



# Howard Lake-Waverly-Winsted ISD #2687

"Excellence through Education"



## NEW COURSE PROPOSAL

- Step 1: Communicate with the Principal about the new course.
- Step 2: Complete this form fully.
- Step 3: Obtain required signatures.
- Step 4: Submit to Counseling Department.
- Step 5: Counseling Department adds items in RED to SYNERGY.

### Course Background

Name of proposed course name: Agribusiness Finance

Date of proposed new course (school year it would begin): 2025-2026

Department submitting proposal: Agriculture, Foods, and Natural Resources

Staff member name submitting proposal: Seena Glessing

Is the proposed course replacing an existing course?  YES  NO

If so, what course is being replaced? n/a

Rationale (include reasons why this proposal needs to be considered outside the curriculum cycle):

1. No current class offered within this career cluster area of AFNR. Need identified by advisory council.
2. New state requirements to complete a personal finance class prior to graduation.

Type of course:  Required  Elective

Prerequisite(s): None

Course Duration:  Semester  Full Year

Grade Levels:  9<sup>th</sup> Grade  10<sup>th</sup> Grade  11<sup>th</sup> Grade  12<sup>th</sup> Grade

MN Academic Standards: see syllabus

### **Course Description:**

Students will learn to analyze financial statements, create budgets, manage risks, and explore financing options specific to the agricultural finance sector. Students will also develop a business plan, equipping students with the skills to make sound financial decisions

### **Scheduling Considerations (# of semesters, alternating years, grade levels allowed, etc.):**

1 semester, 10th-12th graders as the course is required during one of these years by the state

### **Estimated Costs**

Resources/Textbook (list title, copyright date, publisher, and cost): \_\_\_\_\_

https://www.ngpf.org/curriculum/ - no cost

Ag Business Foundation curriculum through CASE - \$1500

Curriculum Writing Needs (# of hours needed for curriculum mapping and writing essential standards):

10 hours

Attendance with the CASE AgBusiness Foundation case brief

Staff Development Needs (additional training staff needs to teach the course): n/a

Staff Impact (who will teach the course, effect on dept. staffing, effect on other depts. +/-, student/staff ratio, etc.): AFNR licensed teacher

Facility Impact (any special consideration for space, equipment, etc.): n/a

**Required Signatures:**

Department Chair: *Siena Glessing* Date: 11/1/24  
Curriculum Director: *[Signature]* Date: 11/13/24  
Principal: *[Signature]* Date: 11/13/24

After obtaining the required signatures, submit to Counseling Department. Counseling Department will add to Synergy.

**Final Approval Signature:**

Principal/Superintendent/Board: \_\_\_\_\_ Date: \_\_\_\_\_

**Additional Notes:**

**Curriculum/Counseling Department Use Only:**

**Synergy District Course:**

Course ID Assignment: \_\_\_\_\_  
Academic Type: \_\_\_\_\_  
Course Subject Area: \_\_\_\_\_  
STAR Assignment: \_\_\_\_\_  
STAR Grade Level: \_\_\_\_\_  
(If not 9-12, mark with the lowest grade offered.)

**National Course Classification:**

Subject Area: \_\_\_\_\_  
Course Level: \_\_\_\_\_  
Course Code: \_\_\_\_\_

**State Course Classification:**

Course Record Type: \_\_\_\_\_  
Subject Area: \_\_\_\_\_  
Course Level: \_\_\_\_\_  
Standard Addressed: \_\_\_\_\_  
AP Indicator:  (Remember to fill in - AP Test Group Name)

**Civil Rights Data Collection:**

CRDC Subject Area: \_\_\_\_\_  
CRDC Course Code: \_\_\_\_\_  
Federal AP Code: \_\_\_\_\_

**College In Schools Courses:**

College Prep:   
College Approved:   
Dual Credit:   
Course Level: Dual/Concurrent Enrollment  
(Check the Dual/Concurrent Box in State Course)  
College Code: \_\_\_\_\_  
College Course Code: \_\_\_\_\_  
College Course Title: \_\_\_\_\_  
College Course Credits:  2  3  4  
College Name: \_\_\_\_\_

# AgBusiness Finance

Howard Lake-Waverly-Winsted High School

Grade Level: 10-12

1 Semester = .5 credit elective

\*Course will meet Personal Finance requirement for graduation.

<b>Teacher:</b>	Ms. Seena Glessing
<b>Contact Information:</b>	sglessing@hlwv.k12.mn.us 320-543-3900 ext. 4134 (Foods)
<b>Course Information:</b>	Students will learn to analyze financial statements, create budgets, manage risks, and explore financing options specific to the agricultural finance sector. Students will also develop a business plan, equipping students with the skills to make sound financial decisions that support the growth and sustainability of agribusinesses and in personal finance. Students will evaluate the relationship of familial patterns, cultural traditions and historical influences on financial practice. Students will evaluate the influence of technology on financial information, financial systems, decision making, and financial policy and regulation.
<b>Course Goals and Standards:</b>	<p>Focus Areas:</p> <ul style="list-style-type: none"><li>● Focus Area One - Financial Psychology<ul style="list-style-type: none"><li>○ Students are able to evaluate how various sources of information affect financial decisions</li></ul></li><li>● Focus Area Two - Earning and Income<ul style="list-style-type: none"><li>○ Students are able to make informed decisions concerning their post-high school plans.</li><li>○ Students are able to evaluate multiple employment offers, including both tangible and intangible benefits based on personal goals and values.</li></ul></li><li>● Focus Area Three - Financial Systems<ul style="list-style-type: none"><li>○ Students are able to explain the components of a paystub</li></ul></li><li>● Focus Area Four - Credit and Debt Management<ul style="list-style-type: none"><li>○ Students are able to identify and describe various types of financial institutions.</li><li>○ Students can compare and contrast financial products and services.</li><li>○ Students are able to identify and explain types of taxes, and explain the reasons for taxation at the local, state, and federal levels, and the impact of taxation on financial decision making</li></ul></li><li>● Focus Area Five - Risk Management<ul style="list-style-type: none"><li>○ Students are able to analyze the costs and benefits of various types of credit.</li><li>○ Students are able to evaluate the various sources and types of consumer debt.</li><li>○ Students are able to summarize how one's credit history can affect finances, including loan eligibility and terms</li></ul></li></ul> <p>● Focus Area Five - Risk Management</p> <ul style="list-style-type: none"><li>○ Students are able to describe how insurance and other risk-management strategies protect against financial loss.</li><li>○ Students are able to compare and contrast how insurance needs vary among individuals, families, and seasons of life.</li></ul>

<ul style="list-style-type: none"> <li>● Focus Area Six - Budgeting and Investing <ul style="list-style-type: none"> <li>○ Students are able to identify short and long-term financial goals and develop a spending plan and/or budget.</li> <li>○ Students are able to analyze how changes in taxation, inflation, and other external circumstances can affect personal budgets.</li> <li>○ Students are able to apply formal decision-making models to make financial decisions.</li> <li>○ Students are able to determine practices that allow individuals and families to strive for financial security.</li> </ul> </li> </ul> <p><b>Standards:</b>  ABS.01.03.01.a. Define and provide examples of management skills used to organize an AFNR business (e.g., management types, organizational structures, time management techniques, conducting business agreements).  ABS.01.03.02.a. Identify and interpret appropriate local, state, federal, international and industry regulations that impact the management and operation of AFNR businesses.  ABS.02.02.01.b. Prepare and interpret financial reports to describe the performance of AFNR businesses (e.g., efficiency, profitability, net worth, financial ratios, working capital ratio, leverage).  ABS.02.02.02.b. Use accounting information to prepare financial reports associated with inventory in AFNR businesses (e.g., cost of goods sold, margins on goods).  ABS.02.02.03.a. Define and classify different types of taxes that may be paid by AFNR businesses (e.g., income, property, sales, employment, estate).  ABS.03.01.01.a. Compare and contrast components of cash budgets (e.g., anticipated revenue, production costs, overhead costs, profit) and identify the appropriate components to include in a budget given the nature of the AFNR enterprise.  ABS.03.02.01.a. Define and summarize the characteristics of different types of credit instruments available to AFNR businesses (e.g., lines of credit, operating notes, alternative sources of capital).  ABS.04.01.02.a. Categorize the characteristics of the types of ownership structures used in AFNR businesses (e.g., sole proprietorships, cooperatives, partnerships, and corporations).  ABS.04.03.01.a. Assess and classify sources of risk for an AFNR business (e.g., financial risk, public perception of company).</p>	<p><b>Extra Help / Questions</b></p> <p><b>Course Materials:</b></p>
<p>Ms. Seena is available before or after school to assist with any student. Available by email at any time.</p>	<ol style="list-style-type: none"> <li>1. Notebooks - Paper or Electronic is fine.</li> <li>2. Textbook assigned or student chooses electronic version posted on google classroom.</li> <li>3. A Pencil will be necessary at times.</li> <li>4. Chromebook</li> </ol>

<p><b>Student Leadership - FFA, 4-H, Student Council, Athletic Teams, Scouts, BPA, MHS, Other Leadership Organizations within the school or community</b></p>	<ul style="list-style-type: none"> <li>• Students are encouraged to participate in activities at the district, state and national levels.</li> <li>• Youth Organizations provide students with effective leadership and community involvement opportunities.</li> <li>• Recognized FFA Chapter is an integral part of the CTE program.</li> <li>• All CTE students have the opportunity to participate in a student organization.</li> <li>• Youth Organizations assist students to develop leadership skills through a variety of activities and/or competitions at conferences on the local, regional, state and national levels.</li> <li>• Many organized youth organizations have a written program of work that reflects education, service and social activities.</li> </ul>
<p><b>Career Exploration - SAE</b></p>	<ul style="list-style-type: none"> <li>• CTE program assists students with individual student career plans and promotes self-reflection by students.</li> <li>• CTE program supports the existence of a career resource center at the school that is open to students, families and community.</li> <li>• CTE program assists students in gaining an understanding of the career planning process.</li> <li>• CTE program provides students with an opportunity to develop career portfolios.</li> <li>• CTE program uses a variety of strategies (e.g., mentorships, e-learning), to enhance the student's career development process.</li> <li>• Community partners assist a CTE program by providing direct career development links for students.</li> </ul>
<p><b>Articulation</b></p>	<p>None</p>
<p><b>Behavioral Expectations and Consequences:</b></p>	<ol style="list-style-type: none"> <li>1. Students are expected to come to class prepared with all necessary supplies and completed assignments every day.</li> <li>2. Students are expected to participate in class discussions, note-taking, question/answer sessions, online activities, labs, etc.</li> <li>3. Students are expected to be on their best behavior, put their best effort forward, and follow all guidelines to create a positive educational climate for all.</li> <li>4. Leaving class will be permitted only on a limited basis.</li> <li>5. Except for water, <b>NO FOOD or DRINK</b> is allowed in the classroom. Water can be brought in only if it is in a covered container. Food and water are <b>NOT</b> allowed in the lab areas.</li> <li>6. <b>Cell Phones:</b> Student phones are to be silenced and kept in their lockers from 7:55 until 3:00. Students will not be allowed to possess their phone in the classroom.</li> <li>7. Working cooperatively with others is expected.</li> <li>8. Students are expected to sign and follow a laboratory safety contract, if applicable to the class.</li> <li>9. Students are expected to follow all general school policies as stated in the student handbook.</li> </ol> <p><b>ABSENCE POLICY:</b></p> <ol style="list-style-type: none"> <li>1. Please check the student handbook for details of the attendance policy.</li> </ol>

	<p>2. Students are expected to be in class on time and ready to go when the bell rings. Tardies: Consequences for tardiness will be as follows: First three tardies are free. Verbal warning will address consequences of being tardy. Fourth tardy and every tardy thereafter: Students will be assigned 30 minutes of detention by the teacher; the teacher will call the parent, guardian, or adult contact to provide notification of detention and to discuss the problem of tardiness. This detention must be scheduled and served within a week of the violation. Failure to serve this detention, or subsequent detentions, will result in an incremental grade reduction.</p> <p>3. Assignments will be posted to Google Classroom for completion and submission.</p> <p>4. Students must bring an admit pass to class after each absence. Admit Slip: Students must bring an admit pass to each class after an absence. Students will need to stop at the office and receive an admit pass from Sandy upon their return to school from an absence.</p> <p>5. Students will not be allowed makeup daily work or labs for unexcused absences. Students will be expected to know the information and will take the test/quiz on the day of return.</p> <p>6. Tardies will be handled as per the student handbook.</p> <p>7. For prearranged absence, students must present an absence slip before leaving.</p>
<p><b>Information regarding behavior system:</b></p>	<p>See student handbook.</p>
<p><b>Grading:</b></p>	<p><b>Grading</b>  A 90-100  B 80-89  C 70-79  D 60-69  F 59 and below</p>
<p><b>Homework Policy:</b></p>	<p>Homework will be graded intermittently. It is the student's responsibility to hand in their homework on time. For more details about homework see the section on late work or absences.</p>
<p><b>Self-Monitoring Checklist:</b></p>	<p>Check online weekly.  Inquire with Ms. Seena before or after class or afterschool.</p>
<p><b>Guidelines for Success:</b></p>	<p>Be responsible for your own learning. Set high expectations for yourself and monitor your learning/grade. Attend class. Be on time. Bring materials every day. Be actively engaged. Ask questions and seek help as needed. Do your own work. Complete all assignments. Respect the others in the learning community.</p>