

Tri-Cities High School  
Banking and Investing  
Fall/Spring 2013/2014  
Mr. McKenzie  
(404) 669-8200  
[mckenzien@fulton.k12.ga.us](mailto:mckenzien@fulton.k12.ga.us)



**Course Description:**

Banking and Investing (formerly Banking and Finance) is designed to help students use project-based instructions, where they are introduced to the foundations of finance, business credit, savings, investing, estate planning; basics of the banking system, bank operating procedures, negotiable instruments, deposit and credit functions of a bank, and international finance. Various technological tools will be used to assist in modeling the financial decisions. Methods used for measuring the financial performance of banks will be analyzed. Specialized brokerage products, current issues/events, and future trends in banking will be examined. Students will explore the major functions of bank employees. Objectives and learning indicators for the course are taken from the National Standards for Business Education.

**Standards:**

This course will consist of 15 standards. (Please see the suggested pacing guide for course standards.)

**Text:**

Managing Your Personal Finance, South-Western, copyright 2006 (**Replacement cost \$70**)

Banking Systems, South-Western, copyright 2005 (**Replacement cost \$60**)

Managing Your Personal Finance (student workbook), South-Western, copyright 2006  
(**students will be given copies of handouts from the workbook – do not need to sign for workbooks**)

Economic Education for Consumers, South-Western, copyright 2000 (**Teacher's Reference Only**)

Economic Education for Consumers (student workbook), South-Western, copyright 2000  
(**Teacher's Reference Only**)

Economics, Principles and Practices, Glencoe, copyright 1999 (**Teacher's Reference Only**)

There will also be outside materials and readings which will be relative to the course.

**Methods:**

Group activities (cooperative learning), note taking, group and individual presentations, video presentations, PowerPoint presentations, current event assignments using newsworthy financial articles (newspaper/magazine), investment portfolio project, mini projects (example: creating a budget given a certain amount of money), use of internet, operate a bank (voluntary), test and quizzes, and class discussions.

**Materials:**

1. Three-ringed binder for notebook (may be provided)
2. Pen/pencil and paper
3. Report cover for project (may be provided)
4. Calculator

\*All Tri Cities students are required to have an **Academic Portfolio** for each of their classes. Academic Portfolios must be standard academic size and contain both a three-ring binder and pockets. Dividers must also be in place. Students will receive extra points for well-kept notebooks (see rubrics).

**Grading Percentages:**

Classroom/Homework	30%
Notebook Check	5%
Participation/Work Ethic	5%
Tests	20%
Projects	15%
Current Events	10%
Final Exam	15%

**Grading Scale:**

A=90-100%
B=80-89%
C=70-79%
F=0-69%

Note: Quizzes will be given, but will serve as **extra credit**. It will be like “money in the bank.” The points will be added to test grades. Quizzes will not be made up due to absences. Voluntarily operating the bank will also yield **extra credit**.

**Class work:**

Class work is assigned on a regular basis. There should be no sharing of answers at any time except during group activities (cooperative learning). Sharing answers will result in grade adjustments which may result in a zero.

**Homework:**

Homework will be assigned and is expected to be completed upon arrival to class. As with class work, there should not be any sharing of answers. Again, sharing answers (if not part of a group activity) will result in grade adjustments which may result in a zero.

**Participation / Work Ethics:**

Students must actively participate in class by raising hands and answering questions; taking part in class discussions; taking part in group activities (cooperative learning); turning in assignments on time; taking required notes from chalkboard; and taking required notes from video, when required. The following areas will detract from participation / work ethics:

- Tardies to class
- Not on task (inefficient use of time)
- Excessiving talking
- Disturbing other students
- Horseplaying
- Eating and/or drinking in class
- Cheating on assignments
- Telephone usage

**Tests:**

Tests will be announced in advance. **During the administration of a test, there should not be any form of communication between/among students – verbal or nonverbal.** Absence the day prior to the test, or the day of review, does not excuse the student from taking the test.

**Projects:**

Projects will be announced in advance. Guidelines to the project will be given. Projects should be worked on individually unless otherwise stated. If the student is absent the day the project is due, he/she is responsible for turning in the project the first day back to class. There will be a deduction of ten (10) points for each day the project is late.

**Cheating:**

Cheating (using materials such as “cheat sheets” or notes unless authorized) on any assignment will result in a zero. Zeros as results of cheating can not be replaced. All parties involved will be penalized. Please note that **plagiarism** also constitutes cheating.

**Make-up and Recovery:**

Students should start making up missed assignments (except quizzes) due to absences, no later than the second day upon their return. Also, students who do not pass assignments with a grade of 70 or better may complete a recovery assignment (tied directly to the school’s recovery procedure) concerning the same content for a maximum grade of 70. Students must request recovery before the 8<sup>th</sup> week of the quarter. Make up recovery will be completed before or after school by appointment.

**Tutorials:**

Students may attend teacher tutorials before school from 7:30 a.m. to 8:30 a.m. by appointment.

**This course prepares you for the following Business Related careers:**

Administrative Manager  
Finance Manager  
Promotions Manager  
Broker  
Financial Analyst  
Sales Manager  
Bank Manager

Account Manager  
Bank Teller  
Public Relations Manager  
Investment Manager  
General Manager  
Computer and MIS Manger  
Human Resource Manager

**Listed are some of the websites that will be used throughout the course:**

<http://www.business.gov>

This site offers information on popular business topics such as 1) small business grants and loans, 2) employment and labor laws, 3) home-based businesses, and 4) restaurants and food businesses. The site also covers different business areas such as advertising and marketing, environmental compliance, finance, franchise and business opportunities, government contracting, human resources, intellectual property, international trade, licenses and permits, taxes, workplace health and safety, etc. It also covers the different industries.

<http://www.gcic.edu>

This site is a nationally recognized source of career information, designed to provide assistance to individuals making decisions about their future employment outlook.

[www.businessweek.com](http://www.businessweek.com)

This site gives up-to-date information on small businesses, careers, investments, home mortgages, auto sales, etc. It also gives information on different business schools.

<http://www.bettermanagement.com>

This site covers topics such as customer management, financial management, risk management, leadership and management, and performance management. It also covers the different industries such as manufacturing, retail, etc.

<http://money.cnn.com/magazines/fortune/fortune/>

This site provides excellent information on small businesses.

<http://www.irs.gov/businesses/small/>

This site provides information on business taxes for self-employed individuals, business expenses, tax-related responsibilities for an employer, plus small business tax forms and publications to be used by business owners and managers. The site also provides a link for small business resources.

**Classroom Policies/Procedures and Behavior Expectations:**

1. Take responsibility for creating a positive atmosphere
2. Please, no grooming in class.
3. Please do not eat or drink in class (bottled water is OK).
4. Please clean up after yourself.
5. Please show respect when others are addressing the class (your teacher as well as your peers). Raise your hand to be recognized. Only one speaker will be recognized at a time.
6. Please use appropriate languages at all times. **Profanity** will not be tolerated.
7. Please complete your assignments.
8. Please respect others space, as you would want them to respect yours.
9. No passes to the water fountain
10. No talking when the PA system is on
11. Please use safe and responsible conduct at all times

**Behavior Consequences:**

- 1<sup>st</sup> infraction verbal warning
- 2<sup>nd</sup> infraction verbal warning
- 3<sup>rd</sup> infraction call parents
- 4<sup>th</sup> infraction office referral plus parents' notification

**Tardiness**

Students are expected to be in their seats before the tardy bell rings. The Tri-Cities High school policy will be followed.

**Seating Chart**

Every student will be assigned a seat in class. This process increases time management. Assigned seats may change by the teacher if the need arises. Exceptions will be made for special needs. Any student who consistently departs from his/her assigned seat will be reprimanded.

**Welcome:**

Welcome to Banking and Investing! It is my intent to treat each student equally and with respect. I will expect each student to respect me as her/his teacher, as well as respect his/her peers. Please remember there are no “dumb” questions; therefore, please do not hesitate to ask questions concerning things you do not understand. We are all here to learn from each other, so everyone’s involvement is needed. We will have a great semester, and remember that everyone should have fun while they learn.

Dear Parents and students:

On behalf of Tri-Cities High School, I would like to welcome you. I want you to learn about money (anything that can be use as a means of exchange – has value) and banking (the process of withdrawing and storing money for current or later usage). I want to relate what we cover throughout the semester to banks in our community, as well as banks and other financial institutions we see or read about.

We live in a world where price of goods and services continually change. We live in cities as well as suburbs, and the cost of goods and services affect us differently. We will be able to discuss how money and banking in the U.S. (as well as in other parts of the world to a lesser extent) correlates to people’s behavior of saving, as well as spending on goods and services.

It is my job as a banking and investment teacher to stimulate the students’ thinking, so that they can relate the early money and banking systems, to those of the world we now live in. It is my job to bridge the gap in the students’ thinking about how early people throughout the world value money to how we value money today. I will give the students the opportunity to compare the services of their community banks to other banks across the U.S. I will also give the students a chance to create their own budget, as well as create a portfolio where they can invest into financial markets (simulation). I will need your support and assistance to help the student with these comparisons as well financial decisions.

Please do not hesitate to contact me with questions and/or concerns. Please sign below stating that you have read this syllabus, and that you agree to comply with the contents.

Norman M. McKenzie  
Business Education Teacher

Parent \_\_\_\_\_

Student \_\_\_\_\_