

Money and Business

2026-2027

Instructor	<i>Liam Cary-Eaves (Mr. C-E)</i>	Phone	360-848-0706
Email	<i>leaves@nwtech.k12.wa.us</i>	Course Hours	<i>Section 1: 8 – 10:30 a.m. M-F Section 2: 11:30 – 2 p.m. M-F</i>
Location	<i>NCTA Mount Vernon</i>	Website	<i>https://www.nwtech.k12.wa.us</i>
CIP Code / Framework	521804		

CTE DUAL CREDIT / ARTICULATION INFORMATION

This class is a CTE Dual Credit class. Students seeking to earn college credit must follow the CTE Dual Credit application and enrollment processes using this site for guidance: [Apply for Dual Credit](https://www.skagit.edu/academics/high-school-programs/cte-dual-credit/apply.html) (<https://www.skagit.edu/academics/high-school-programs/cte-dual-credit/apply.html>). Students must apply and enroll at SVC within the specified deadlines to earn dual credit (below). Students cannot obtain credit retroactively.

Earning dual credit is free and there is no cost for the student or family.

The following steps will be done in class with assistance from NCTA instructors:

YEARLONG COURSE CTE DUAL CREDIT TASKS & DEADLINES

On or before October 30, 2026	Apply to SVC via CTCLink
On or before January 7, 2027	Enroll in Dual Credit Class(es)

Institution	Class	College Course & Number	Credits	Deadline / Notes
SVC	Year 1	<i>BUS& 101 - Intro to Business</i>	5	<i>Final Grades: May 2027</i>
		<i>BUS 120 - Business Computers and Applications</i>	5	
		<i>BUS 112 - Personal Finance</i>	5	
	Year 2	<i>BUS 180 - Leadership Development & Management Skills</i>	5	
		<i>BUS 122 - Social Media and Digital Marketing</i>	5	
		<i>BUS 112 - Personal Finance</i>	5	

Dual-credit eligibility: Students must earn a final grade of B (3.0) or higher in all courses required by the articulation agreement and complete all required skills/competencies identified on the applicable competency profile.

COURSE DESCRIPTION & LEARNING OUTCOMES

High School Course Description

Money and Business prepares students for life outside of high school by building financial literacy, professional communication, leadership, and business math skills. Students explore how to start and run a business, manage personal finances, and lead in a business setting, applying these skills in real-world settings through a student-run merchandise business, student-led community events, and leadership development activities. Year One students complete Personal Finance, Intro to Business, and Business and Computer Applications. Year Two students complete Personal Finance, Leadership Development & Management Skills, and Social Media and Digital Marketing

Instructional Competencies of the Course

- *Personal budgeting, net worth, goal setting, consumer credit, and financial institutions*
- *Forms of business ownership, management techniques, decision making, marketing, and financial management*
- *Strategic use of Microsoft Word, PowerPoint, Excel, and Access to support business activity*
- *Leadership and management: leading through change, teamwork, accountability, and problem solving*
- *Use of social media and digital tools for marketing, sales, and customer service*
- *Operating a student-run merchandise business and leading student community events*

COLLEGE COURSE TITLE & DESCRIPTION	OUTCOMES
<i>BUS& 101 - Intro to Business</i> An overview of the American business environment including forms of business ownership, management techniques, decision making, marketing and production, human resources, accounting and financial management and the effects of globalization on American business.	• Understand the reasons that businesses exist. • Understand Fundamental business concepts. • Analyze simple business situations and make decisions. • Use and understand business vocabulary. • SOCIAL SCIENCES: Identify social variables, structures, and experiences that shape individual perspectives. • PROGRAM OUTCOME: Identify common business concepts, principles and practices.
<i>BUS 120 - Business Computers & Applications</i> Provides a practical foundation in essential business software applications. Focuses on their strategic use to support professional communication, data analysis, and decision-making. Microsoft Office skills will be developed for creating professional documents with Word, designing impactful presentations with PowerPoint, managing data with Access, and significant emphasis on building analytical spreadsheets with Excel. AI technologies, including MS Copilot, will be used to enhance	• Produce business presentations using MS PowerPoint that demonstrate clear structure, appropriate design, and effective communication. • Design structured spreadsheets that model business, financial, or quantitative scenarios and produce accurate results for the designated task. • Apply formulas and functions to generate calculated solutions and automate data analysis in MS Excel spreadsheets. • Use data analysis and charting tools to organize, present, summarize, and highlight key insights and trends in MS Excel spreadsheet data. • Manage data in MS Access using query and reporting techniques.

productivity and insight. Other emerging topics will be explored in the development of core business technology competencies. This course is primarily offered for those pursuing the Business DTA degree who have plans to major in business at Western Washington University or another university.	● Manage files and folders within a structured file system using MS Windows. ● Use MS Copilot and related AI technologies in common business applications to enhance productivity, data analysis, and decision making. ● Describe the relevance and potential impact of an emerging technology trend or topic on business and society. ● Create accurate and professional documents using MS Word. ● PROFESSIONAL TECHNICAL: Demonstrate common business technology skills.
<i>BUS 180 - Leadership Development & Management Skills</i> Identify individual strengths and weakness to build strong business leaders and managers . Leading and managing through times of change, innovation and other challenges. Focuses on communication, relationships, teamwork, collaboration, accountability, motivation, influence, problem solving, goal setting and decision making.	● Demonstrate interpersonal communication skills and demonstrate team-working abilities. ● Define the concept of group identity and interaction with co-workers. ● Identify personal leadership qualities. ● Demonstrate “”followership.”” ● Demonstrate respect for diversity and individual differences. ● Demonstrate motivation techniques. ● Demonstrate performance review and professional development techniques.
<i>BUS 122 - Social Media & Digital Marketing</i> The use of social networks, online communities, or other online collaborative media for advertising, marketing, sales, public relations or customer service. Popular online digital technologies will be used to design an effective social media marketing campaign.	● Define social media marketing ● Explain why social media is important ● Describe how to create social media strategies ● Produce an effective social media marketing campaign ● Identify a target market ● Demonstrate the use of popular social media technologies ● Measure key performance indicators
<i>BUS 112 - Personal Finance</i> Analysis of savings, investments and consumer spending patterns. Personal budgeting, net worth, goal setting, consumer credit, financial institutions, insurance, real estate, stocks, mutual funds, precious metals, taxes, social security, retirement plans and estate planning.	● Analyze consumer spending and savings patterns. ● Increase income. ● Protect Assets. ● Invest properly. ● Reduce taxes. ● Plan for retirement and estate transfer.

BOOKS, MATERIALS & COURSE RESOURCES

Resource / Material	Required?	Provided by	Notes / Link
<i>Psychology of Money (Year 1)</i>	<i>Required</i>	<i>NCTA</i>	<i>N/A</i>
<i>Dare to Lead (Year 2)</i>	<i>Required</i>	<i>NCTA</i>	<i>N/A</i>
<i>Instructor provided Materials</i>	<i>Required</i>	<i>NCTA</i>	<i>N/A</i>

CTE DUAL CREDIT - BENEFITS, RESPONSIBILITIES & REGISTRATION

CTE Dual Credit allows eligible students in approved high school Career and Technical Education courses to earn college credit upon completion of the applicable partner college requirements. **Students must complete the registration/enrollment process during the required timeline; retroactive credit is not available.**

SKAGIT VALLEY COLLEGE (SVC)

This class is a CTE Dual Credit class. Students seeking to earn college credit must follow the CTE Dual Credit application and enrollment process. Students must enroll at SVC within the specified timelines to earn credit; credit cannot be awarded retroactively. Earning SVC dual credit is free, and there is no cost to the student or family.

Current SVC application/enrollment link: [Apply for Dual Credit](#)

EVALUATION & GRADING

NCTA courses use a grading system that measures technical skill development, employability habits, and academic learning. Grades are based on the work students complete, the skills they demonstrate, and the program's professional expectations.

Program Grading Categories

Occupational Education	Technical English	Math
Skills	Summative Assessment	60% Summative Assessment
Professionalism	Assignments	40% Assignments

NCTA Course Grade Scale

A	93% or above	C	73-77.9%
A-	90-92.9%	C-	70-72.9%
B+	88-89.9%	D+	68-69.9%
B	83-87.9%	D	60-67.9%
B-	80-82.9%	NC	59.9% and below
C+	78-79.9%		

CTE Dual Credit Minimum Grade & GPA Conversion

Students must earn a B or higher to earn CTE Dual Credit. The partner-college templates use the following percentage-to-GPA conversion:

Letter Grade	% of Points	GPA
A	94-100	4.0
A-	90-93	3.7
B+	87-89	3.3
B	83-86	3.0
B-	80-82	2.7
C+	77-79	2.3
C	73-76	2.0
C-	70-72	1.7
D+	67-69	1.3
D	65-66	1.0
F	0-64	0.0

MAJOR UNITS, ASSIGNMENTS & ASSESSMENTS

Unit	Assessment	Leadership	Other Information
Business Foundations & Entrepreneurship – BUS 101 (Year 1)	Business concepts and vocabulary assessments; business case analysis; business plan; Social Innovation Challenge	Team roles, business pitches, collaborative decision-making	Business fundamentals, entrepreneurship, business structures, decision-making, and social/economic influences on business
Business Technology & Data Analysis – BUS 120 (Year 1)	Professional documents; business presentations; Excel spreadsheets; data analysis and charts; AI-supported business tasks	Students use technology to organize projects, analyze results, and communicate professionally	Word, PowerPoint, Excel, file management, AI/Copilot, and emerging business technologies
Personal Finance & Wealth Management – BUS 112 (Years 1 & 2)	Budgeting and net worth; credit and debt; taxes; investing; insurance; major purchases; retirement planning	Junior Achievement Stock Market Challenge; team-based financial decision-making	Spending and saving, increasing income, protecting assets, investing, reducing taxes, and retirement planning

Unit	Assessment	Leadership	Other Information
Leadership & Organizational Behavior – BUS 180 (Year 2)	Leadership reflections; professionalism and coachability assessments; team performance reviews; project leadership evaluations	Year 2 students lead Merch NCTA teams, mentor Year 1 students, and lead projects/events	Communication, teamwork, leadership/followership, motivation, group dynamics, feedback, and professional development
Social Media & Digital Marketing – BUS 122 (Year 2)	Target market analysis; social media strategy; content creation; campaign development; KPI analysis	Year 2 students lead marketing teams and manage authentic campaigns	Social media strategy, target markets, content development, platforms, KPIs, and campaign measurement
Merch NCTA Student Enterprise (Years 1 & 2)	Sales; production; inventory; pricing; financial analysis; marketing; customer service; business performance reflections	Year 2 students lead departments and teams; Year 1 students develop foundational business and operational skills	School-based enterprise providing authentic application of SVC business, technology, finance, marketing, and leadership outcomes
Social Innovation Challenge (Years 1 & 2)	Research; business plan; financial and marketing strategy; presentation; expo display; judge Q&A	Team leadership, defined business roles, presentations, and peer collaboration	Applied entrepreneurship integrating business, finance, technology, marketing, leadership, and social impact
Work-Based Learning & Career Readiness (Years 1 & 2)	WBL documentation; workplace safety; employer evaluations; career research; professionalism reflections	Workplace leadership, professional communication, and industry engagement	Connects classroom competencies with employment, career pathways, workplace expectations, and industry partners
Competitive & Experiential Business (Years 1 & 2)	Business competitions; event deliverables; pitches; presentations; sales results; SWOT reflections	Student leadership through Junior Achievement, Kitchen Wars, CADSA, Merch events, and other NCTA projects	Authentic application of business skills through competitions, community events, and cross-program projects

ATTENDANCE & PROFESSIONAL EXPECTATIONS

Attendance Policy

The Northwest Career & Technical Academy (NCTA) views attendance much like business and industry: students are considered professionals-in-training and are expected to attend each day fully to maximize

learning and productivity. While occasional absences are inevitable, please prioritize regular attendance. Please see the student handbook. If a problem arises with health, food, transportation, housing, or any other barrier, please contact the school or district so that support can be provided.

Professional Expectations (Behavioral)

Students are expected to follow applicable laws and the behavior expectations of the school district, NCTA, and the specific program. NCTA students are professionals-in-training and are expected to demonstrate habits that prepare them for success in school and industry.

Communicative	Stay in touch, ask for help, and use professional language.
Motivated	Put in your best effort, participate, and meet deadlines.
Reliable	Attend regularly, be on time, and engage in all class activities.
Responsible	Keep spaces tidy, stay focused, and dress appropriately for the program.
Team Member	Work well with others, show a positive attitude, and follow procedures.
Trustworthy	Care for equipment, use technology appropriately, and act with integrity.
Feedback / Coachable	Receive feedback professionally and use it to improve performance.

Late Work Policy

Students may submit late work until the instructor's final deadline. Work submitted by that date will be graded for credit based on the assignment's quality and the program's standards. After the final deadline, assignments will not be accepted unless the instructor has approved an extension due to documented circumstances. Instructors will clearly communicate deadlines, including the final submission date. Students are responsible for checking timelines, staying on track, and reaching out for help when needed.

Industry/Course Specific Items

Field Trips / Worksite Learning Expectations	<i>Students participate in field trips, industry visits, competitions, and Work-Based Learning experiences. Students are expected to demonstrate professionalism, active participation, and appropriate communication while representing NCTA.</i>
Technology / Device Expectations	<i>Cell phones are permitted as an aid to assignments and projects, but students are expected to stay focused during instruction. After one warning for inappropriate use, the instructor will collect phones and headphones for the rest of class. Cell phone use is prohibited when guest speakers are present.</i>
Communication / Office Hours / Help	<i>Students who are absent should review the agenda and assignments on Canvas, then see the instructor before or after school (not at the start of or right before class) to find out what was missed.</i>
Additional Program-Specific Policies	<i>Families are encouraged to check Skyward regularly, join Canvas for classroom updates, and contact the instructor by email with questions or concerns.</i>

ACADEMIC INTEGRITY & GENERATIVE AI

Students are expected to submit only their own work and avoid cheating, plagiarism, fabrication, or other academic dishonesty. This includes submitting answers that are not your own on quizzes or exams, using unauthorized devices or materials, unauthorized communication during testing, or helping another person engage in academic dishonesty. Accidental or intentional use of another person's work, ideas, research, or writing without attribution may result in a failing grade on the assignment or, depending on the nature and extent of the violation, a failing grade in the course.

Generative AI tools (for example, ChatGPT, DALL-E, Gemini, or Claude) may be used to generate ideas and organize thoughts when permitted by the instructor, but they should not replace student work. Students are responsible for analyzing and fact-checking AI-generated results. AI use should be minimal, appropriate to the assignment, and cited when used. Using AI to replace student work, using it for the majority of an assignment without permission, or failing to cite AI use when required will be treated as plagiarism.

Course-specific AI expectations: *Work found to be plagiarized, including unauthorized AI use, will receive a zero and must be redone and resubmitted; repeated offenses will result in further disciplinary action per NCTA policy.*

ACCESSIBILITY, SYLLABUS CHANGES & NONDISCRIMINATION

Accessibility

All students have a right to an educational environment free from bias, prejudice, and bigotry. Students are expected to refrain from harassment designed to demean another student's race, gender, ethnicity, religious preference, disability, or sexual orientation.

SVC-ARTICULATED COURSES - REQUIRED ACCESSIBILITY LANGUAGE

Students with an IEP or 504 Plan who wish to earn college credit in this class through SVC should note that approved high school accommodations and modifications may not always apply to a class that also offers college credit. While both high schools and colleges must ensure that students with disabilities have equal access to educational opportunities, they are governed by different disability laws. **Students using a modified curriculum are not eligible to receive college credit.**

Please reach out to the SVC Disability Access Services for more info. [SVC Disability Access Services](#)

Changes to the Syllabus

I have attempted to make this syllabus as comprehensive and accurate as possible, and I may occasionally need to make small adjustments during the term. I will announce any changes in class or notify students in writing with an updated syllabus posted to the NCTA website.

Equal Opportunity and Title IX Nondiscrimination - SVC

Skagit Valley College does not discriminate based on, but not limited to, race, color, national origin, citizenship, ethnicity, language, culture, age, sex, gender identity or expression, sexual orientation, pregnancy or parental status, marital status, actual or perceived disability, use of service animal, economic status, military or veteran status, spirituality or religion, or genetic information in its programs, activities, or employment.

5 Ways to Help Your Student This Year:

1. Check Skyward regularly
2. Join Canvas to receive regular classroom updates
3. Communicate with me via email or ParentSquare with questions and concerns
4. Encourage completion of every assignment
5. Talk with your students about concepts and readings being covered in class to help with their understanding of course material

Student Signature

Date

Guardian Signature

Date
