

**2<sup>nd</sup> Semester Grade Level:**12<sup>th</sup> **Course:** Applied Finance

**Teacher:** Omar Estrada

**Class Schedule:** \_\_\_\_\_

**Class Period:** 2<sup>nd</sup> (B Day Tuesday and Thursday) **# of Students:** 13 **Time:** 10:55-12:20

**Culminating Project Presentation Dates:** May 7<sup>th</sup> and 9<sup>th</sup>

**Final Exam Dates:** May 14<sup>th</sup> and 16<sup>th</sup>

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### **Applied Finance**

Applied Finance delves into the financial concepts introduced to students in the Principles of Finance course. Students begin the course with a review of such key topics as cash flow, the business life cycle, and capital.

In Applied Finance, students learn about the legal forms of business organization and grasp the pros and cons of business ownership forms. Students continue to develop an understanding of profit and distinguish this measure of business success from cost and revenue. Students learn about various financial analysis strategies while they evaluate financial documents. They learn the three most common methods by which businesses raise capital—stocks, bonds, and short-term financing.

#### **KEY LEARNING OBJECTIVES FOR THE COURSE**

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1. Identify and describe all parts of the business life cycle
2. Describe the concept of capital and discuss how businesses raise capital and why they need it
3. Evaluate ways to improve cash flow within a business
4. Distinguish between costs, revenue, and profit
5. Display understanding of typical risks businesses face
6. Explain the concepts of financial analysis, financial analysis tools, and the relationships among financial measurements
7. Describe how budgeting helps businesses manage their finances
8. Compare and contrast funding options available to businesses
9. Explain the advantages and disadvantages of taking a company public
10. Display understanding of the factors that can affect stock prices
11. Describe corporate bonds and what they represent
12. List various services offered by financial institutions
13. Explain the effects of globalization on businesses
14. Describe the effect of employee benefits on labor costs
15. Explain ways in which businesses contribute to our tax system
16. List the types of jobs that are available in the industry

## **CULUMINATING PROJECT DESCRIPTION**

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Working in groups of four or five, students role-play company representatives (investor relations officers) and make a pitch to a group of investors about the financial benefits of investing in their chosen company. The goal is to encourage the audience to invest in their company based on the overview that they present. The driving question for the project is, “How can we, as company representatives, best evaluate and present our company’s investment worthiness?”

At the end of the course, the group delivers a presentation to an invited audience.

### **Project Components:**

Students will design a presentation that will contain the following information:

1. Company overview
2. Historical performance
3. Financial analysis/profitability
4. General stockholder’s data
5. Ethics/social responsibility
6. Expected growth/future

## **CULUMINATING PROJECT ASSESSMENT**

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There are two graded elements for this project:

1. The PowerPoint presentation, assessed using a rubric
2. The presentation itself, given to a mock group of private investors, assessed using a rubric

## **REQUESTS FOR THIS CLASSROOM**

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NAF academy advisory board members to act as investors and provide feedback

1. **Dates: January 8<sup>th</sup> or 10<sup>th</sup>**
  - Beginning of the course: a speaker who can speak to any of the following
    - a. Identify and describe all parts of the business life cycle
    - b. Describe the concept of capital and discuss how businesses raise capital and why they need it
    - c. Compare and contrast different forms of business ownership
2. **Dates: January 15<sup>th</sup> or 17<sup>th</sup>**
  - a. Beginning of the project: At least 3 volunteers who can help students develop ideas for investments
3. **Dates: February 19<sup>th</sup> or 21<sup>st</sup>**
  - a. Project Support: At least 3 volunteers who can work with students in small groups to assist build a company for their final projects. The students will need help coming up with industries and develop financial aspects of the company

4. **Dates: March 19<sup>th</sup> or 21<sup>st</sup>**
  - a. Project Support: At least 3 volunteers who can work with students in small groups to assist build a company for their final projects. The students will need help coming up with industries and develop financial aspects of the company
5. **Dates: April 23<sup>rd</sup> or 25<sup>th</sup>**
  - a. Project Support: At least 3 volunteers who can work with students in small groups to assist build a company for their final projects. The students will need help coming up with industries and develop financial aspects of the company
6. **Dates: May 7<sup>th</sup> and 9<sup>th</sup>**
  - a. Final presentations: I would appreciate 3 people for each day to hear the presentations.
  - b. Student teams will present their PowerPoint to an audience that includes students, parents, and adults to observe and provide feedback
  - c. The project concludes with a reflection on both process and content.

## REQUESTS FOR POSSIBLE FIELD EXPERIENCES

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Look at your course and see where there could be connections to the topics you are covering and a possible field trip.

- **Junior Achievement:**

**Biz Town:** Students operate a bank, restaurant, city hall, newspaper, retail store and 10 other businesses. JA BizTown® combines in-class learning with a day-long visit to a fully interactive, simulated town. Students leave understanding the relationship between what they learn in school and their participation in a local economy.

**Finance Park:** JA Finance Park, combines in-class learning with a day-long visit to a fully interactive, simulated town. Students are introduced to personal finance and career exploration. They receive family and income scenarios, then visit 19 businesses to purchase things like insurance, clothing, food, transportation and real estate. They create a budget, allocate utility expenses and make personal investments. Students are the sole providers for a family and must accommodate the needs of the family without overspending. Educators assist student learning by preparing students before the day and summarizing the experience through post visit activities.

**Possibly have the students help volunteer and help out field trips who go there.**

- **UWM Applied Finance Lab:** The Nicholas Applied Finance Lab houses various analytical software and data which allow students to get the job done right. These tools are the same as those utilized by professional money managers.

- **UWM Lubar School of Business:** tour the facilities and get an understanding of what it would be like to be a business student and the careers students can have upon receiving a business degree.
- **Miller Park:** Tour the facilities and the finance department to get an understanding of the finances that run the facilities and the team.
- **Milwaukee Bucks:** Tour the facilities and the finance department to get an understanding of the finances that run the facilities and the team.
- **Madison:** Tour the facilities and the finance department to get an understanding of the finances of the state.
- **Harley-Davidson:** Tour the facilities and the finance department to get an understanding of the finances that run the facilities and the company.
- **Miller Brewing:** Tour the facilities and the finance department to get an understanding of the finances that run the facilities and the company.
- **Kohl's:** Tour the facilities and the finance department to get an understanding of the finances that run the facilities and the company
- **Cousin's Submarines:** Tour the facilities and the finance department to get an understanding of the finances that run the facilities and the company
- **Milwaukee Public Schools:** Tour the facilities and the finance department to get an understanding of the finances that run the facilities and the district