students will have a Responsibility Grade that will assess their daily 71. **Preparation** for class, and 72. **Focus** on class goals and activities.

Every student will begin each quarter with a perfect 100/100 Responsibility Grade. As students do things over the course of a quarter that reflects a lack of responsibility, points will be 73.

**Deducted** from their Responsibility Grade.

Actions that could result in point deductions could include: tardiness, coming to class unprepared (*without necessary class materials like computer, charger, notebook, paper, pen, etc.*), failure to turn in homework on time, talking out of turn, etc.

Basically anything that reflects a lack of responsibility or focus.

The idea behind the Responsibility Grade is giving students an extra incentive to do what they are supposed to do. I will be very happy to give out lots of 74. **100's** for this grade every quarter—I hope I get to do so.

### **Attendance & Absence:**

Obviously attendance is very important. There is no substitute for being in the classroom with the teacher and other students, so Parents and Students need to work hard to be sure and be at school and in class 80. **Every day.** Missing school is difficult for students to recover from--*you miss one day and now need to do make-up work for six classes!* But it's especially difficult for my class, where there is no textbook, and we often do in-class activities and group assignments. Many of those kinds of assignments and experiences are impossible to replicate outside of class. Also, according to North Carolina State laws, **more than 20 absences in any class will be an automatic** 81. **Failure for the year.** So make sure you're in school.

*\*\*Parents: As much as possible, try to schedule dental, orthodontic, other appointments, and even family trips and vacations such that students do not have to miss class time.*

### **Tests:**

In some units there will be standard, mostly multiple-choice tests given. These will reflect the format and content of the End of the Year State Exam all students are required to take.

### **Notebook Quizzes:**

Periodically, and sometimes 75. **Without** previous announcement, we will have notebook quizzes to check and see if students are maintaining organized notebooks that contain the course syllabus, class notes, graded work, etc.

### **Exams:**

During the school year there will be both a Midterm and a Final Exam. As mentioned in the section on grading, both of these exams will factor into every student's 76. **Final grade** for the year. The Midterm will account for 77. **7%** of the student's final grade, and the Final Exam will account for 78. **20%**.

### **Extra Credit:**

I rarely offer any extra credit, but when I do, it will be available to *all* students. I 79. **Do not** offer special extra credit work to struggling students at the end of grading periods. Instead I advise them to focus on doing all the regular assignments well .

**However, if you're sick**, we don't want your germs—we want you to stay at home and rest and get better. One thing responsible students have done in the past when sick is 82. **Check my Website** and 83. **Email me**. Often there will be something new on the website with instructions, and it might be something the student can do from home. And a simple email of: *"I'm out sick today, please email me if there is any work I can do while I'm out. Thanks"* can also get you some instructions so that you're not so far behind when you return. Those strategies can work well for projects and/or assignments, but not so good for lessons/lectures. If you miss any days of lecture/notes, you might be able to get the notes from a friend, or you can make it a point to **come and see me 84. After school** if you want a more thorough breakdown.

If you do know 85. **In advance** that you will be out for any reason, let me know and maybe I can get you work in advance so that you don't get behind.

**If class is missed, for whatever reason, it is 86. The Student's responsibility to 1) Get the missed work and 2) Turn it in completed.** You (students) need to come to me about this—not the other way around. Usually the best time to come to me about this is not at the start of class, or during class, but after school.

#### **Late/Make-up Work:**

In general, I will deduct 87. **10%** of the grade for each day an assignment is turned in late. If an assignment was completed perfectly, with no errors, but turned in 5 days late; the very best grade possible would be a 50%. 88. **No late work** will be accepted after 1 week (5 school days). If *no work* has been turned in for an assignment after 1 week past the due date, a grade of 89. **Zero** will be entered into PowerSchool, and we will move on.

**If students submit work late work electronically** (through a shared folder, website, etc.), it is their responsibility to also 90. **Send me an email** letting me know that they have now submitted the work. (Otherwise I won't know to check and find it now that it's been turned in.)

**If students are absent**, they will get 91. **Two days** for each day they were absent to turn in make-up work without penalty. If students missed a Test or Quiz while absent, it is 92. **Their responsibility** to schedule the make-up of that test or quiz sometime within 93. **One Week** of their return to school.

#### **Supplies:**

You will need one **3-Ring Binder** in which you will keep all your papers related to class. You will need to keep all these papers organized clearly in your notebook using **dividers**. Periodically there will be a **Notebook Quiz**, where your notebook is checked to make sure you have all the materials and that they are clearly organized. You need a working **laptop** that can connect to the internet, a charger, and a gmail (Google) account to use as your "school email." You need to bring your **Assignments Journal**, as you will want to note any new assignments given and their due dates. You always need to bring **paper** and **something to write with**.

#### **Technology in the Classroom:**

**Cell Phones**—I am not against cell phones, **but I am against students being distracted by them in class.** You will be expected to use your phone like a courteous and respectful adult. Turn it to 94. **Silent** (not

vibrate) and leave it in your locked locker, or your bag. ***You may not use it or check it in class unless specific permission has been given.*** There are certainly times where it might be allowed to use your phone in class, as it could be helpful to your learning; but the default in class will be for phones to be unseen unless specific permission is given. If I 95. **See** you using a cell phone in class without permission, you will be subject to disciplinary action.

Leaving your cell phone either in your backpack or in your locker (not your pocket) is my recommendation. It should be 96. **Safe** there, and you should be less 97. **Tempted** to use it while you are in class.

I would ***not*** advise you to leave it in your pocket, your purse, on your desk, or in your desk. Phones can be easily damaged, lost, or stolen. Sometimes students take or hide each other's phones as a prank. This is usually not so fun for the person who's phone is 98. **Missing**, and many times this kind of behavior leads to rightfully angry students, and sometimes 99. **Damaged** phones. Keeping it locked in your locker avoids these problems, and the problem of being distracted by it in class. If you feel you need to have it "with you," keeping it on silent and in your bag is the next best option.

*(Of course you are perfectly welcome to use it as you like outside of class time. Many students check their phones before school, at lunch, and sometimes between classes. I do the same.)*

***\*\*Parents***—Please do not text or call your students on their cell phones while they are in classes. Students feel compelled to answer or respond immediately, and it is a distraction to them and those around them. Make sure your student knows if you text them during the day, you do not expect them to check for that text or respond to it until they are no longer in a class.

**Laptops**—VAHS is a school where all students are expected to have laptops they can use. **I expect you to bring your laptop (and charger) to class 100. Every day.** We might not use them every day, but there will be many days we do. Laptops can only be used in class when permission has been given to do so. If I find someone using a laptop in an inappropriate way during class (playing games, surfing the web, etc. when you are supposed to be working on class assignments) I will ask you to close the programs you are not supposed to be using, and disciplinary action will be taken.

**Wireless Internet Access**—The password for the student network is "Viking1AP"

#### **Classroom Expectations & Rules:**

1. Respect others in the classroom by 101. **Not** speaking while others are speaking—especially the teacher
2. Students will be in class on time, which means 102. **Before** the bell rings
3. Students will bring a working laptop & power cord, notebook (*with paper*), assignments journal 103. **And** a working pen or pencil to class each day
4. Students will turn in their homework, ***completed***, at the ***start*** of class
5. Students will participate in class by listening with their 104. **Eyes**, asking and answering questions
6. Students will not touch other people's 105. **Property**, especially phones, laptops, other and belongings

7. Students will not fight, 106. **Hit**, push, intimidate or threaten others
8. Students will not 107. **Disrupt** class in any way

**Consequences & Discipline:**

My job requires that I maintain a safe and effective learning environment for 108. **All** students. If any student is violating any classroom expectations or rules, or otherwise hurting the learning environment for other students, I must take steps to protect the learning environment. Those steps include 109.

**Disciplinary** action.

Most of the time I will first try to redirect a student who is being disruptive. If that student 110. **Continues** in their disruptive behavior, the consequences could include any of the following:

- A Warning and contact with parents
- A Lunch Detention
- An After School Detention and contact with parents\*
- Being sent to the Principal's office
- A disciplinary Referral to the Principal's office

*\* As the Responsibility Grade measures of how well a student is doing in terms of meeting their various responsibilities as a student (coming to class on time, prepared, homework done, not disrupting class, etc.), whenever a student gets their 5<sup>th</sup> point deducted (for any reason), it will result in an 111. **automatic** after school detention. The student's parent will be contacted and an after school detention date will be arranged. Every time another 5 points are deducted, another after school detention will be arranged.*

**Course Schedule:**

The following week-by-week schedule is a projection of how the class could progress during the 1<sup>st</sup> Semester. Of course the schedule is subject to change due to unexpected events, or if particular Units or Projects are going faster or slower than anticipated.

***1<sup>st</sup> Semester Working Schedule:***

<b>Week:</b>	<b>Topic:</b>
Aug 10-14	Welcome, Introductions, Syllabus, Begin Unit 1
Aug 17-21	<b>Unit 1: How do I buy a car?</b>
Aug 24-28	<i>Unit 1 Cont.</i>
Aug 31-Sept 4	<i>Unit 1 Cont.</i>
Sept 7-11	<b>Unit 2: Where do I want to go to College, and how do I pay for it?</b>
Sept 14-18	<i>Unit 2 Cont.</i>
Sept 21-25	<b>Unit 3: How do I keep track of Money so I can do what I want?</b>
Sept 28-Oct 2	<i>Unit 3 Cont.</i>
Oct 5-9	<i>Unit 3 Cont.</i> (End of 1 <sup>st</sup> Qtr.)
Oct 12-16	<i>FALL BREAK</i>
Oct 19-23	<b>Unit 4: How do I Save and Invest to achieve my goals?</b>
Oct 26-30	<i>Unit 4 Cont.</i>
Nov 2-6	<i>Unit 4 Cont.</i>
Nov 9-13	<b>Unit 5: What the Heck is Insurance?</b>
Nov 16-20	<i>Unit 5 Cont.</i>
Nov 23-27	<b>Unit 6: How do I use Credit and Wealth?</b>
Nov 30-Dec 4	<i>Unit 6 Cont.</i>
Dec 7-11	<b><i>Review for Midterms</i></b>
Dec 14-18	<b>MIDTERM EXAMS</b>

*END OF 1<sup>ST</sup> SEMESTER*

**Student and Parent/Guardian Signatures: (Student Copy—to be kept in your notebook)**

*We have read, understood, and will follow the course syllabus and its requirements:*

*Student Name (printed):* \_\_\_\_\_

*Student Signature:* \_\_\_\_\_

*Parent/Guardian Name (printed):* \_\_\_\_\_

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

**Student and Parent/Guardian Signatures: (Teacher Copy—to be detached from packet and handed in)**  
*We have read, understood, and will follow the course syllabus and its requirements:*

*Student Name (printed):* \_\_\_\_\_

*Student Signature:* \_\_\_\_\_

*Parent/Guardian Name (printed):* \_\_\_\_\_

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