



## **MISSION COLLEGE CTE ARTICULATION AGREEMENT OVERVIEW AND BENEFITS**

This **Articulation Agreement** is between **MISSION COLLEGE** and Milpitas High School. It affirms the commitment that each has with respect to program articulation.

Mission College and Milpitas High School staff, representing their respective educational programs, have met, analyzed, and compared the content and exit competencies of their course of instruction. They have agreed that the Milpitas High School class **Principle of Finance** articulates with Mission College's **Fundamentals of Financial Investment BUS052** curriculum.

The attached Articulation Agreement shall be placed into effect on this date. **This agreement will remain in effect until June 2020.**

### ***Benefits to the Students:***

- Provides incentives for students to continue their education.
- Allows students to receive college credit and/or advanced placement through effort and achievement at the secondary schools, reducing duplication of effort and time, thus lowering costs.
- Provides students with assessment, placement, orientation and counseling services to ease the transition from secondary school to the college.
- Enhances job opportunities by helping students quickly acquire specific marketable job skills.

### ***Benefits to Secondary Schools/Mission College:***

- Supports matriculation by preparing students for an identified Program of Study/Career Pathway.
- Goal oriented, better prepared students increase retention.
- Provides the opportunity for the college to focus on higher-end courses within the Pathway.

### ***Benefit to the Community and Industry:***

- Allows industry and community opportunities for direct input into the curriculum.
- Improves communication with other educational entities and prospective employers.
- Provides employees with relevant competencies for career applications.

### ***Benefits to Faculty:***

- Secondary school instructors gain first-hand information about community college programs and services.
- Community college faculty gain information about secondary school programs and capabilities.
- Helps faculty understand how their courses fit into the overall Program of Study/Career Pathway.
- Connects faculty to their role as workforce development leaders within their community, assisting them to counsel students in Programs of Study/Career Pathways.



**ARTICULATION AGREEMENT COURSE OVERVIEW PAGE**  
**MISSION COLLEGE**  
**CTE Articulation Form**  
**School Year: 2018-2020.**

College	Mission College	HS	Milpitas High School
Course Name/#	<b>Fundamentals of Financial Investment BUS052</b>	Course Name/#	<b>Principle of Finance</b>
Program	<b>Business</b>	Program	<b>Business Department</b>
Units	<b>3</b>	Hours	<b>90</b>
Textbooks/ Software	Fundamentals of Investing Lawrence J. Gitman 11 ed. Cengage , 2014.	Textbooks/ Software	<p>Kapoor, Dlabay, Hughes.  <u>Personal Finance:</u>  Woodland Hills, California:  Glencoe/McGraw-Hill,  persfinance07.glencoe.com</p> <p>With Glencoe's Personal  Finance Resources  Marketing Your Personal  Finance Program  Also with Glencoe's  Finance Resources  Standard &amp; Poor's/  BusinessWeek</p> <p>New York Stock Market  Game  Lessons and Activities in  the Learning Resource  Center  *Beyond the Market-  what is Stock?  *Learning from the  Market- Who Owns  McDonald's?  *Stock Market Game  Program Guide- What  is a Stock?</p>



			*Bloomberg Market Mentor – Preferred Stock
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<p>This course provides students with the fundamentals to make sound financial investment decisions. Study involves the investment environment, the risks and returns associated with different types of financial investments, and the establishment of investment objectives consistent with an individual's characteristics, capacities and restrictions. Other topics include the participants in the investment process including organization issuing securities, and the laws and regulations covering their activities. Class projects cover techniques of investment analysis, timing, decision making, investment planning and management.</p>	<p>This course provides students with the fundamentals to make sound financial investment decisions. Study involves the investment environment, the risks and returns associated with different types of financial investments, and the establishment of investment objectives consistent with an individual's characteristics, capacities and restrictions. Other topics include the participants in the investment process including organization issuing securities, and the laws and regulations covering their activities. Class projects cover techniques of investment analysis, timing, decision making, investment planning and management.</p>
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## ARTICULATION AGREEMENT COURSE COMPARISON PAGE

School: Milpitas High School

Course: Principles of Finance

Mission College Course Content	
<p><b>A. Market fundamentals and stock market organization</b>  a. Introduction to stock market organization  b. The debt market  c. The stock market  d. The primary market and investment banking  e. The security market: regulation and taxation</p>	<p><b>1. The New York Stock Market Game and Stock market organization</b>  a. Introduction to stock market organization  b. The debt market  c. The stock market  d. The primary market and investment banking  e. The security market: regulation and taxation</p>
<p><b>B. Investing in fixed income obligations</b>  a. Bond pricing principles  b. Bond portfolio management</p>	<p><b>2. Investing Financial Resources</b>  a. Saving and Investing  b. Bonds and Mutual Funds  c. Creating a Bond portfolio</p>

<p>C. Investing in equities</p> <ul style="list-style-type: none"> <li>a. Preferred and common stock valuation</li> <li>b. Economic analysis and common stock valuation</li> <li>c. Industry analysis</li> <li>d. Company analysis</li> </ul>	<p>3. Investing in equities</p> <ul style="list-style-type: none"> <li>a. Preferred and common stock valuation</li> <li>b. Savings and investing</li> <li>c. Common stock valuation</li> <li>d. Industry analysis</li> <li>e. Corporation evaluation</li> </ul>
<p>D. Portfolio management</p> <ul style="list-style-type: none"> <li>a. Diversification and the formation of portfolios</li> <li>b. Market price and risk</li> <li>c. Efficient markets and the capital-asset pricing model</li> <li>d. Investment companies and performance evaluation</li> </ul>	<p>4. Money management strategy</p> <ul style="list-style-type: none"> <li>a. Diversification and the formation of portfolios</li> <li>b. Market price and risk</li> <li>c. Preparing for your financial goals</li> <li>d. Investment companies and performance evaluation</li> </ul>
<p>E. Futures and options</p> <ul style="list-style-type: none"> <li>a. The futures market</li> <li>b. The options market</li> <li>c.. Risk management with futures and options</li> </ul>	<p>5. Futures and options</p> <ul style="list-style-type: none"> <li>a. The futures market</li> <li>b. The options market</li> <li>c. Risk management with futures and options</li> </ul>



## ARTICULATION AGREEMENT    COURSE COMPARISON PAGE

**School: Milpitas High School**

**Course: Principal of Finance**

<b>Mission College Course Student Learning Outcomes</b>	<b>HS/Adult School/RPO Course Student Learning Outcomes</b>
<b>A.     Identify and describe the financial and tax planning steps that are used for making business decisions.</b>	<b>1. See syllabus</b>
<b>B.     Identify and describe the tools used in calculating investment returns in the stock market.</b>	<b>2.</b>
	<b>3.</b>
<b>D.</b>	<b>4.</b>
<b>E.</b>	<b>5.</b>
<b>F.</b>	<b>6.</b>
<b>G.</b>	<b>7.</b>



## ARTICULATION AGREEMENT MEASUREMENT PAGE

School: Milpitas High School

Course: Principles of Finance

A. Short reports on magazine and news articles	1. Short reports on magazine and news articles
B. Case study analyses	2. Case study analyses
C. Financial analysis problems	3. Financial analysis problems
D. Outside Assignments a. Assigned reading b. Research in libraries and resource centers c. Written investment plan	4. Outside Assignments a. Assigned reading b. Research in libraries and resource centers c. Written investment plan
E. Critical Thinking Assignments a. Complete business simulations and financial analysis problems b. Perform case study analyses	5. Critical Thinking Assignments a. Complete business simulations and financial analysis problems b. Perform case study analyses
F. Student Evaluation a. Student achievement evaluation shall be comprise d of class participation, written assignments, and examinations	6. Student Evaluation a. Student achievement evaluation shall be comprise d of class participation, written assignments, and examinations

Credit for the course listed will be granted if the following criteria are met:

- ☒ Stipulated grade of B or better
- ☒ Credit-by-Examination administered by (X) Secondary School ( ) Mission College
- ☐ Demonstration/Portfolio
- ☐ Certification of specific competencies
- ☐ Other \_\_\_\_\_

Statewide Career Pathways associated with this articulation agreement:

Business



**Principles of Finance  
Syllabus  
Milpitas High School  
Business Department**

**Instructor: Elliott Terr**

**Date: May 1, 2018**

**Introduction**

This course presents essential knowledge and skill to make informed decisions about real world financial issues. The content is designed to help the learners make wise spending, saving, and credit decisions and to make effective use of income to achieve short-term and long-term personal financial success.

**Course Objectives**

Principles of Finance gives students a thorough introduction to the concepts, tools, and institutions of finance. Principles of Finance begins with the basics of financial literacy and the function of finance in society. Students then study income and wealth, including budgeting, personal banking, credit and borrowing, and planning for retirement. Next, students examine financial institutions and the role of finance in organizations. They learn about common methods by which businesses raise capital, and they study key investment-related terms and concepts, including the time value of money. Students also explore specific topics of importance in today's world of finance, risk management, taxes, and ethics. They research how technological and international innovations have changed the financial services field.

**Required Curriculum Materials**

The curriculum materials to be used in this course include the following:

PERSONAL FINANCE –McGraw-Hill Glencoe

National Academy Foundation (NAF)

National Endowment for Financial Education (NEFE)

**Prerequisites**

None

**Testing**

Students will be tested at the end of each chapter and unit. Chapter tests consist of problems and matching vocabulary, true/false, and multiple-choice questions. The time required to complete a chapter test is usually 30–40 minutes. Unit tests are designed like chapter tests and are



administered after completing four to five chapters. Unit tests usually require about 40–50 minutes to complete.

### **Missed Tests**

If a student misses a test, it is the student's responsibility to make arrangements with the instructor to make up the test immediately upon return to school. A fair and reasonable amount of time will be made to accommodate students with lengthy absences.

### **Grading**

- Tests 30%
- In class Assignments and homework 40%
- Vocabulary Quizzes 10%
- Class Participation 10%
- Final 10%

### **Classroom Policies**

It is the goal of this school district to provide all students with a conducive and safe environment for learning. Therefore, it is each student's responsibility to help achieve this goal by extending to each other, as well as to your instructor, the same degree of courtesy and respect that you wish for others to extend to you. It is also each student's responsibility to arrive to class on time and to maintain a good school attendance record. Violation of classroom policies will be handled according to school district policy.

Food and Drinks will not be allowed in the classroom. Failure to follow this rule will result in disposal of the items. I do not want to see or hear gum either! Appropriate discipline will be given.

### **Tutoring**

Because one of the goals of this course is to help all students find success in finance, your instructor will make arrangements to be available before and after school to provide tutoring if you are having difficulty with finance. You are encouraged to make arrangements with your instructor if you need additional help.

## **Course Coverage**

In this course, we will use the following class schedule.

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### **Unit 1: Getting Started**

Lesson 1: Course Introduction

Lesson 2: Introduction to Finance

Lesson 3: Financial Intermediaries

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### **Unit 2: Personal Finance**

Lesson 4: Cash Flow and Wealth

Lesson 5: Personal Budgeting

Lesson 6: Banking

Lesson 7: Credit and Debt

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### **Unit 3: Financial Institutions**

Lesson 8: Investment Banking

Lesson 9: Financial Markets

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### **Unit 4: Key Influencers of Financial Decisions**

Lesson 10: Forms of Business Ownership

Lesson 11: Ethics in Finance

Lesson 12: Today's Business Environment

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### **Unit 5: Careers in Finance and Course Closure**

Lesson 13: Best Practices in Personal Finance

Lesson 14: Working in Finance

Lesson 15: Learning from Industry Experts

Lesson 16: Project Presentation and Course Closure



## CTE ARTICULATION AGREEMENT

## SIGNATURE PAGE

### Mission College Instructor

Signature: Chris Zitz  
Print Name: Chris Zitz  
Date: 5/8/18  
Phone: 408/855/5356  
Email: christopher.zitz@missioncollege.edu

### Mission College Department Faculty Chair

Signature: Chris Zitz  
Print Name: Chris Zitz  
Date: 5/8/18  
Phone: 408/855/5356  
Email: christopher.zitz@missioncollege.edu

### Mission College Instructional Dean/Designee

Signature: Mina Jahan 5/8/18  
P. \_\_\_\_\_  
L. Mina Jahan  
P. 408-855-5360  
E1 mina.jahan@wvm.edu

### HS/Teacher

Signature: Elliott Terr  
Print Name: Elliott Terr  
Date: 04/28/2018  
Phone: 408/635/2800 Ext. 4006  
Email: eterr@musd.org

### HS/Principal/Designee

Signature: \_\_\_\_\_  
Print Name: Francis Rojas  
Date: 5/21/18  
Phone: 408/635/2800 Ext. 4120  
Email: frojas@musd.org

### HS Superintendent of Instruction/Designee

Signature: \_\_\_\_\_  
Print Name: Norma Rodriguez  
Date:    /   /     
Phone: 408/635/2600 Ext 6006  
Email: nrodriguez@musd.org

**Please Attach Official Course Outlines/Syllabi/ Pertinent Documentation**