

Small Learning Communities



FINANCE INSTITUTE

SUMMARY: This institute is intended for students who are interested in the stewardship of the financial resources of individuals, corporations, or financial institutions. As future stakeholders and responsible individuals, finance students will learn the principles and applications of financial analysis, management, financial planning, savings, investment, strategy, and charitable giving in the global economy. Students will be equipped with the theoretical understanding and practical skills necessary to evaluate and direct decisions regarding the allocation of financial resources among a variety of competing opportunities with the goal of maximizing the value of the resources being managed. Students electing the Financial Institute will participate in a two period cohort that includes the graduation requirement for the state mandated career and financial literacy. Students must enroll in both portions of the institute. The courses will run for two consecutive class periods to allow for extended time for project work, course applications, and guest speakers. Course descriptions of both classes are listed below.

FINANCIAL LITERACY

Grades 11-12 5 Credits

This course is designed to introduce students to economics on a micro and macro level. Students will be able to better understand their role as a consumer in the economy. Students will investigate the effect of economic decisions made on a large scale (macro level) relative to individual purchasing power and manage their money. This course will take into account the increasing complexity of the stock market and economy as well as evolving roles of the consumer and financial obligations. This course will help students become an informed consumer, set financial goals, create and work with a budget, save and invest for the future, establish credit and use it wisely, understand banking services, buy cars and homes, secure your retirement, protect yourself against fraud, and insure what is important financially to the student. This course will meet the state requirement in financial literacy for graduation.

STOCK MARKET AND INVESTMENTS Grades 11-12 5 Credits

The overall goal of this course is to improve student financial literacy. This course is designed for students who wish to learn or expand their knowledge of the stock market, and investing and finance in the global economy. Students will learn how financial markets work, how to design a personal finance plan, how to select among saving and investment options, how to locate and use financial data, protecting assets, and how to recognize and protect against investment fraud. In this class students will use math in calculating formulas such as percentage change, price-to-earnings ratios, and investment yields. This course also gives students the opportunity to use Microsoft Excel as an analysis and productivity tool. Current issues involving the stock market and investing will also be presented. Additionally, students will participate in a national investment competition in the spring. This course will meet the state requirement in financial literacy for graduation.

Institute Note: Students taking this Finance Institute can attain two 4.5 quarter credits at Johnson & Wales University for ECON3040 Money and Banking and Introduction to Investments and Financial Planning . The following criteria must be met: Student must complete course with at least a B average, gain acceptance to Johnson & Wales University and receive a letter of recommendation from the course instructor.