

### Course Title: **Financial Literacy in Business**

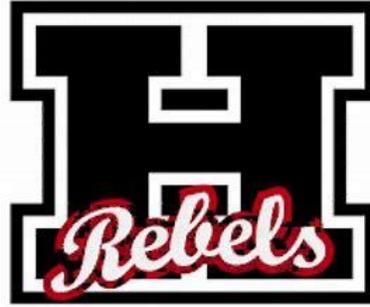
**Course Description:** **Financial Literacy in Business** is a **CTAE course** designed to provide students with essential knowledge and skills to make informed and responsible financial decisions in a business context. The course covers various financial concepts, including budgeting, financial analysis, investment strategies, credit management, and risk assessment to prepare students for success in the world of business.

**Course Objectives:** By the end of this course, students will be able to:

1. Demonstrate an understanding of financial concepts and terminology in a business context.
2. Create and analyze financial statements to assess a business's financial health.
3. Evaluate investment options and make sound financial decisions for business growth.
4. Develop and manage a business budget to optimize financial performance.
5. Analyze credit options and manage business debt responsibly.
6. Understand risk management strategies to protect business assets.

### **Course Standards:**

1. Students will identify various forms of income and analyze factors that affect income as a part of the career decision-making process.
2. Students will analyze employee deductions and benefits that affect financial security.
3. Students will analyze taxes in the United States that affect income.
4. Students will develop and evaluate a spending and savings plan.
5. Students will analyze checking accounts and other banking services.
6. Students will analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.
7. Students will apply a decision-making model to maximize consumer satisfaction when buying goods and services.
8. Students will evaluate savings and investment options to meet short and long-term goals.

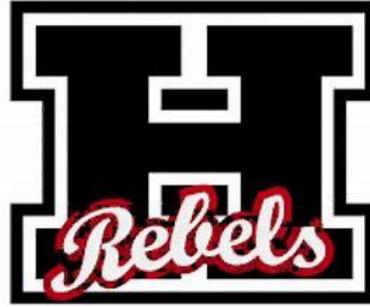


9. Students will analyze choices available to consumers for protection against risk and financial loss.
10. Students will evaluate how to help deter, detect, and defend against identify theft.

### Classroom Rules

The classroom rules are designed to ensure that no student's behavior with the learning of others:

1. Be on time and prepared to learn!
2. Cheating of any kind is prohibited.
3. Professional language required. (Absolutely no use of vulgar, profane, or inappropriate language in the classroom/lab.)
4. Do not leave your seat without permission, and only two students can use the restroom during class.
5. School issue Technology are the **ONLY** electronic devices allowed to be used in class for digital assignments.
6. No pictures or videos are to be taken of students in classroom, unless it is an approved project.
7. Eating and/or drinking is prohibited (*other than water in a clear bottle*) in class.
8. **NO Cell phone** or earpiece usage is prohibited.
9. Keep the room/lab clean and respect the equipment and furnishings.
10. Follow Dress code policy and safety guidelines as outline in syllabus.
11. Listen to the teacher when being spoken to, raise your hand to ask questions and ask for help if you do not understand something.
12. Students are expected to use proper etiquette when communicating with teachers and classmates.
13. Announcements over the intercom – class must be quiet and listen.



### Consequences for violating classroom rules:

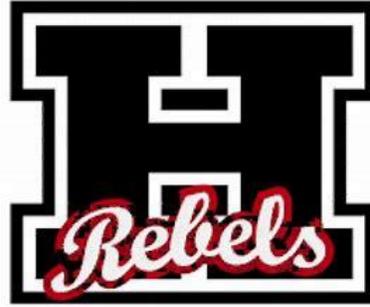
- 1<sup>st</sup> offense: verbal warning
  - 2<sup>nd</sup> offense: parent contact and disciplinary referral
  - 3<sup>rd</sup> offense: conference and disciplinary referral
  - Severe offense: Immediate office referral, denial for promotion to next course or submission of board application.
1. Dress Code Violations for Lab Days will result in students' not being able to perform lab assignments and receive a grade of zero for any task assignments missed.
  2. Dress Code Violations for Non-Lab Days results in students receiving a work ethics grade of a zero.
  3. While using school issued technology, you should not check e-mails, chatting, play games, download or, upload, doing research for another class, listen to music, personal browsing, etc. When allowed to use the internet, visiting websites that are not appropriate or not educationally related is PROHIBITED. Violators will face consequences as outlined in the student code of conduct.

### **Getting Students' Attention / Call to order...**

- Teacher will raise hand – signaling the students to notice and do the same (*Everyone will take notice and do the same*) until the class is quiet.

Or

- Teacher would say: **Success**  
Students Reply by saying: **Beyond the Classroom!**



### **Restroom Routines and Procedures**

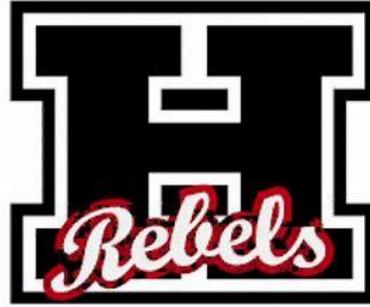
- Teacher will greet students upon arrival to class.
- Enter classroom quietly – removing hood or hat.
- Bookbags are to be stored beneath computer tables.
- Turn-off cell phone / Ear Pods / Ear Beats Devices – not allowed during class activities.
- Go to Canvas – classroom discussion while I take attendance.

Request by raising of hand or acknowledge Teacher / Substitute; **not permitted** during the first 10 minutes or the final 10 minutes of the class period \*\*\* *Use restroom during transition to class.*

### **Dismissal Routine**

\*\*\* I may pick a student to be the timekeeper.

- Stop class 2 to 5 minutes before the bell.
- Clean work area – classroom.
- Pack-up ALL belongings – dismiss by the Teacher / Substitute.



### **Assessment Methods:**

Projects: Individual or group projects related to financial analysis, budgeting, or investment scenarios for a business.

Class Participation: Active engagement in class discussions, case studies, and real-world business examples.

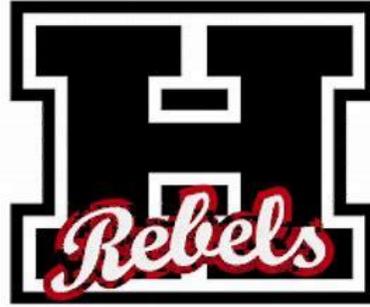
Grading Policy: Grades will be determined based on the following weights:

Major (Unit Test): 40%

Minor (Quizzes): 60%

**\*\*\*\* Students will be asked to dress professionally for business – instructed by the teacher.**

**\*\*\* Note:** The syllabus is subject to change. Students will be notified of any modifications in advance.



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Business Education Teacher  
Hephzibah High School  
**Grade(s):** 9<sup>th</sup> – 12<sup>th</sup>  
**Planning Period:** 12:40PM -1:25PM  
**Remind 101 Code:** @d497dc

**By signing your name, you acknowledge that you have read and understand the course syllabus.**

Print Name \_\_\_\_\_

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

\_\_\_\_\_  
DATE

.....  
Print Name \_\_\_\_\_

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

\_\_\_\_\_  
DATE