



Welcome back! I hope you're ready for an amazing year in Financial Services. As seniors, you'll be building on everything you learned last year and applying these core business concepts in new and exciting ways. First semester, we'll focus on personal finance topics – budgets, saving & investing, real estate, insurance, credit. Second semester, we'll explore business finance topics – everything you need to know to start, manage, and finance a successful business. In addition, you'll work on college and career planning projects, and complete a job shadow in a field that interests you. As we begin the year, you should start thinking about some "big picture" things, including:

- **College Decisions:** Do your research and make your final decisions on where you're applying (and know what the requirements and deadlines are). Hard as it is to believe, applications for most 4-year colleges are due in a few months! Also, start (or continue) exploring the opportunities for scholarships and other financial aid.
- **College Placement Tests:** You've all taken the ACT at least once. And even though many colleges are making the ACT optional again this year, you might want to consider taking it again if your first score was a little iffy. Most 4-year schools want to see ACT scores in the 21-25 range or higher. They have added several more testing dates this year ... go to [www.act.org](http://www.act.org) and take a look. If you qualify for free/reduced lunch, you can get waivers from your counselor to take the ACT for free!!!
- **College Credit Plus:** As you know, the senior year of this program is eligible for College Credit Plus, meaning you can receive college credit for FSS. We will be completing paperwork for CCP soon. Your grade for FSS will be your college grade. These credits are transferrable to most colleges.
- **College Ready:** Your scores on the ACT will also determine what classes you can sign up for freshman year. If you don't score "college ready" then you'll need to take remedial courses (expensive and they don't count toward graduation). ACT college ready scores are: Math 22, Reading 22, English/Writing 18.
- **Career Exploration:** Start to narrow your focus on possible career paths (you can use a job shadow to help). After all, shouldn't you understand your career goals before you decide on a college major?



I'm looking forward to a great year together in Financial Services!

## Program Curriculum

Financial Services Seniors is made up of two semester courses: Fundamentals of Financial Services and Business Finance (you probably noticed this on your schedules). Throughout this year, we will explore all areas of finance – for you and your business. First semester will focus on personal finance topics that will help prepare you for life after high school. Second semester will move into business finance, including how to start up, fund, and grow a successful enterprise.

SENIOR YEAR (2024/25)			
FUNDAMENTALS OF FINANCIAL SERVICES		BUSINESS FINANCE	
Understanding Income Money Management	Spending and Credit Saving and Investing	Financial Fundamentals Financial Management	Sources of Financing Financial Operations
Advanced Microsoft Office Applications / More Career Exploration & College Planning			

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## Classroom Expectations

1. **Promptness.** You are expected to arrive to class on time every day and be *in your assigned seats* ready to get started when the bell rings. Students with unexcused tardies or skips will receive an automatic teacher detention.
2. **Preparation.** Bring all necessary items to class each day. When there is homework assigned, you will be expected to come to class with the completed assignment and be prepared to discuss the material.
3. **Participation.** This will be an interactive classroom, which means that we will be learning from each other as we explore various topics. Every person in the class brings unique experiences and opinions, but the only way we will learn from each other is if everyone participates. Your grade will reflect class participation on a weekly basis.
4. **Productivity.** Challenge yourself to be productive at all times! Be attentive and use your time wisely. If you do not feel well, notify the instructor ... no napping in class. Stay on task, ask for help, and study!
5. **Responsibility.** Act rationally and choose wisely. Recognize your own role in building an enjoyable and productive community of learners. Understand that there will be consequences, both good and bad, for your actions. Think before you act!
6. **Respect.** Be respectful of yourself, your environment, your fellow classmates, and your instructor. Every student has the right to a safe and secure classroom; you do not have the right to impede or jeopardize that in any way. Treat others the way you want to be treated. Take care of our classroom, equipment, books, and supplies.

***In addition to the classroom expectations above, students are expected to be familiar with and observe all rules outlined in the 2024/25 Student Handbook.***

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## Consequences for Negative Behavior

If a student chooses not to follow the classroom rules, there will be consequences:

- ☞ 1<sup>st</sup> consequence – Warning and/or conference with the teacher.
- ☞ 2<sup>nd</sup> consequence – 30 minute teacher detention after school and phone call home.
- ☞ 3<sup>rd</sup> consequence – 60 minute teacher detention after school and phone call home.
- ☞ 4<sup>th</sup> consequence – referral to the administration and phone call home.

Major or repeated rule violations will result in immediate removal from the classroom. Major rule violations include all those listed in the student handbook, as well as gross disrespect for another student or the teacher. The teacher will always decide if a major rule has been violated. *Employers and colleagues DO ask about classroom attitude, conduct, and attendance!*

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## Rewards for Positive Behavior

- A great learning experience for yourself and the class.
- Positive reinforcement from the teacher, administrators, etc.
- Special recognition in the classroom.
- A successful student with a positive work ethic.

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## Class Website

If you have a question about Financial Services, the answer is probably located on the class website:

**[www.MyFinanceClass.com](http://www.MyFinanceClass.com)**

On this website, you can find out about assignments and due dates, see questions of the day, and download worksheets or handouts. If you miss a day of school, you should make use of this resource – either from home (if you have internet access) or as soon as you get back to school.

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## Assignments

You will receive a syllabus at the beginning of every quarter (it will be in the back of your STAR sheet packet and available for download on our class website) that outlines the topics we will be discussing each day. You should pay special attention to the dates for tests and major projects – these dates should never be a surprise to you! Specific assignments and due dates will be listed in two places:

- **Weekly Sheets:** At the beginning of every week, you will receive a sheet that details the assignments and due dates for the week (this sheet is also available for download on our class website).
- **Class Website:** All assignments will be listed on the class website; worksheets and handouts will be available for download in PDF format (as well as copies of the syllabus and weekly sheets).

Classroom assignments (STAR sheets, worksheets, quizzes, tests, etc.) are due by the end of class. Emailed assignments (QODs, current events, projects, etc.) may be turned in via email by 11:59pm on the due date.

You can use either a school email or a personal email to send/share work on a daily basis. You can use either [pclark@nwlsd.org](mailto:pclark@nwlsd.org) or [clarkpv@butlertech.org](mailto:clarkpv@butlertech.org) but you do not need to send things to both accounts!!!

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## Late Work

All class work that is turned in late – without an excused absence OR without first getting my approval – will lose **25%** of the grade per day it is late. This means that if there is an assignment due, it must be turned in (either in on my desk by the end of class or emailed by the end of the day) to avoid penalty. Forgetting to turn it in is not an excuse. Leaving it at home is not an excuse. Your printer/email/computer not working is not an excuse. Please let me know by the end of class if you were not able to finish in time – I may grant you an extension under certain circumstances. Remember, you are preparing to be professionals in the workplace. You must take responsibility for handing in your work on time!

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## Grading

Your grade in this class will be computed on a simple point basis. Grades for STAR sheets, questions of the day, current events, worksheets, group projects, papers, quizzes, and tests will all be added together. The final grade will be calculated by dividing the total points earned by the total points possible. Extra credit opportunities will be available. Checking ProgressBook on a regular basis is an EXPECTATION. You have **one week** from the original assignment due date to review your grade in ProgressBook and notify me of concerns, questions, or mistakes (after one week, I will not change your grade).

If you need extra help, you are encouraged to come see me either before or after school; prior notice may be necessary. I typically get to school at 7:00am and will stay after school as needed. Parents and students may contact me by email at [clarkpv@butlertech.org](mailto:clarkpv@butlertech.org).

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## Make-up Policy

You are required to make up missed work in a timely fashion. It is YOUR responsibility to make arrangements with me to make up work after school. You should get in the habit of going to the class website to find out what you missed. No make-up work is to be done in class unless approved by me. The work will be considered LATE (see below) if it is not made-up within the following timeframes:

- Students who are absent *only the day before* a previously announced assignment or test, will be expected to turn in the assignment or take the test upon their return (the day for which it was scheduled).
- Students who are absent *the day* an assignment or test is scheduled, will be expected to turn in the assignment or take the test within the number of school days equal to their absence after they return.

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## Hall Passes

Students should visit restrooms and lockers before school, between classes, at lunch, and after school. For emergency situations, students should ask the teacher for permission and must use a hall pass. **YOU ARE NOT ALLOWED IN THE HALL DURING CLASS WITHOUT A PASS.** When you enter/leave the room during class, you must sign in/out. Students will not be allowed to leave the classroom during the first 10 minutes or last 10 minutes of class. Only one student may be out of the classroom at a time.

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## Logging on to Butler Tech Computers

You are able to log in to Butler Tech computers (like the ones in this room) using either your Northwest or your Butler Tech accounts. HOWEVER, if you want to be able to fully use the internet and search engines you will need to log in using your Butler Tech credentials!

- Butler Tech Accounts: I will provide you with a card showing your BT email (something like john.doe1234@butlertech.org) and password (starts with 999)
- Northwest Accounts: You will use your regular user name but add “@nwlsd.priv” at the end of it (something like doej@nwlsd.priv); your password is your student ID number.

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## District Computer & Internet Use

We are fortunate to have a great deal of instructional technology available for use in our classroom. The use of this technology, including desktop and laptop computers with internet access, is a privilege not a right. Students are responsible for following the teacher’s directions on appropriate use of the computers during class. Playing games and visiting inappropriate websites (including social networking sites) is never allowed. Students are expected to be familiar with and observe all technology-related rules outlined in the 2024/25 Student Handbook.

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## Listening to Music on the Computer

Students will NOT be allowed to listen to music on the computers UNLESS the teacher *specifically* gives the class permission. This is a privilege, not a right – do not abuse the privilege.

We will always start class with a discussion about the question of the day. Therefore, **you should never put headphones on at the beginning of class (even around your neck). After that, please ask before listening!**

On days that the class is allowed to listen to music, you may only listen to music in the background on the computers (**full screen videos will NOT be allowed at any time**). If you are spending too much time looking for music to listen to, you will be blocked from music for the rest of the day. No other electronic devices may be used to listen to music under any circumstances. If a student violates this policy, the entire class will be banned from music for five days. Other disciplinary measures may also apply.



**Student Contract**

I, \_\_\_\_\_, have read and understand the classroom rules for  
Student Name  
the 2024/25 Financial Services program. I agree to follow the classroom rules and understand the consequences for choosing not to abide by these rules.

\_\_\_\_\_  
Student Signature Date

\_\_\_\_\_  
Parent/Guardian Signature Date

Maintaining open lines of communication between the school and home is essential. Parents can count on hearing from me throughout the school year to let them know how their children are doing in the program. Please let me know how you would prefer to be contacted.

Parent Contact Information:  Email: \_\_\_\_\_  
 Phone: \_\_\_\_\_

**Attention Parents**

The course fee of **\$35** for this class must be paid within the first few weeks of school. Cash or checks are accepted; please make your check out to BUTLER TECH – not Northwest). A receipt will be provided. Unfortunately, there are no fee waivers available for Butler Tech courses so all students will be required to pay this fee. Please let me know if you will need a little longer to pay and we will figure something out. Thank you!

Please sign and return this agreement to me no later than  
Friday, September 6, 2024

Mr. Peter Clark  
Business Instructor  
Northwest High School – Room 317  
10761 Pippin Road, Cincinnati, OH 45231

(513) 410-2080 cell  
clarkpv@butlertech.org  
pclark@nwlsd.org



**2024/25 Emergency Medical Authorization**  
This form can be used for all BPA Field Trips during the 2024/25 school year

Student Name _____	Date of Birth _____
Student ID # _____	Grade _____ Homeroom _____ Home Telephone Number _____
Student Address _____	City _____ State _____ Zip code _____

Student lives with  Mother  Father  Both  Guardian  Foster (Check one)

PURPOSE: To enable parents and guardians to authorize the provision of emergency treatment for children who become ill or injured while under the school's authority, when parents or guardians cannot be reached.

**Residential Parent/Guardian Information**

Parent/Guardian Name _____	Daytime Phone _____	Alternate # _____
Other Parent Name _____	Daytime Phone _____	Alternate # _____
Address (if different than student) _____		
Other Emergency Contacts _____	Daytime Phone _____	Alternate # _____
Relationship to student _____	Daytime Phone _____	Alternate # _____

**Name of Childcare Provider**

Name _____	Relationship _____
Address _____	Phone _____

**EMERGENCY MEDICAL AUTHORIZATION**

\*\*\*\*\* PART I OR PART II MUST BE COMPLETED AND SIGNED\*\*\*\*\*

**PART I MUST BE COMPLETED TO GRANT CONSENT: I hereby give consent for the following medical care providers/local hospital to be called**

Doctor's Name _____	Phone Number _____
Dentist's Name _____	Phone Number _____
Local Hospital _____	Phone Number _____

In the event reasonable attempts to contact me have been unsuccessful, I hereby give my consent for (1) the administration of any treatment deemed necessary by above-named doctor, or in the event the designated preferred practitioner is not available, by another licensed physician or dentist, and (2) the transfer of the child to any hospital reasonably accessible.

This authorization does not cover major surgery unless the medical opinions of two other licensed physicians or dentists, concurring in the necessity for such surgery, are obtained prior to the performance of such surgery.

Facts concerning the child's medical history including allergies, medications being taken, and any physical impairments to which a physician should be alerted.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Date \_\_\_\_\_ Signature of Parent/Guardian \_\_\_\_\_

Address \_\_\_\_\_

**PART II - REFUSAL TO CONSENT DO NOT COMPLETE PART II IF YOU COMPLETED PART I**

I **DO NOT** give my consent for emergency medical treatment of my child. In the event of illness or injury requiring emergency treatment, I wish the school authorities to take the following action.

\_\_\_\_\_

\_\_\_\_\_

Date \_\_\_\_\_ Signature of Parent/Guardian \_\_\_\_\_

Address \_\_\_\_\_