



Gladys Porter Early College High School
2017-2018
Banking and Financial Services
Syllabus



Course Code: OT0913 Credit: ½

Teacher: Mr. Alberto Velez

Room: F-149

Phone Number: (956) 698-2213

Email: avelez@bisd.us

Website: www.mrvelez.com

Textbook: Banking & Financial Services

General requirements: This course is recommended for students in Grades 10-12. Recommended prerequisite: Principles of Business, Marketing, and Finance. Students shall be awarded one-half credit for successful completion of this course.

Course Introduction:

(1) Career and technical education instruction provides content aligned with challenging academic standards and relevant technical knowledge and skills for students to further their education and succeed in current or emerging professions.

(2) The Finance Career Cluster focuses on planning, services for financial and investment planning, banking, insurance, and business financial management.

(3) Banking services are primarily concerned with accepting deposits, lending funds, and extending credit. Banking services include cash management, short-term investments, mortgages and other loans, credit cards, and bill payment. Banking services are delivered via a number of different institutions, from commercial banks (the largest group) and other traditional means (savings and loans associations, credit unions, and local banks) to newer ventures through insurance companies, brokerage houses, and the Internet.

(4) In Banking and Financial Services, students will develop knowledge and skills in the economic, financial, technological, international, social, and ethical aspects of banking to become competent employees and entrepreneurs. Students will incorporate a broad base of knowledge that includes the operations, sales, and management of banking institutions to gain a complete understanding of how banks function within society.

(5) Students are encouraged to participate in extended learning experiences such as career and technical student organizations and other leadership or extracurricular organizations.

Articulation: Articulation is the process by which academic or technical credits earned through high school programs may be acceptable in transfer by various community colleges across the state and some four-year institutions. Credits earned appear on a college transcript. **This course is currently not articulated.**

BPA: Business Professionals of America (BPA) is a co-curricular student organization that plays an integral part in the components of the Business & Finance, and Technology course standards. The development of positive personal qualities and leadership is a vital component for career and academic success. In this course, that development is achieved through a variety of methods, which include the participation in future competitions based on knowledge and skills learned in the classroom, career and leadership development through peer interactions, and adult mentoring. BPA activities are incorporated throughout this course and all of the Business and Finance courses. Students are strongly recommended to join BPA to benefit from the wealth of opportunities the organization has to offer. To join BPA, dues are only **\$35.00 due on or before Oct 13th** (membership fee includes state & national dues and organization t-shirt).

Certifications: The Business and Finance Programs of Study prepare students with the skills needed for industry recognized credentials: Microsoft Office Specialist (MOS) Word, Excel, PowerPoint and Access, as well as Microsoft Office Specialist (MOS) Expert and Master Levels, and Basic Income Tax Preparer IRS Certification.

Internet Acceptable Use: Use of the Internet must be in support of education and research and consistent with the educational objectives of Brownsville I.S.D. The use of the Internet is a privilege, not a right, and inappropriate use will result in cancellation of those privileges. Any student user not complying with the Brownsville ISD Internet Acceptable Use Agreement shall lose Internet privileges for a period of not less than one week.

The teacher reserves the right to alter or change any part of this course syllabus to better suit the need of the students.

Grading Policy

Minor Assignments (Class Work, Daily Work/Homework, Reading/Writing, Class Participation)	33%
Major Assignments (Tests, Projects, Research Papers)	67%
Total	100%

*Students are afforded extended opportunities to demonstrate competency through reassessment. Students are provided at least three opportunities to demonstrate mastery in areas where work has not been submitted and to improve their grade on any major quiz or test where they scored less than a 70%. See **Late and Test Retake Policy Below***

Required Materials: Composition Notebook - College Ruled, 1" Notebook, Pen or Pencil, **headphones or earphones (everyday)**, and minimal Loose Leaf Notebook Paper.

Classroom Rules

1. Be Here
2. Be Responsible
3. Be Respectful
4. Be Awesome

Late Work Policy

Late work is defined as any work completed and turned in after a designated due date. Each student is expected to complete all assignments in the allotted time. Late assignments are penalized. Students can only turn in assignments up to three days after the instructor's determined deadline. Late assignments are penalized as follows: Day 1 late 11 points will be deducted, Day 2: 9 additional points deducted, Day 3: 5 additional points will be deducted from the grade. If a student does not turn in the assignments three days after the initial deadline, you will receive a zero for the assignment. No other opportunity will be afforded to complete the assignment.

NOTE: IF YOU ARE PRESENT IN CLASS AND FAIL TO SUBMIT AN ASSIGNMENT ACCORDING TO THE DUE DATE A DOUBLE ZERO (OR A 1) WILL BE ENTERED IN THE GRADEBOOK SIGNIFYING THE STUDENT WAS PRESENT IN CLASS AND HAD AMPLE OPPORTUNITIES AND TIME TO COMPLETE AND SUBMIT THE ASSIGNMENT BUT CHOSE NOT TO COMPLETE THE ASSIGNMENT AND FAILED TO SUBMIT THE ASSIGNMENT ACCORDINGLY. **NO EXCEPTIONS**

Make-up Work

No student, who has an **excused** or **unexcused absence**, will be refused an opportunity to make up work if he/she is absent. **The student will be given the same number of days to make up the work and turn in their work as the same number of days he/she was absent.** As per BISD 2017-2018 Secondary Grading Procedures: Make Up Work Policy

Students who have **excused** or **unexcused absences** are afforded an opportunity to complete missed work after their return to school. Students have **no more** than the same number of days absent to complete schoolwork missed due to either excused or unexcused absence. For example if you are absent for three consecutive days, you will be given three days to complete missing assignments. Failure to complete the missed work by the designated deadline will warrant a zero for that assignment(s) and no further make-up opportunities will be granted.

Test Retake Policy

It is the student's responsibility to make arrangements for the retest. No retests are available for semester exams or for student who received a "0" for cheating. The student must schedule the retest within five (5) school days after earning the failing grade. The student may raise his/her score to a maximum of 70 on the test by taking the retest. A student may not be retested more than one time for any given original major assessment.

Attendance

Upon the **third consecutive day of student's absence from the classroom**, contact should be made by the teacher with the parents of the student to discuss reasons for the absence. Procedures to implement this will be developed at each campus. As per BISD 2017-2018 Secondary Grading Procedures

For additional detailed Grading Policies and Procedures visit BISD Curriculum & Instruction website: <http://cnibisd.weebly.com/> and click on Grading Procedures >> 2017-2018 Secondary Grading Procedures