

Business Ownership
The Villages Charter School

Teacher Info: Mrs. Marietta Kotch Marietta.Kotch@tvcs.org
Room 101 (352) 259-3777 Ext. 1101

Course Resources: Handouts will be provided in class and online (Moodle)

Materials Needed: 5 Binders for Business Plans in December

Meeting Time: **Once a week as arranged with your academy teacher**

Business Plan Course Description: The purpose of this course is to prepare students as entrepreneurs, present entrepreneurship as a career path worth consideration, and develop the fundamental knowledge and skills needed to create an operational business plan.

Personal Finance Course Description: The course will provide students with a basic understanding of many personal financial issues that they will encounter during the first few years after high school.

Grading Policy: All grades will be calculated by the point system. All assignments will carry specific point values which will determine the student's grade in the class.

The grade earned in this course will count as 20% of the student's Academy class grade.

1st Semester Business Plan -*Business Plan Portfolio & Presentation @ Citizens First Bank*
Class Presentations – practice to confirm ready for bank presentation (early November)
Final Business Plan Presentation (**assigned day during the week of December 9-13**)
Final Business Plan Project (Binder/Portfolio)
1st Semester Exam Grade is the Business Plan Project

2nd Semester: Personal Finance

Ever-Fi Simulation: 10 points each lesson
Savings / Banking / Credit Cards & Interest Rates / Credit Score
Financing Higher Education / Renting vs. Owning / Taxes & Insurance
Consumer Protection / Investing

Various hands on activities for portfolio including:

- Resumes / Check Writing / Endorsing Checks
- Paying Taxes / Insurance / Loans / Mortgages
- Getting Credit / Credit Scores / Compound Interest / Rule of 72

2nd Semester Exam Grade is the Personal Finance Portfolio and Ever-Fi Completion

Homework Policy: Homework is to be turned in on time at the beginning of class. It is the student's responsibility to obtain and complete the assignment(s) upon their return to school, BEFORE they come to business class the following week. As this class is a Career Readiness class students need to attend class regularly when they are absent they need to email the teacher and communicate clearly and effectively.

Business Plan Scholarship Information: The Business Department has partnered with Citizens First Bank to offer students the opportunity to earn scholarship money based on their Business Plan Presentations. All of the scores will be calculated and a Top 10 list will be announced before Winter Break. If chosen as a finalist, the students will have to present their Business Plan again (**date TBA January/February 2020.**) Students present their plan with revisions and improvements made from the original judges' comments/suggestions.

Managing the Classroom Environment

I. Behavior Standards

This classroom is a workplace, a learning environment that requires a business-like atmosphere. The goal is to create a place and atmosphere where you, your fellow students, and I can work and learn together. Every individual student shares in the responsibility for maintaining a climate where everyone's work and efforts are respected, supported, and encouraged, and where everyone respects the need to concentrate in order to create quality work and meet high standards.

As students in our learning community, you are expected to:

1. *Help create a courteous, cooperative atmosphere where everyone can concentrate on his/her work.*
2. *Take responsibility in making decisions regarding your work.*
3. *Keep your mind focused on your work and work hard all the time.*
4. *Be polite, courteous, and considerate of one another and one another's space at all times.*
5. *Support, encourage, and assist your fellow students in their learning.*
6. *Come to class on time every day and be prepared to participate actively.*
7. *Use behavior and language at all times that is appropriate to school.*
8. *Talk in a respectful, conversational tone and listen courteously when other students are talking or when the teacher is addressing the class or asking questions.*
9. *Respect the speaker, whether it is the teacher, another staff member, or another student. Do not talk while another person is addressing the class.*
10. *Do everything possible to ensure that classroom furniture, equipment, and materials are properly conserved and cared for, displaying good stewardship.*
11. *Do not eat in the classroom. Drink only bottled water.*
12. *Turn off your electronic devices before coming to class and put them away in your backpack.*
13. *Comply with VHS dress code policy.*
14. *Comply with all district and school expectations and regulations.*

II. Class Procedures

While every day can vary some in terms of agenda, the following is a summary of some of the procedures this class will routinely follow:

1. *Entering the classroom:* You are to enter the classroom quietly and be in your seat when the bell rings. You should look to the board to review the lesson's learning goal, log onto your desktop computer and check your school email immediately.
2. *Restroom/Water Fountain Use:* Please use them between classes. You will only be permitted to use the restroom during class in the case of an emergency or if you have documented medical needs that require more frequent restroom visits.
3. *Leaving the classroom:* Do not pack up or leave your seat until I dismiss the class. I will dismiss you; not the bell. Also, once class begins, no students are permitted to leave the classroom without permission under any circumstances.
4. *Work Area & Chairs:* You are responsible for making sure your work area is clean; no marks are on the desk or in the classroom set of books and your chair is pushed in when you leave the classroom. Failure to keep your area clean will result in a loss of class participation points for the day. Use the chairs appropriately. Do not excessively roll around the classroom with the chairs.
5. *Computer Usage:* You must use the desktop computers that are provided in the classroom unless otherwise directed. You are only allowed to use the computers for school related work. Failure to abide by this policy will result in a detention and possibly further actions taken by administration. You must be given permission to use the computer to print work out. Also, you may not talk, use the computer, or use the printer during any lecture or presentation.
6. *Tardies and Late Arrivals:* If you arrive tardy to school after the bell rings, you should report to the front office for an admit slip. If you are more than a minute late, you will be categorized as being somewhere in the building without permission or be documented for a class cut. The following is a breakdown of how tardies will be handled:

How many tardies can I have?

- | | |
|--|---|
| 1. On every unexcused tardy | Zero on bellringer (out of 10 points) |
| 2. On your fourth and every subsequent unexcused tardy in a semester | Parent Contact & Detention as scheduled |
| 3. On your tenth unexcused tardy in a semester | Referral |

III. Consequences

If you choose to fail to follow any of these behavior standards or class procedures, there will be consequences to accept for your own actions. Of course, severe behaviors will warrant a referral to administration immediately. Lower level disruptions or violations can be handled with detentions and/or parent contact.

VHS CLASSROOM BEHAVIOR PLAN: (Level 1 Infractions)

Teachers in the classroom will incorporate the following Classroom Behavior Management Plan Steps: when students choose to disregard classroom/school rules, disrupt the learning environment, or any other **LEVEL 1 Infraction**, such as cell phones, headphones, dress code, food/gum/candy/beverage, inappropriate display of affection, refusal to work, etc.

INTERVENTION STEPS: Clarify this is not daily; this cumulative for semester

1. Private conference with the student - WARNING
2. Private conference with the student - WARNING - next step will result in parent contact
3. Parent Contact - warning that the next occurrence will result in an assigned after-school detention
4. Parent contact and After-School Detention. Room 220 - 2:45-3:25

****Detentions will not be rescheduled, unless a parent/guardian calls, provides written documentation, or if a student is absent on the day of detention. A missed detention will result in a Saturday School****

5. Parent contact and DISCIPLINE REFERRAL - see progression plan below.

1st Referral	Documentation of referral on behavior record and After School Detention
2nd Referral	Saturday School
3rd Referral	ISS - In School Suspension
4th Referral	ISS - In School Suspension
5th Referral	Out of School Suspension (OSS) Behavior Contract & Parent meeting

* A student that breaks the behavior contract will face possible dismissal from VHS.

IV. Contact Information:

Marietta Kotch, MA.Ed
VHS, Room #101
Marietta.Kotch@tvcs.org

Business Teacher - The Villages High School
-Entrepreneurship
-Business Ownership

Office Hours: Monday to Friday 2:35 p.m. to 3:15 p.m.

