

Banking, Investing, and Insurance

Course Syllabus

Dutchtown High School

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Semester: Fall – 1st Semester 2021

Phone Number: (770) 515-7510
Room: 405

Department: Career, Technology, and Agricultural Education (Business and Computer Science)

Description:

Banking, Investing, and Insurance is the 3rd Year course for the Financial Services Pathway. Using project-based instruction, students are introduced to the basics of the banking system, bank operating procedures, negotiable instruments, and the deposit and credit functions of banks. Methods used for measuring the financial performance of banks are analyzed. Current issues and future trends in banking are examined. Students explore the major functions of bank employees by completing a flow-of-work simulation. Students formulate business and individual investment decisions by comparing and contrasting a variety of investment options. Students analyze annual reports, predict growth rates, and chart trend lines.

Career Opportunities: loan officer, teller, branch manager, broker, financial planner, financial consultant, mutual fund manager.

Professional Dress: The CTAE department will be promoting department-wide Professional Dress Days again this year. Students are expected to dress in casual business attire. This includes, but is not limited to, a shirt with a collar; black, blue or khaki slacks or skirts; professional shoes. Business attire does not include jeans, shorts, flip flops, or athletic shoes. Scrubs may be worn for appropriate classes. Students will have to wear this attire for the duration of the school day to receive credit. The grading of the Professional Dress will be at the discretion of the teacher.

CTAE Technology Policy: Students enrolled in courses that meet in a computer lab are expected to complete assignments using the computers provided in the classroom. Students in the labs should only use their “county-issued” or personal devices when other computers are not available or when instructed to do so. Other CTAE teachers may allow or require use of “county-issued” Chromebooks in their classrooms on an as needed basis. Teachers reserve the right to determine when technology must be put away.

End of Pathway Assessment: Students who have successfully completed all three courses in the Financial Services Pathway will complete an end of pathway assessment. The courses in this pathway include Introduction to Business & Technology, Financial Literacy, and Banking, Investing and Insurance. This assessment is not an optional component but is required by the state of Georgia. Further information will be provided as it becomes available.

Recommended Materials:

- ❖ 3-ring binder – 1 ½ “– 2”
- ❖ Folder (Prongs with Pockets)
- ❖ Notebook Paper
- ❖ USB Flash Drives
- ❖ Pen or Pencil
- ❖ Access to Business Casual Attire

Grading Policy:

Categories	Weights
Practice Work	40%
Assessments	40%
Final Exam/EOC	20%

Banking, Investing, and Insurance Classroom Rules

You should treat this class much like an actual business environment. Therefore, you should treat all expectations as criteria for evaluation of your performance as an employee. In this class, you are expected to:

- ❖ Come to class on time every day. Good employees are rarely late for work and are usually early. (LEADER TIME)
- ❖ Bring required material to class.
- ❖ Attend class unless completely unavoidable. If you are ill and could make others sick, you have reason to miss school. Not feeling 100 percent is not an excuse. Most jobs only allow a certain number of sick days per year.
- ❖ Only surf the net for personal use the last 5 minutes of the period. You don't get to surf the net during free time at work.
- ❖ LATE WORK POLICY. When an employer asks for a task to be completed, he/she expects it to be done in a timely manner and submitted on the due date. All assignments for the week must be turned in by Friday. After Friday, work will be considered late (unless otherwise stated).
- ❖ Rolling around the room in the chairs is not accepted!
- ❖ Keep workspace clean and tidy. Clean up scrap paper and keep all class materials neatly on your desk. (HOME SWEET HOME)
- ❖ Have a good attitude; everyone has bad days. Don't let a bad day make you a bad person to be around.
- ❖ Respect each other: respect the ideas of others; respect others' property. Don't belittle someone simply because you don't agree. Be polite. Don't bother other people's materials.
- ❖ Plan to complete your Internet research and make your printouts at home or in the media center, not during my class. Students are prohibited from using the classroom printer unless instructed to do so by the teacher.
- ❖ TUTORING. Tutoring sessions are available for students that need additional help and/or support. Tutoring is available on Mondays from 3:35 – 4:30 pm. Students must notify the teacher no later than the preceding Friday by 3:30 pm if they plan to report for tutoring on Monday.
- ❖ **Be your best!**

Consequences for Violation of Rules and Regulations

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|------------------|---|
| ❖ First Offense | Verbal Warning |
| ❖ Second Offense | Verbal Warning and Write-up |
| ❖ Third Offense | Parental Contact and Write-up |
| ❖ Fourth Offense | Removal from Class and Parental Contact |
| ❖ Final Offense | Office Referral |

Course Objectives

Unit 1: THE BUSINESS OF BANKING

FIN-BII-2. Students will demonstrate an understanding of basic banking concepts, terminology and operating procedures.

FIN-BII-4. Students will interpret and measure financial performance of banking institutions.

Unit 2: E-COMMERCE

FIN-BII-2. Students will demonstrate an understanding of basic banking concepts, terminology and operating procedures.

FIN-BII-3. Students will compare and contrast various types of negotiable instruments and describe the effects of E-commerce on banking.

Unit 3: ETHICS

FIN-BII-10. Students will evaluate the ethical needs of the financial services industry and examine the effects of fraud upon the industry.

Unit 4: PLANNING YOUR CAREER

FIN-BII-11. Students will identify and evaluate careers in the financial services industry.

Unit 5: MANAGING INVESTMENTS

FIN-BII-5. Students will demonstrate an understanding of basic investment principles including the importance of investment planning and establishing financial goals.

FIN-BII-6. Students will demonstrate an understanding of investments and their proper use in financial planning, retirement planning, estate-planning and wealth management.

Unit 6: INTERNATIONAL FINANCE

FIN-BII-7. Students will predict future investment trends and explain the role of international finance in the investing process.

Unit 7: EMPLOYABILITY SKILLS

FIN-BII-1. Students will demonstrate employability skills required by business and industry.

Unit 8: CAREER AND TECHNOLOGY STUDENT ORGANIZATIONS (CTSO)

FIN-BII-12. Explain how related student organizations are integral parts of career and technology education courses through leadership development, school and community service projects, entrepreneurship development, and competitive events.

Unit 9: INSURANCE AND RISK MANAGEMENT

FIN-BII-8. Students will demonstrate an understanding of risk management basics and personal insurance coverage.

FIN-BII-9 Students will identify risks present in business and the insurance needed to protect a business.

Academic Standards

ELA10RC3. The student acquires new vocabulary in each content area and uses it correctly.

ELA10RC4. The student establishes a context for information acquired by reading across subject areas.

ELA10LSV1. The student participates in student-to-teacher, student-to-student, and group verbal interactions.

MM2P1. Students will solve problems (using appropriate technology).

MM2P4. Students will make connections among mathematical ideas and to other disciplines.

SSEPF2. The student will explain that banks and other financial institutions are businesses which channel funds from savers to investors.

SSEPF4. The student will evaluate the costs and benefits of using credit.



Information and Acknowledgement

BANKING, INVESTING, and INSURANCE STUDENT INFORMATION

Student Name	
Grade	
Parent/guardian's Name	
Home Phone	
Work Phone	
Parent Email Address	
Student Email Address	

BANKING, INVESTING, and INSURANCE COMMITMENT CARD

I have read the course syllabus for Banking and Investing and understand what the general requirements are for the class. (See teacher web site for digital copy of syllabus)

Student Signature

Date

I have read the course syllabus and know what is expected of my son/daughter, and I will work with the teacher so that we can provide the best learning experience possible.

Parent Signature

Date

Please complete and return to Coach Jackson as soon as possible.