



## Voyager Academy High School

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### PRINCIPLES OF BUSINESS & FINANCE COURSE SYLLABUS

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**Classroom:** E140

**Open Classroom Hours:**

Mon. & Fri. 8:00-8:40 a.m

#### **Introduction:**

Welcome! High School can be a fun and 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/coins you earned 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 to 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 17. **Matters**.

#### **Instructor Background/Credentials:**

Before getting into teaching, I spent a number of years working in 18. **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 19. **China**. I have taught Business, Economics, & Finance for six years now, both in the United States and overseas. 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 20. **Foolish** and ill-advised; and at worst, is 21. **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 22. **Rise**. Within

your lifetime, risky investment behavior led to the Financial Crisis of 2008—the “Great 23. **Recession**.” This served as a wakeup 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 24. **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 25. **Knowledge** that will enable you to be financially 26. **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 27. **Make** their money. We often think of businesses as “evil” and “only out for the money,” *but it* 28. **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 both you *and* the 29. **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 30. **Doing**.” This course lends itself nicely to that kind of hands-on, 31. **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 32. **Excellence**.

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

My desire is to make this class as 33. **Real** and useful as possible, with projects that give students practice working on important tasks they will actually use later in life. However the reality is that there is an End-of-Course 34. **State Exam** that all students must take. This one-time, multiple-choice test will count for 35. **20%** of each student’s Final Grade for the course. 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 36. **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 37. **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 38. **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 39. **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 40. **Work Hard** and study well this year so you don’t have to worry about that.

**Grading Scale:**

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

- A: 100-99%
- 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 Final Grade in the class (the grade that colleges will see someday) will be calculated as follows:

Projects	30%
Tests/Quizzes	25%
Homework/Classwork	19%
Midterm Exam	6%
Final Exam	20%
<b>TOTAL</b>	<b>100%</b>

**Communication:**

*Students perform best when they are able to communicate well with their teachers 41. **And** parents. And when teachers and parents can communicate well with each other, they are 42. **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, before school, after school, whatever—I want to do 43. **Most** of my communication with students in person. Obviously this is more of a challenge for parents, but I am very happy to arrange 44. **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 45. **Gmail** account that they designate “for school” and they should check it 46. **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!*).
- **Canvas/PowerSchool**—This is the 47. **Primary** way I will communicate with students and parents about grades. Parents and Students should check it at least 48. **Once a week**. A good habit many Parents have taken on is checking Canvas with their students on Friday afternoons, and then 49. **Talking** with their students about what they see. Checking PowerSchool helps Parents and

Students know:

- Their Student's 50. **Grades**
- If there are any assignments that have been turned in 51. **Late**
- If there are any 52. **Missing Assignments**
- Additional 53. **Notes** from teachers about individual assignments

*\*\*Parents who regularly check Canvas 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 54. **Anything** related to class, chances are one of your classmates has the same question, so please ask it 55. **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 56. **Before/After school.**
- **Email**—I will do my best to respond to student emails quickly, but I do have 57. **50+** students, and their parents, who might also be emailing me, 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 58. **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 "*Can you explain...?*". While I'm very glad they are asking questions, it's often 59. **Hard to "explain"** something over email. Asking that kind of question in class, or coming to see me before/after school works much better for those kinds of questions.
  - Another problem with email is that **I do not check email 60. All the time.** If you email me at 11:00 p.m. 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 8:30 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 61. **Guarantees.** Holidays and weekends I might check email, but might not; so again, no guarantees there either.
  - It should also be noted that "***not hearing back***" from an email you sent me is **62. 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 class time and multiple days to complete an assignment, so do not 63. **Procrastinate.** Get started on assignments when they are assigned so that if you have questions, you have time to get them answered 64. **Before** it is due.

*Parents Communicating with Teacher:*

- Whenever possible, I encourage students to come and speak to me about any questions or issues they might be having in class 65. **Themselves**. This helps promote students' personal ownership and responsibility for their learning, and the development of their interpersonal communication skills. Of course if "Student to Teacher" communication has been tried and is proving ineffective, then parents should certainly get involved.
- **Email**—Parents are always welcome to email me, and I will 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 3rd 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, and we can always email to set up a face to face meeting if necessary.

**Assignment Types & Grades:****Responsibility Grade:**

Over the course of each 9-Weeks, students will have a Responsibility Grade that will assess their daily 66. **Preparation** for class, and 67. **Focus** on class goals and activities. Every student will begin each 9-Week period 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 68. **Deducted** from their Responsibility Grade.

Behaviors that can result in Responsibility Grade deductions include:

- |   |                        |                          |
|---|------------------------|--------------------------|
| • 69. <b><u>Tardiness</u></b>                         | • Inappropriate use of | • Being Off-task         |
| • No 70. <b><u>Homework</u></b>                       | Technology in class    | • Violating School Rules |
| • 71. <b><u>Unprepared</u></b><br>(missing key items) | (cell phone)           | • You get the idea...    |
|   | • Speaking out of Turn |                          |

Every 9-Weeks there are several students who earn a full 100/100 for their Responsibility Grade, and I hope 72. **You** will too!

**Homework:**

Homework is due at the 73. **Start** of class on the assigned due date, or by whatever time is specified in Canvas. Anything turned in *after* the teacher has collected work, or after the specified time in Canvas, will be considered 74. **Late**—even it's only a few minutes late. (*Completing work during class while we are doing other activities is not acceptable.*)

**Missing/Late Work:**

A student's failure to turn in an assignment complete *and* on time will result in the automatic consequence of a 2-point deduction from their Responsibility Grade (*1 point for incomplete/missing homework, and 1*

point for not being prepared for class), and a grade of 75. **Zero** will be entered into Canvas. The student can then work to complete the assignment and resubmit it for partial credit within 76. **One week** of the original due date. The student will receive a 10% score reduction for every day it is submitted late. (For example, if an assignment is done perfectly and turned in one day late, the maximum possible score would be a 90%. Two days late, the maximum possible school would be 80%, and so on.) **Late work will not be accepted beyond 1 week—at this point the Zero will become 77. Permanent, and we will move on.**

**Tests:**

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

**Notebook Quizzes:**

Periodically, and sometimes 78. **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:**

Each Semester will have both a Midterm and a Final Exam. The Midterm will account for 79. **10%** of the student's 1<sup>st</sup> 9-Week Grade, and the Final Exam will count for 80. **20%** of their Final Course Grade.

**Extra Credit:**

I rarely offer any extra credit, but when I do, it will be available to 81. **All** students. I 82. **Do not** offer special extra credit work to struggling students at the end of grading periods. I instead advise them to focus on doing all their current assignments with excellence to help improve their grade .

**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 83. **Every Day**. Missing school is difficult for students to recover from--*you miss one day and now need to do make-up work for four 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** 84. **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.*

**However, if you're sick**, we don't want your germs—we want you stay at home and rest and get better. One thing responsible students have done in the past when sick is 85. **Check Canvas & my Website** and 86. **Email me**. Often there will be something new on Canvas or 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** 87. **Before/After school** if you want a more thorough breakdown.

If you do know 88. **In advance** that you will be out and missing school 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 89. The Student's responsibility to 1) Find out what work they Missed and 2) Turn it in completed.** 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.

*If students submit late work electronically* (through Canvas, 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 and that it's ready for grading. (*I don't sit by the computer waiting for late assignments to appear* 😊)

*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**—According to a new School-wide policy, Cell Phone use is 94. **Not Allowed** during class (even for communication with parents & family). Phones should be switched to 95. **Silent or Do Not Disturb** (not vibrate) and left in your locked locker, or your bag. In either of those places it should be 96. **Safe**, and you will be less 96. **Tempted** to use it while you are in class.

There might be times where cell phone use would be allowed in class, as it could be helpful to your learning; but the default in class will be for phones to be 97. **Unseen and Unheard** unless specific permission is given. If a student is 98. **Seen** using a cell phone in class without permission, they will be subject to disciplinary action.

*(Of course students are perfectly welcome to use phones as they 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. If you need to reach them immediately, please contact the front office.

**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 99. 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 Public network is “Viking1AP”

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

1. Respect others in the classroom by 100. **Not** speaking while others are speaking—especially the teacher
2. Students will be in class on time, which means 101. **Before** the bell rings
3. Students will bring a working laptop & power cord, notebook (*with paper*), assignments journal 102. **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 103. **Eyes**, asking and answering questions
6. Students will not touch other people’s 104. **Property** (laptops, bags, etc.)
7. Students will not fight, 105. **Hit**, push, intimidate or threaten others
8. Students will not 106. **Disrupt** class in any way

### **Consequences & Discipline:**

My job requires that I maintain a safe and effective learning environment for 107. **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 108. **Disciplinary** action.

Most of the time I will first try to redirect a student who is being disruptive. If that student 109. **Continues** in their disruptive behavior, the consequences could include any of the following:

- A Warning and contact with parents
- A Lunch Detention
- Being sent to the Principal’s office
- A disciplinary Referral to the Principal’s office

### **Academic Dishonesty:**

At Voyager we expect all students to complete all of their work with 110. **Integrity**. This means that they will all do their own work, and that they will not 111. **Plagiarize (Copy)** or otherwise 112. **Cheat** on assignments, projects, tests, or quizzes.

Students who are found to have committed any kind of Academic Dishonest will receive a grade of 113. **Zero** for the assignment, and will be referred to the 114. **Student Justice Council** for disciplinary action. If the student then follows through with all of the recommendations of the council, they may earn the right to complete a make-up assignment for a maximum grade of 115. **60%**.

**Honor Code:**

*“I will not give, nor will I allow myself to receive, any unauthorized help on any of my coursework at Voyager Academy High School; including copying another’s work (whether from their paper, or online), talking about specific test items with other students before everyone has completed the test, or any other kind of help that would give myself or another an unfair advantage.”*

**I have read, understood, and will abide by the Honor Code Pledge above.**

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

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

**Conclusion:**

That brings to the end of this course syllabus. Now I will ask both the Student and their Parent or Guardian to print and sign their names below indicating that they have read, understood, and will follow the course syllabus and its requirements. Student and Parent/Guardian will print and sign in two places: one at the bottom of this page; and the other on the following page.

The first copy (bottom of this page) will stay with the rest of the syllabus in the student’s notebook this semester. It can then be used as a resource or reference if any questions might arise during the course, and a reminder of the student’s commitment to abide by the honor code and follow the requirements of the syllabus (*it might also be helpful during notebook quizzes...hint, hint...*). The other copy will be turned in for an easy homework grade, and will be kept for my records.

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

*I (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:* \_\_\_\_\_



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**I have read, understood, and will abide by the Honor Code Pledge above.**

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

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

**Student and Parent/Guardian Signatures: (Teacher Copy—to be detached from packet and handed in)**

*I (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:* \_\_\_\_\_