

Course Title: **Financial Literacy in Business**

Class Syllabus

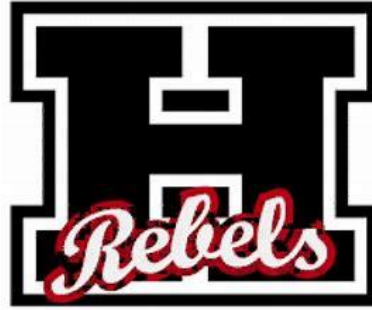
Course Description: **Financial Literacy in Business** is a **CTAE course** designed to provide students with essential knowledge and skills to make informed and responsible financial decisions in a business context. The course covers various financial concepts, including budgeting, financial analysis, 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.



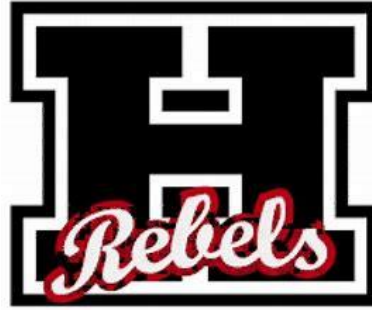
7. Students will apply a decision-making model to maximize consumer satisfaction when buying goods and services.
8. Students will evaluate savings and investment options to meet short and long-term goals.
9. Students will analyze choices available to consumers for protection against risk and financial loss.
10. Students will evaluate how to help deter, detect, and defend against identify theft.

Teacher: Mr. Hall (Room#230) Business Education Teacher

2025-2026 School Year

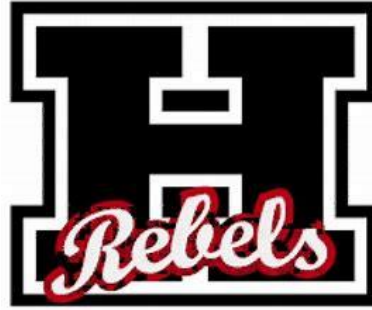
Classroom Procedures

1. Teacher – greet students as they enter the classroom.
2. Students will enter the classroom **QUIETLY** and remove their **hoods**.
3. The door will be closed once the **tardy bell rings**.
4. The door will not be opened until attendance is taken and completed.
5. Students review the **Promethean Board** for instructions.
6. Put away **non-school** electronics and prepare for the day's lesson.
7. Put bookbags under the desk / **NOT** in the walkway aisle.
8. **NO electronics** allowed during tests – bookbags will be placed at the back of the classroom.
9. **One-on-one** with Teacher presentations with appointed assignments – **NO electronics** allowed.
10. Students will clean up and return materials in the last 5 minutes of class.
11. **Remain seated** until the Teacher dismisses the class – **NOT** the bell.



Classroom Rules

1. Respect Everyone
2. If you are in a relationship, be **RESPECTFUL** while in the classroom.
3. Quiet - doing **ANY** intercom announcements.
4. Take responsibility for your work, deadlines, and behavior.
5. If you are having a bad day or don't feel well, grab a sticky note, and post it on your monitor.
6. Only **one person** may use the bathroom at a time (**5 minutes**) – no electronics allowed (**10/10 rule**).
7. Cell phones and non-school electronics are not permitted during instructional time.
8. Eating is not allowed during instructional time (water is an exception).
9. Computer games are not allowed during instructional time.
10. Do not contact another student to bring you anything without teacher approval.
11. Always use appropriate language.
12. Devices are for learning only—no unauthorized **RECORDING**.
13. Bad classroom behavior will be recorded in **Infinite Campus**.
14. After verbal warnings for bad behavior, you may be asked to leave or step out into the hallway.
15. **NO** writing on the desk – respect computer equipment.
16. Wait for the teacher's dismissal, not the bell.



Consequences for violating classroom rules:

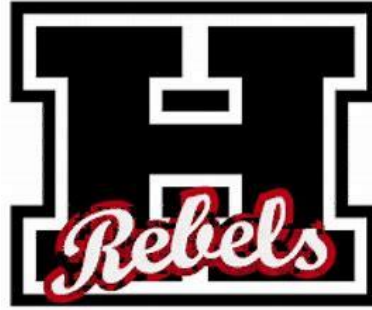
- 1st offense: verbal warning (or step outside of the classroom for a moment)
 - 2nd offense: parent contact and disciplinary referral
 - 3rd offense: conference and disciplinary referral
 - Severe offense: Immediate office referral, denial for promotion to the next course, or submission of board application.
1. If you are in a relationship, be **RESPECTFUL** while in the classroom.
 2. 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.
 3. No **RECORDING** in the classroom without teacher permission **FIRST**.
 4. 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...

- The teacher will call to order **verbally**.
- Or
- The teacher will raise a hand, signaling the students to notice (Everyone will take notice and do the same) until the class is quiet.

Material Needed for Class

1. Book Bag
2. School-Issued Tablet / Electronics
3. #2 pencils and mechanical pencils
4. Notebooks or Composition Books (with lines / no jagged edges)
5. Pocket folders (with prongs)



Assessment Methods – Check Level of Understanding:

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%

Extra Credit – A **95 grade** will replace the lowest grade if the student presents to me the original hard copy signed syllabus before the Progress Report or Report Card is sent out. (**Checking for Responsibility**)

Note:

All tests will be in hard copy – no electronics allowed, and backpacks should be placed at the back of the class until completion of the test.

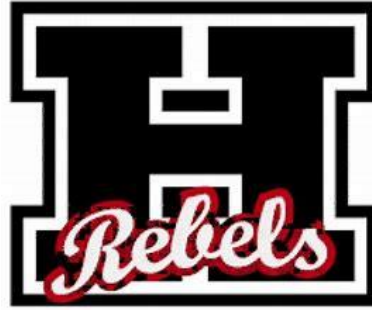
Missing Work Policy:

***** Learn in Class - Do the work in Class *****

If a student fails to submit an assignment at the appropriate time:

- Students have up to **5 school days** to submit the missing work for full credit.
- Assignment submitted after 5 days: highest grade of **80**
- Assignment submitted after 15 days: highest grade of **70**
- Minimum Grade for Missing Work: **55**

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



Course Title: **Financial Literacy in Business**

Class Syllabus

2025-2026

Name: Wayne A. Hall

Email: HallWa@richmond.k12.ga.us

Business Education Teacher

Hephzibah High School

Grade(s): 9th – 12th

Planning Period: 12:40PM -1:25PM

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