

Business Finance
East High School
Academic Year 2018-2019

Instructor(s):

Mark Ditkof

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719-253-6240

Textbook: Financial Algebra (2014) Gerver and Sgroi

Course Description:

This course conveys the power of mathematics in a variety of real world problems that can be modeled and solved by quantitative means. Students will explore topics such as The Stock Market, Modeling a Business, Banking Services, Consumer Credit, Automobile Ownership, Employment Basics, Income Taxes, Independent Living, Planning for Retirement, and Preparing a Budget.

Expected Yearlong Outline:

Unit 1: Banking Services

Unit 2: Consumer Credit

Unit 3: Employment Basics

Semester 1 Final Exam

Unit 4: Income Taxes

Unit 5: Independent Living

Unit 6: Prepare a Budget

Final Assessment: Practical Math Project

Course Objectives:

Students will:

- *read, interpret and solve a given problem using appropriate mathematical terms
- *organize and present information and data in tabular, graphical and/or diagrammatic forms
- *know and use appropriate notation and terminology
- *formulate a mathematical argument and communicate it clearly
- *select and use appropriate mathematical strategies and techniques
- *demonstrate an understanding of both the significance and the reasonableness of results
- *recognize patterns and structure in a variety of situations and make generalizations
- *recognize and demonstrate an understanding of the practical applications of mathematics
- *use appropriate technological devices as mathematical tools
- *demonstrate an understanding of and the appropriate use of mathematical modeling.

Standards Addressed:

This course meets or exceeds Colorado and National math standards.

Instructional Strategies:

This is an interactive course. Class discussions and student presentations will enable us to explore various methods in problem solving and the reasons they work. Lecture, group discovery, and technology are some, but not all, of the instructional strategies that will be used.

The Purpose of Assessment

- To assist student learning
 - To identify students' strengths and weaknesses
 - To assess the effectiveness of a particular instructional strategy
 - To assess and improve teaching effectiveness
 - To provide data that assist in decision making
 - To communicate with and involve parents
- **Formative Assessment**-should occur regularly throughout the instruction process. The instructor employs the results of formative assessment to modify and adjust his or her teaching practices to reflect the needs and progress of his or her students. The primary purpose of this assessment is to support high-quality learning. *Examples: Diagnostic assessments, reviews, daily homework, anecdotal records, quizzes, classroom observations.*
- **Summative Assessment**-A test, usually given at the end of a term, chapter, semester, project or the like, the purpose of which is evaluative. The goal of summative assessments is to make judgment of student competency after an instructional phase is complete. They are used to determine if students have mastered specific competencies and to identify instructional areas that need additional attention. *Examples: Summative assessments are typically used to assign students a course grade: final exams, statewide tests (PARCC), national tests, district benchmarks, end-of-unit or chapter tests and entrance exams (SAT, ACT).*

The following weighted grading system will be used based on the above descriptions.

Assessment:

50% - Formative
50% - Summative

Overall Grading Scale:

90% - 100%	A
80% - 89%	B
70% - 79%	C
60% - 69%	D
0% - 59%	F

Homework

Homework is assigned daily and collected throughout each unit. The purpose of the homework is to provide opportunities for student practice and to provide formative assessment feedback to the instructor. Students should complete each assignment in its entirety to receive full credit. Assignments that are not complete will not receive full credit. Late assignments **WILL NOT** be accepted. Students will be given ample time both in and out of class to complete the assignments before the due date. If a student is absent, excused or unexcused, the assignment is still expected to be turned in electronically or by any other means. If the assignment is not turned in on the due date, a score of ZERO will be put in the gradebook.

Materials:

Students will need the following materials: A notebook specifically for this class, pencil/pen for notes, highlighters, a three-ring binder, and a calculator (basic).

Personal Electronic Devices

Electronic devices including, but not limited to, iPods, CDs, and cell phones are a distraction in the classroom. Students with cell phones and other electronic devices need to keep them OFF and put away during class. Any electronic device that causes a distraction during class will be taken immediately and returned at the end of the day. Refusal will result in a referral and security being called.

Quizzes

Quizzes will be given regularly. The formatting and rules for the quizzes will change. Some will be group, other open notes, etc.

Tests

Tests will be given over every chapter. Students may **not** use their notes on tests. Retests may be allowed but should not be expected. In other words, be prepared the first time! If retests are allowed, the student is responsible for setting up a retesting time no more than one (1) week after receiving the test back. If a student is unexcused absent from a test day, that student will receive a ZERO in the gradebook. If the student is excused absent, that student has up to THREE school days to schedule a time to make up the exam or it will be put in the gradebook as a ZERO.

Behavior:

Respect is expected at all times for the instructor, substitute instructor, all students and their ideas. Please refer to the **District #60 Student Conduct Code**.

Cheating

Honesty is the responsibility of the student regardless of the testing situation. Any kind of cheating will not be tolerated on homework, quizzes, projects, or exams. Cheating will result in a ZERO for all parties involved and possible removal from the class.

Attendance and Tardies:

Attendance is required. There is a direct correlation between high student achievement and good attendance.

Absences: Please refer to the **East High School Handbook** <http://east.pueblocitieschools.us/> for school policy regarding absences from school. Extended absences will be reviewed on an individual basis. In the case of an **excused** absence on a test day, student must take the missing test the day of return to school. Make-up work will only be allowed for **excused** absences. **Students** are responsible for any content missed due to absences. An excused absence **does not** mean students are not required to make up assignments and assessments.

Tardies: Please refer to the **East High School Handbook** <http://east.pueblocitieschools.us/> for school policy regarding tardies to school and class. I do follow the tardy policy strictly.

Additional Resource

Students should view <http://ditkofmath.weebly.com/> for resources and contact information.

*The instructors of this course maintain the right to change any aforementioned part of this syllabus as deemed necessary for the class.