

## **BUSINESS AND PERSONAL FINANCE**

**Course Title:** BUSINESS AND PERSONAL FINANCE – BCA 301

### **Course Description**

#### Major Concepts/ Content

Business and Personal Finance is designed to make students aware of the financial challenges confronting them in daily living. The course will provide an understanding of topics such as how to make intelligent decisions in spending and saving; how to maintain good financial records and how to avoid financial problems that result from unwise use of credit, and credit cards. In addition, students will learn about their financial options, responsibility and the consequences of mismanaged finances.

#### Major Instructional Activities

Instructional activities will be provided in a classroom lab utilizing differentiated instruction, and electronic learning services. Textbooks and appropriated financial software, internet activities and alternative resources may be used. This course will provide an understanding of topics such as how to make intelligent decisions in spending and saving; how to maintain good financial records and how to avoid financial problems that result from unwise use of credit, and credit cards. In addition, students will learn about their financial options, and responsibility and the consequences of mismanaged finances.

**Text:** Business and Personal Finance – Glencoe McGraw-Hill

### **Philosophy**

I believe that it is my responsibility as an educator to provide the very best possible opportunity for an educational foundation and learning experience for each student assigned to my class. With the utmost hope to spark a passion of life long learning in each student.

### **Materials**

Two pocket folder, erasable ink pens, notebook paper

## **DODEA Grading Scale**

**90-100 = A**

**80-89 = B**

**70-79 = C**

**60-69 = D**

**59 or below =F**

## **Grading Policy**

Student quarterly averages in business and personal finance will be figured using percentages as follows: Homework: class work, quizzes, tests, projects

Student semester average in business and personal finance will be figured using the following: 40% of 1<sup>st</sup> quarter grade plus 40% of second quarter grade plus 20% of the semester test.

## **Assessment**

Quizzes, test, portfolio, projects, presentations, class participation,

## **Homework**

Homework is assigned to strengthen understanding of concepts and skills taught in the classroom. To help students make connection of information and apply knowledge and skills in other curriculum areas and in their daily personal lives. Students will usually have some class time to complete independent homework during class with my supervision.

## **Late Work Policy**

It is important that students get their work in on time. Late assignments will be accepted. Students will have the equivalent days absent to make up missed assignments.

## **Extra Help**

Tutoring/Extra help is offered during Seminar or after school.

## **Class Management**

Students will conduct themselves in an orderly respectful manner and follow the classroom management policy.

Student is given a verbal warning/s to correct inappropriate behavior. If behavior persists a student/teacher conference is scheduled and if needed a parent contact or an office referral.

## **Course Content**

Topics included in the content areas are careers in business, banking, stock and bond investment, credit, insurance, preparation of tax forms, real estate and budgeting.

## **Additional Information**

A banking and credit union partnership is being discussed with Community Bank and the USA Federal Credit Union on Camp Zama.

## **Essential Objectives:**

Upon completion of the course, student will be able to:

- Maintain and reconcile a personal checking account.
- Prepare a personal budget.
- Calculate salary and payroll deduction.
- Demonstrate an understanding of the benefits, risks and management of credit cards and loans.
- Compare the advantages and disadvantages of different saving and investment opportunities.
- Complete a stock market simulation
- Complete basic income tax forms.
- Demonstrate the role of being an educated consumer in today's technological world.

- Select appropriate insurance for a given situation.
- Use appropriate financial software for maintaining records.

**Department of Defense Education Activity Standards**

<http://www.dodea.edu/instruction/curriculum>