

# Business Finance & FinTech

Tom Woodward, CFP®, FMVA®, MBA

2022-2023 Course Syllabus

**STA Main Line:** 816-986-3410

**Direct Line:** 816-986-3409

**Fax:** 816-986-3435

**Email:** [tom.woodward@lsr7.net](mailto:tom.woodward@lsr7.net)

**Office Hours:** 7:10-7:40 a.m. or 2:00-2:50 p.m.

**Course Description:** The Business Finance & FinTech program at STA is designed as a capstone program (not exploratory) to prepare students for post-secondary studies and a career in business with an emphasis on the financial sector. We will be focusing on gathering knowledge and skills in these areas of finance: Personal and Corporate Finance, Macroeconomics, Retail and Commercial Banking, Investment Management Financial Accounting. Subsets underlying these specific fields will include studies in risk management, data analytics, wealth management, fintech, financial modeling and statements.

**Dual Credit Opportunities:** Students will have the opportunity to earn dual credit hours through UCMO. All of the subject matter will be taught in class, but the students do not have to choose dual credit for all the classes.

ECON 1010: Principles of Macroeconomics (3 Credit Hours) -Fall

ACCT 1101: Foundations of Financial Reporting (3 Credit Hours) -Spring

CIS 1600: Business Information Management (3 Credit Hours) -Spring

Students will also be able to take other UCM 1000 & 2000 level business courses online and at night through UCMO while they are here. Depending on the student's business concentration and if they are going to UCMO will dictate different choices to be made in regards to dual credit.

**Instructional Philosophy:** Students will be engaged in research, simulations, hands-on problem-solving and project-based learning, as well as field experiences such as job shadowing while at STA. We will begin units working individually and quickly move into collaborative team based projects. The instructor acts more as a facilitator and coach than a traditional teacher. Students will be able to apply their own critical thinking and communication skills to find solutions to real world problems. The instructor will meet with students individually on a weekly basis to assess progress and understanding of the concepts.

We are building not just knowledge, but skills and character that will be taken directly into the workforce.

**Essential Standards:**

1. *Recognize, Identify Patterns, and Draw Conclusions with Economic Concepts*
2. *Identify, Assess and Synthesize financial information.*
3. *Use, Organize and Create Financial Plans for Personal and Business Needs*
4. *Distinguish the different types of financial risk and apply those concepts when making financial decisions.*
5. *Measure, Interpret, and Analyze data from a variety of sources.*
6. *Identify, Summarize, and Draw Conclusions of FinTech applications and their effect on the financial landscape.*
7. *Demonstrate proper Professionalism, Communication, and Collaboration*
8. *Assess and Analyze the different career options in the financial industry*

## **Major Assignments/Projects:**

1. **Economics Projects (Fall)**- *We will be utilizing various assignments to reinforce economic concepts. However, students will be placed into teams and asked to critically think and collaborate to come up with solutions to economic scenarios faced in the real world. Each project will build upon the knowledge of the previous one and introduce new concepts on how we utilize, manage and distribute scarce resources in society.*
2. **Personal Finance Projects (Fall)**- *There will be multiple assignments in essay form or group projects where students work on mastering personal finance concepts.*
3. **Wealth Management Project (Fall)**- *Students will present to industry partners in groups a wealth management proposal and retirement plan. Students will be responsible for synthesizing the knowledge and skills they learned with regards to economics, the equity and bond markets, and financial planning (balance sheets, budgeting, goal setting).*
4. **FinTech Project (Fall)** - *This will embed some of the latest Fintech tools that are available in the marketplace as well as pull on the many critical thinking skills learned throughout the course. Past experiences have included the study of blockchain and crowdfunding platforms.*
5. **Financial Analysis Project (Spring)**- *Students will analyze a stock of their choice and present it to the “Board of Trustees” in our classroom. They will have to provide a thorough financial analysis of the balance sheet and income statement and try to make the case for investing in or selling the stock from our “portfolio”.*
6. **Data Analytics Project (Spring)**- *Students will analyze data in an authentic real world project while partnering with industry professionals. The students will gather necessary data, interpret the data, analyze and present to industry professionals. This will be the largest project of the second semester.*

**7. Microsoft Office (Spring)-** *Ongoing skill being taught throughout the year. One of the outcomes for this course is for students to sit and pass the exam to earn their **MOS Specialist Certification**. Every day we will dedicate a set amount of time working through tutorials. By the end of the second semester we will utilize all the skills learned in the first semester to introduce financial modeling and forecasting tools through Microsoft Excel and utilize those skills with authentic data sets.*

**8. Job Shadowing (Spring)-** *Some students will have the opportunity to do job shadow assignments in areas they are interested in pursuing after high school. Eligibility will be based on classroom performance and attendance and is up to the student to obtain the job shadow opportunities. These will be one day in duration. One of the main takeaways from this part of the program is that they can drill down on their specific interest so they don't bounce around from major to major.*

**9. Genius Hour (Spring)-** *Students will work independently on a project of their choosing covering the universe of business and entrepreneurial topics. This will take place one day a week for a couple of months and culminate in a presentation.*

**GRADING POLICY:** Grades will be figured using the Summit Technology Academy approved grading scale. Semester grades are computed as per the following weighted grading system:

1. Participation (Daily Formative Assessments, Excel Exercises, Group Discussions) 10%
2. Assignments (Short Essay Questions, Research Papers, Applying Knowledge and Skills that we have been working on): 45%
3. Exams: 35%
4. Semester Final: 10%

**Note: Any assignment, be it a paper, quiz, etc., that is not turned in (hard copy and/or email) by the due date and time or will result in the following grade reductions before grading. (On a 100 point assignment you will immediately have 50 points taken off the assignment from the third onward)**

**1 day late will result in 10% overall reduction. (anytime the day after it was due)**

**2 days late will result in 30% overall reduction.**

**3 days or beyond will result in 50% overall reduction.**

**There are no retakes on exams. Cheating will result in an automatic zero.** The following standardized grading scale is used for STA:

A = 95 - 100	C = 73 - 76
A- = 90 - 94	C- = 70 - 72
B+ = 87 - 89	D+ = 67 - 69
B = 83 - 86	D = 63 - 66
B- = 80 - 82	D- = 60 - 62
C+ = 77 - 79	F = 59 & below (No Credit)

**ATTENDANCE POLICY:** Regular attendance reflects dependability. The experience gained by student design teams is of paramount importance. Summit Technology Academy's policy may differ from that of the home school and will be in effect for the period of attendance at STA. A student shall be allowed no more than nine (9) absences, excused or unexcused, per semester in any one class. When a student reaches 9 days, the school will send an informational letter to the parents, regardless of prior contact by phone or conference. The letter serves as notification of the number and type of absences by the student in each class. On the tenth (10) absence, in any one class, the student will not earn credit for that class. Students will have the opportunity to work with their administrator or teacher to make up missed time prior to the end of the semester. If a student still has 10 or more absences at the conclusion of the semester, the student will be required to complete an attendance waiver appeal. A waiver to maintain full credit must be submitted by the end of the semester. This waiver should include documentation of illness, funeral, or family emergency from a medical doctor, dentist, minister, or other official source. The waiver should be turned into the attendance office. **STA IS NOT THE PLACE TO SLACK OFF. THIS WILL BE MUCH MORE RIGOROUS THAN MOST OF YOUR CLASSES. GOING ON MULTIPLE COLLEGE VISITS, ETC WILL BE DETRIMENTAL TO YOUR PROGRESS IN THIS CLASS.**

**ELECTRONIC GRADEBOOK/PARENT CONNECT WEBSITE:** Grades are updated on a weekly basis. The Parent Connect website address is <https://powerschool.lsr7.org/public/home.html>

**TARDY POLICY:** A tardy will be issued in accordance with the student handbook. Students are on time if they are seated in the classroom at 0755/1150, not simply walking through the classroom door. A tardy will result in a "0" on any daily opening activity/quiz. Take care of water-drinking and restroom needs BEFORE the class begins. **AFTER THE 2ND TARDY YOU WILL HAVE A MEETING WITH THE VICE PRINCIPAL AND ANY SUBSEQUENT VIOLATIONS WILL RESULT IN REMOVAL OF DRIVING PRIVILEGES.**

**DRIVING PRIVILEGES:** Driving to STA is a privilege and can be revoked at any time. Students are allowed to drive to STA as long as their sending school allows them to drive and a permit is onfile. Driving permits may be revoked if a student is frequently tardy, late to school, or exhibits irresponsible driving practices upon entering, or leaving STA, etc.

**ELECTRONICS POLICY:** No cellular phones or headphones are allowed in the classroom unless being used in the educational process or as directed by the instructor. Headphones will be used for Excel lessons when students access the modules on the laptops. Other electronics should be placed in backpacks or purses and out of sight.

## **DAILY MATERIALS NEEDED:**

1. 2 Notebooks
2. Scientific calculator. **HP-10bII** \$26 roughly on Amazon.
- 3.. **Access to Microsoft Excel at home. Office 365 is the cloud-based version and free, BUT is very limited. Highly recommend finding a cheap, old version of Microsoft 2016 as it is almost the same as the current version.**