

AP Business with Personal Finance

Mr. Tommy J. Coleman

2026-2027 COURSE SYLLABUS

COURSE DESCRIPTION: AP Business with Personal Finance is a yearlong course that will introduce students to the fields of entrepreneurship, marketing, finance, accounting, and management through real-world business application, case studies, and project-based learning. The course aligns to the National Standards for Personal Financial Education and meets the D211 Consumer Education graduation requirement.

Throughout the course, students will complete two projects. First, they will apply their learning of business concepts to an entrepreneurial project, the Business Canvas Project. The project will engage students in experiences that parallel tasks business leaders perform including product development, customer research, marketing, and preparing financial documents. The course will culminate with a Financial Advisor Project, in which students will provide financial recommendations to a fictional household based on a financial profile. The recommendation will help the fictional household develop strategies to manage its budget and meet financial goals related to post-secondary education, home-buying, and retirement.

Regardless of the career a student pursues, the required project-based work and assessments ensure students will gain fundamental business knowledge, decision-making skills, and in-depth learning of personal finance standards.

Students with qualifying exam scores can earn credit at colleges and universities. Students can also earn an employer-endorsed credential, signaling their attainment of knowledge and skills valued by employers.

CRITICAL LEARNING STANDARDS:

BUSINESS OWNERSHIP (CED UNIT 1 – 8 weeks): Students will understand how businesses originate and what it takes to start, structure, and manage a business that identifies customer needs, creates value, adapts to external conditions, and builds competitive advantage.

MARKETING (CED UNIT 2 – 7 weeks): Students will learn how businesses use data, research, and marketing strategies to understand consumers, build relationships, and create effective campaigns.

FINANCE & ACCOUNTING (CED UNIT 3 – 7 weeks): Students will learn how consumers and businesses manage money by tracking and interpreting financial data, planning for savings, credit, and capital needs, evaluating financial performance, and applying ethical and legal principles to make sound financial decisions.

- *Personal Savings & Credit (Unit 3 – Part 1)*
- *Business Finance & Accounting (CED Unit 3 – Part 2)*

BUSINESS MANAGEMENT & STRATEGY (CED Unit 4 – 6 weeks): Students will learn how businesses use leadership, communication, and strategic tools to make decisions, measure performance, and achieve goals.

PERSONAL FINANCIAL MANAGEMENT (CED Unit 5 – 4 weeks): Students will evaluate a financial profile and make decisions on taxes, insurance, savings, and investments to create financial plans that support education, housing, retirement, and long-term goals.

MAJOR PROJECTS AND COURSEWORK

Business Canvas Project: Students work in teams (up to 3) to pinpoint a real customer problem, and test their hypotheses to validate or refine the idea; they then argue for the idea's desirability, viability, and feasibility and present the updated canvas with an investor pitch. Teams set shared objectives, assign roles, track deliverables, and use agreed-upon criteria to choose next steps. (Skills 2.A, 2.B, 2.C, 3.A, 3.C, 3.D, 4.B, 5.A, 5.B, 5.C, 5.D)

Financial Advisor Project: Students analyze a client profile by interpreting quantitative and qualitative information (income, budget, debt, goals), run needed calculations, and explain the financial concepts behind their recommendations in a client-ready memo with clear visuals. They define decision criteria (e.g., risk, liquidity, time horizon), compare options, and propose a course of action supported with evidence. (Skills 1.A, 1.B, 1.C, 3.B, 3.C, 3.D, 4.A, 4.B)

Business Cases: Students read an assigned case based on a real-world scenario, identify the internal/market/external factors shaping the problem, establish clear decision criteria, and evaluate multiple courses of action. (Skills 3.A, 3.B, 3.C, 3.D)

Cases, supplied by the College Board, include but are not limited to:

- Unit 1: Bombas, Malama ia Floral Designers, Corley Plumbing, Beekeeper's Daughter, Incredible Health
- Unit 2: Stanley, Gong Cha, Sega, Hestia Construction, Sigg's Yogurt
- Unit 3: DK Coffee Lab (3 parts), Hershey, DCH, AANF, Yardley
- Unit 4: BREAU Capital, Expression Med

TEXTBOOK: *Business Essentials*, Ebert, Ronald. 11th Edition, Pearson, 2016. ISBN 9780134473970.

CLASSROOM EXPECTATIONS AND SUPPLIES NEEDED: Students should arrive to class each day prepared to learn. This includes punctuality and having appropriate materials (charged iPad, textbook, writing utensil, and any other required classroom materials).

TARDINESS: A student is tardy if not in the assigned seat or area at the start of class. The school will notify parents of excessive tardiness to class and continued incidents may subject the student to the following progressive sequence of consequences: a student may be subject to the following progressive sequence of consequences:

- Loss of privileges;
- Notification sent to parents; student may not be admitted to classes on the day following repeated tardiness until a parent telephone conference is held;
- The administrator may assign penalties at his or her discretion, including possible reduction in the number of credits a student may earn.
- If tardiness persists, a student may be considered insubordinate and face additional consequences.

ARTIFICIAL INTELLIGENCE (AI) STUDENT USE: Artificial Intelligence, or AI, is a term that generally refers to computer systems and programs that possess the ability to carry out tasks that traditionally have required human intelligence. AI platforms have been designed to utilize complex algorithms coupled with access to large amounts of information in order to understand language, recognize patterns, make predictions and automate decision-making processes. Examples of AI include ChatGPT and other chatbots and large language models. AI is not a substitute for schoolwork that requires original thought. Students may not claim AI generated content as their own work. The use of AI to take tests, complete assignments, create multimedia projects, write papers, or complete schoolwork without permission of a teacher or administrator is strictly prohibited. The use of AI for these purposes constitutes academic dishonesty. Students may not use AI, including AI image or voice generation technology, to violate school rules or school district policies.

ARTIFICIAL INTELLIGENCE TOOLS IN THIS COURSE: As part of our commitment to preparing students for college and careers, this course may include opportunities to explore and responsibly use Artificial Intelligence (AI) tools, such as ChatGPT. Use of AI in this class must always be guided by teacher instructions and aligned with course goals. Students are expected to cite any AI-assisted work appropriately and follow all District 211 policies regarding student use of AI.

TECHNOLOGY EXPECTATIONS: Students are permitted to utilize electronic devices in a classroom or other instructional setting when such use is **directly associated with an academic purpose and is authorized by the classroom teacher**. A teacher may restrict the use of or access to electronic devices depending on the nature of a given assignment. Student use of electronic devices without authorization from a teacher or other staff member, in an unauthorized location, for an unauthorized purpose, or in violation of the District's student conduct policy may result in disciplinary action as outlined in the student conduct policy. Electronic devices – whether personal or provided by the District – are subject to search by school personnel as permitted by law and District policy. Refusal to comply with a staff member's request may result in the confiscation of the device.

CELL PHONES:

- **ALL** cell phones are put away at the beginning of the block
- If a student refuses to put their phone away:
 - The teacher has a conversation with the student and presses the administrative link to have the phone retrieved. The administrator will ask the student to step in the hall to have a conversation, secure the phone, and then the student will return to class.
 - **1st Time:** The phone can be retrieved at the end of the block
 - **2nd Time:** The phone can be retrieved at the end of the school day AND the student will have to turn their phone in at the beginning of that class for an extended period of time.
 - **3rd Time:** The phone will be retrieved by the administrator and the student will have to turn their phone in at the start of each day and retrieve it at the end of the day for an extended period of time.
 - *If the behavior continues the phone will be placed in the Intervention Office each day until a meeting with a parent can occur.*
- A parent phone call will be made by either the teacher or administrator to inform them

ACADEMIC DISHONESTY: Academic dishonesty refers to cheating, copying, plagiarizing, or otherwise representing the work of others as one's own through verbal, written, graphic, electronic, or other means. Incidents of academic dishonesty will be reported to administration. Academic dishonesty can result in significant disciplinary consequences.

TUTORING: Please contact the teacher to arrange assistance.

RELATED CLUBS/ACTIVITIES: FBLA, Investing Club. Please see any Business Education teacher for more information.

GRADING PROCEDURES

LATE WORK: In an effort to prepare students for college and careers, it is imperative that all students understand the importance of deadlines. All due dates will be communicated, and students will be given an ample and appropriate amount of time to complete assignments. Students are expected to complete all assignments by the assigned due date. Full credit will be given for assignments turned in by the assigned due date. Late work will be accepted for up to up until the 6-week progress check for partial credit at the teacher's discretion. After that, no credit will be given.

In order to avoid late work penalties, it is the student's responsibility to closely monitor assignments and due dates, and they must communicate anticipated issues prior to the deadline. Students who have an excused

absence are allowed a day per absence to make up the in-class work.

ASSESSMENT RETAKES: Assessment retakes may be offered on a case-by-case basis at the discretion of the teacher. Opportunities will vary depending on the class and individual circumstances. Students are encouraged to communicate with their teacher promptly if a retake is needed.

INFINITE CAMPUS FLAGS: In an effort to better communicate student's progress in class the following flags may be used in Infinite Campus:

Flag	Flag Term	Description
Ch	Cheated	The student committed academic dishonesty and the assignment score will be calculated as a zero.
Dr	Dropped	The assignment was removed from the student's grade calculation.
L	Late	The assignment was received after the due date and the score may/may not be reflective of this.
M	Missing	The assignment was not received and the student is still able to turn the work in. However, until it is turned in, the grade counts as a score of zero.
NC	No Credit	The student did not demonstrate sufficient learning or did not turn in the assignment. The assignment can no longer be turned in as the due date has passed.
T	Turned In	The assignment has been received by the teacher, but may not yet be graded.
X	Exempt	The student is excused from the assignment, and the assignment's score will not affect the student's grade.

Course Categories, Weights, and Assignment Scale

BUSINESS EDUCATION	
Category	Weight
Assessments <i>Canvas Project</i> <i>Pitch Presentations</i> <i>Summative Assessments</i>	50%
Coursework <i>Daily work</i> <i>Case Studies</i> <i>Formative Assessments</i>	30%

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

Final Exam	20%
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