

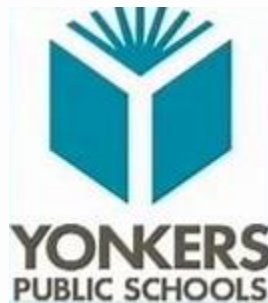


LINCOLN HIGH SCHOOL

**BE FUTURE
READY**

ACADEMY OF FINANCE

Academy
of FINANCE
Information Packet



Lincoln High School

375 Kneeland Avenue

Yonkers, NY 10704

914-376-8400

Lincoln High School Administration

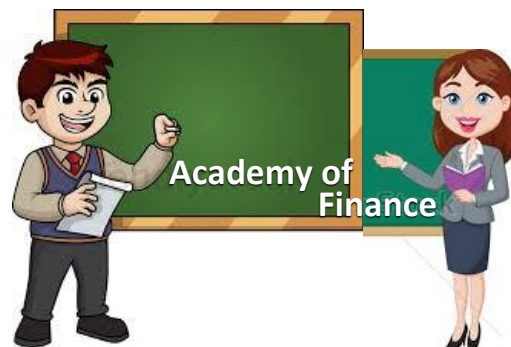
Mr. Ian Sherman, principal

Ms. Janette Swanson, assistant principal

Academy of Finance Staff

Ms. Joanne Martselos, director

Mr. Steve Mulqueen, coordinator



ACADEMY OF FINANCE

For nearly 40 years, NAF has been solving some of the biggest challenges in education and our economy by transforming the American high school experience, igniting students' passion for learning and giving employers the opportunity to shape America's future workforce.

INDUSTRY NEED

Opportunities in finance occupations are projected to grow 10 percent from 2016 to 2026, faster than the average for all occupations. There will continue to be a high demand for accountants and auditors due to globalization, a growing economy, and a complex tax and regulatory environment. In addition, with the growth of data and market research in understanding consumers and developing marketing strategies, there will be a growing demand for market research analysts. Yet many finance leaders are concerned with meeting talent needs as the industry evolves and are looking for solutions for developing talent and closing the skills gap. Diversifying and recruiting females is one of many strategies companies are focused on, as women continue to be underrepresented in the industry.

CURRICULUM

Finance curriculum covers banking and credit, financial planning, global finance, securities, insurance, accounting, and economics. It is validated by the Council for Economic Education. In addition, NAF approves programs of study that align with NAF's certification standards, enabling local school districts to meet the needs of their community, as well as district and state requirements.

NAF APPROACH

NAF's educational design is focused on making connections between the classroom and the workplace by integrating career-focused curricula and projects into the traditional high school experience, coupled with opportunities for real world application. Through a series of coursework, together with a progressive continuum of activities designed to build awareness, enable exploration, and finally prepare students for future studies and career paths, NAF students gain the skills and knowledge needed to make informed choices and be successful in their future careers.

PARTNERSHIPS

NAF works with both major corporations and local companies to ensure that the curriculum is current and relevant and to provide practical experience to students through a series of work-based learning activities. These activities enable students to connect directly with professionals in finance to learn first-hand about the industry, the skills needed to succeed, the expectations, and more. Business professionals serve as role models and mentors to students, guiding them to grow their business acumen, as well as technical knowledge. Businesses that work with NAF academies play an active and integral role in shaping the future workforce and building a talent pipeline that will one day soon be eligible to fill roles within their companies.

ACADEMY OF FINANCE DATA (2019)



26,705 STUDENTS



200 ACADEMIES

33

STATES

2,010

Advisory Board Members

Highest Concentration of Academies

- Florida **43**
- New York **31**
- Maryland **25**
- Delaware **14**
- Texas **14**



120

DISTRICTS

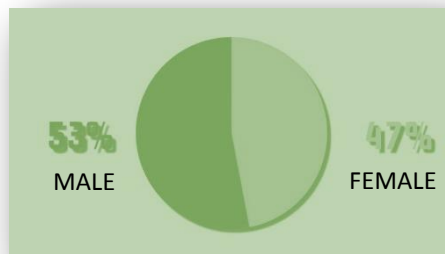
Highest Concentration of Academies

- 16** Miami-Dade
- 11** Dallas
- 10** Broward
- 10** New York City
- 6** Montgomery County



NAF STUDENTS

- 35%** Hispanic/Latino
- 28%** Black/African American
- 27%** White
- 6%** Asian
- 1%** Other/Multi-racial
- 1%** Native American/Alaska Native
- <1%** Pacific Islander



99%
SENIORS GRADUATED



ACADEMY OF FINANCE at LINCOLN HIGH SCHOOL

The AOF is a working partnership between local businesses and the community that has been existent for nearly 30 years at Lincoln High School. The program enables AOF students to learn and prepare for careers in banking, financial planning, and Wall Street operations. It helps students develop leadership and communication skills, evaluate their own potential for success, and establish personal goals.

Through classes, seminars and paid internships, students acquire practical experience in the day-to-day operations of the business world. In addition to stimulating interest in finance, the program provides superior academic preparation for the college-bound youth. Students who successfully complete all of the training and requirements are prepared with the necessary soft skills required in higher education, professional settings and careers. In addition, eligible students can earn SUNY college credit through Westchester Community College Early College Experience program.

EDUCATIONAL OPPORTUNITIES

College Majors in:

Accounting
Business
Computer Science
Economics
Entrepreneurship
Finance

CAREER OPPORTUNITIES

Accounting
Artificial Intelligence
Banking
Computer Operator
Corporate Loan Officer
Financial Consultant
International Banking Officer
Investment Banker
Money Market Trader
Mortgage Broker
Securities Broker



ALPHA BETA GAMMA
ORGANIZED 1970

LAMBDA ALPHA BETA GAMMA BUSINESS HONOR SOCIETY is the honor society that exists to recognize and reward academic excellence among business honor students and to recognize the contribution to learning and business of professionals. The requirements for eligible students are:

- 88 GPA in at least 3 business subjects
- Overall 85 GPA, or above
- Exemplary attendance
- Outstanding leadership skills
- Extracurricular activities, either in or out of school
- Recommendations from 2 core-subject teachers
- Resume
- LABG committee approval

ACADEMY OF FINANCE COURSE OFFERINGS

FRESHMAN YEAR

Principles of Finance (1/2 credit)

This is the first course students take in the Academy of Finance and introduces students to the financial world. Students develop financial literacy as they learn about the function of finance in society. They study income and wealth; examine financial institutions; learn how businesses raise capital; and study key investment-related terms and concepts. They also research how innovations have changed the financial services field. Finally, students explore careers that exist in finance today.

Financial Services (1/2 credit)

This course gives students an overview of banks and other financial services companies. It introduces students to the origins of money and banking and examines the early history of banking in the United States. Students study the financial services industry and the types of companies it includes in depth. They learn about the services offered by such companies and analyze the ways these companies earn profits. Finally, students examine careers in financial services.



Junior Achievement is the nation's largest organization dedicated to giving young people the knowledge and skills they need to own their economic success, plan for their futures, and make smart academic and economic choices. Junior Achievement's programs—in the core content areas of work readiness, entrepreneurship and financial literacy—ignite the spark in young people to experience and realize the opportunities and realities of work and life in the 21st century.

SOPHOMORE YEAR

Principles of Accounting (1/2 credit)

Principles of Accounting provides students with an understanding of the accounting process and how it facilitates decision making by providing data and information to internal and external stakeholders. Students learn that accounting is an integral part of all business activities. They learn how to apply technology to accounting by creating formulas and inputting data into spreadsheets. Students also examine career opportunities and the professional certifications and designations earned by individuals in the accounting profession.

Managerial Accounting (1/2 credit)

Managerial Accounting introduces the fundamentals of management accounting, including manufacturing and cost accounting, budgeting, accounting for managerial decision-making, and financial statement analysis. Students learn how to use accounting information for internal decision-making and planning and control. Regardless of the career path they choose, this course gives students the financial acumen necessary to make informed personal and business decisions.

JUNIOR YEAR

Financial Planning (1/2 credit)

Financial Planning provides students with an overview of the job of a financial planner. Students learn to consider how all aspects of financial planning might affect a potential client, and learn about the importance of financial planning in helping people reach their life goals. This course includes lessons on saving, borrowing, credit, and all types of insurance, and covers various types of investments. Students also examine careers in financial planning.

Insurance (1/2 credit)

This course introduces students to the insurance industry and to its critical role in the financial services sector and in society. It covers common types of insurance, including life, health and disability, property, liability, and forms of commercial insurance. Students examine the business model underlying the industry and how underwriting, actuarial science, and investment practices affect an insurance company's financial success. Finally, they explore career opportunities, including broker, underwriter, actuary, and claims adjuster



NFTE's mission is to provide programs that inspire students to recognize business opportunities and to plan for successful futures. By junior and senior years, students complete detailed business plans and compete on the school, regional, and national levels.

The Stock Market Game connects students to the global economy with virtual investing and real-world learning.



SENIOR YEAR

Business in a Global Economy (1/2 credit)

Business in a Global Economy provides students with an understanding of how and why businesses choose to expand their operations into other countries. This course exposes students to the unique challenges facing firms doing business internationally, and to the potential opportunities available to those businesses. Building on concepts introduced in Principles of Finance, Business in a Global Economy broadens students' understanding of how businesses operate, grow, and thrive in our ever-changing world.

Entrepreneurship (1/2 credit)

Entrepreneurship introduces students to the critical role entrepreneurs play in the national and global economy. Students learn the skills, attitudes, characteristics, and techniques necessary to become successful entrepreneurs. They explore starting a business and learn about the operational issues and financial risks that new businesses face. Students examine ethical issues and develop a framework for managing them. Finally, students identify the risks, returns, and other aspects of entrepreneurship as a potential career. Seniors may register with WCC as Early College Experience students to receive 3 SUNY credits.

STANDARDS

CAREER DEVELOPMENT & OCCUPATIONAL STANDARDS

Standard 1: Career Development

Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.

Standard 2: Integrated Learning

Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.

Standard 3a: Universal Foundation Skills

Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.

Standard 3b: Career Majors

Students who choose a career major will acquire the career-specific technical knowledge/skills necessary to progress toward gainful employment, career advancement, and success in postsecondary programs.





**Letter of Intent
Lincoln High School
Academy of Finance**

Name: _____ Year of Graduation _____

Date of Birth: _____

Address: _____

City: _____ State: _____ Zip: _____

Home Telephone: (_____) _____ Cell phone: (_____) _____

Parent/Guardian Name: _____

Emergency Contact, Name and phone: _____

.....
As a member of the Academy of Finance, I _____,
understand that...

(For Four-Year Academics)

I am making a commitment to the full four years of the program, which includes...

	Term (Fall)	Term (Spring)
Freshman Year	Principles of Finance	Financial Services
Sophomore Year	Principles of Accounting	Managerial Accounting
Junior Year	Financial Planning	Insurance
Senior Year	Entrepreneurship College Course (optional): Westchester Community College ECE Program – 3 SUNY credits	Business in a Global Economy

During your junior year and/or during the summer of your junior year, you will be required to interview for an internship and, if hired, become employed as part of the internship program. In order to qualify for an internship, you must have exemplary scholastic records and attendance.

When you join the Academy of Finance program, you are making a commitment to the following:

1. In order to be placed in a paid internship, the student must...
 - a. successfully complete and pass all Academy courses.
 - b. achieve an excellent record of attendance and punctuality.
 - c. provide a social security number, working papers, proof of citizenship or immigration status and fingerprints, if necessary.
 - d. Job Shadow
 - e. participate in the Pre-Shadowing/Internship seminars.
 - f. submit a resume.
 - g. participate in, at least, one preliminary interview, on the date scheduled.
2. Any history of drug use or criminal conviction will jeopardize internship and status as an AOF student.
3. Report for Academy of Finance activities, job interviews and work dressed appropriately. Sneakers or jeans are not permitted. Girls must wear dresses, suits dress pants or skirts. Boys must wear a collared shirt, tie and slacks, and be prepared to wear a jacket, when necessary.
4. Once placed in an internship, the student is responsible for whatever task he/she is assigned by the supervisor. If there is a question of appropriateness for a particular assignment, the student should contact the Program Director, Ms. Martselos, at 914-376-8400.
5. In senior year, students will enroll in Business in a Global Economy and Entrepreneurship. If the student chooses to take the senior courses for college credit, the student is responsible for paying the tuition directly to WCC.
6. While the Academy will provide placement assistance to graduates seeking employment, there is no guarantee of a job after graduation.
7. There will be a special notation entered on the student permanent record and college application regarding participation in the Academy of Finance and will receive a special *Certificate of Financial Studies* awarded at the Academy's graduation ceremony.
8. Any questions or problems with regard to any aspect of the Academy program should be directed to **Ms. Martselos, room 309**.
9. I understand that if I do not meet and maintain the requirements of the Academy of Finance and maintaining honors status, I will be asked to withdraw from the program.
10. In conclusion, I understand that I will receive the *Certificate of Financial Studies* from the Academy of Finance only if I have passed all courses and successfully completed all other requirements as specified above.

I understand that in being accepted into this program, I am committing myself to work during my junior and/or senior years and/or during the summer of my junior year. My acceptance further commits me to be an Academy of Finance participant during my entire senior year of high school. Your signature indicates that you have read and understand your commitment.

Please return to Mr. Mulqueen.

Student's Signature: _____

Parent's Signature: _____

AOF Director: _____ Date _____

SOFT SKILLS FOR YOUR CAREER

Source: Monster.com



1. Communication

Written and verbal communication skills are important in the workplace because they set the tone for how people perceive you. They also improve your chances of building relationships with co-workers. Communication skills help you deliver excellent work. Workers are more productive when they know how to communicate. If you can clearly express the who, what, when, where, why, and how of a project, you will be a hot ticket.

2. Teamwork

A company's success is the result of many people working toward a common goal. When employees can synthesize their varied talents, everyone wins. Employers look to team players to help build a friendly office culture, which helps retain employees and, in turn attracts top talent. Being able to collaborate well with your co-workers strengthens the quality of your work. To generate goodwill, lend a hand when you see a co-worker in need. ("Hey, I know you have a ton on your plate. How can I help?")

3. Adaptability

Things do not always go as planned. You need to be able to pivot and find alternate solutions. Successful leaders are the ones who know how to be flexible when problems arise. Employers need workers who can adapt to industry shifts and keep the company current. Push yourself to be an early adopter of change. For example, adapting to technology is crucial for people to be seen as someone who is capable of meeting new challenges.

4. Problem solving

When something goes wrong, you can either complain or take action. Knowing how to think on your feet can make you indispensable to an employer. Companies rely on problem solvers—a.k.a. their top performers—to navigate unexpected challenges. When an issue crops up, sit down and think through how you are going to address it.

5. Critical observation

Data does not mean much if you do not know how to interpret it. Being a critical observer can help make you a better worker all around. Companies need critical thinkers—people who bring a fresh perspective and ideas to help the company get a leg up on the competition or improve internal processes. By observing how people respond to the constant flow of information you can better understand the critical aspects of improving business operations.

6. Conflict resolution

Being able to resolve issues with co-workers will help you maintain relationships with peers and work more effectively. Being able to constructively work through disagreements with people is a sure indicator of maturity—as well as leadership potential.

7. Leadership

Having confidence and a clear vision can help influence your co-workers and get them on board with your ideas. Displaying such leadership skills helps you gain visibility, which can lead to more opportunities for promotions or salary bumps. Leadership means inspiring and helping others reach their full potential. Learn how to motivate a team, and take on more responsibility.

ACADEMY OF FINANCE
Student Self-Evaluation Form

Student _____ Date _____

Rate yourself on the following qualities:

	Excellent	Good	Fair	Poor
1. Attendance and Punctuality				
2. Follow-through on Assignments				
3. Character (honesty, attitude, behavior, responsibility)				
4. Class Participation				
5. Relationship with Peers/Teamwork				
6. Relationship with Adults				
7. Dress/Appearance				
8. Communication Skills (verbal and written)				
9. Ability to Work with Numbers				
10. Leadership				
11. Time Management				
12. Decision Making/ Problem Solving				
13. Academic Achievement				
14. Computer Skills				
15. Responsible Use of Social Media				

ACADEMY OF FINANCE ADVISORY BOARD

The Advisory Board functions in an advisory capacity to a National Academy Foundation (NAF) member academy. The Advisory Board is an integral part of the learning experience for all Academy students, bridging the classroom with the world of college and careers.

The overall role of the advisory board is to:

1. Collaborate with the Academy to prepare students for success in college and careers
2. Review Academy data, participate in the NAF Academy Assessment, and provide input on the Academy action plan
3. Provide teachers with curriculum support and professional development
4. Assist students with classroom projects
5. Provide students with a sequence of work-based learning experiences, including paid internships, based on the Academy work-based learning plan
6. Serve as advocates for the Academy
7. Provide and solicit financial support from the community to ensure Academy sustainability

ACADEMY SPONSORS

The Academy of Finance gratefully acknowledges the contributions in the form of internships, job shadowing experiences, corporate visits, speakers, college courses, and donations from the following sponsors:

AT&T	Monroe College
City of Yonkers	National Academy Foundation
City of Yonkers Parking Violations Bureau	NFTE
COAP (Careers Opportunities in the Accounting Profession)	(Network for Teaching Entrepreneurship)
Cross County Shopping Center	NYSSCPA
-Macerich Management	(New York State Society of CPAs)
Crestwood Technology	PepsiCo
DC Ranieri Insurance Agency	PNC Bank
Deloitte	Pupilo Agency
James G. Dibbini & Associates, PC	Rising Media Publications
Empress Emergency Medical Services	Russell Reynolds Associates
Ernst & Young, LLP	Science Barge
Grant Thornton	Sunnyside Federal
Her Honor Mentoring	Sterling National Bank
JCY - Westchester Community Partners	Westchester Community College
Junior Achievement	-Early College Experience Program
Joseph A Marra Law	Yonkers Partners in Education
Law Office of Andrew M. Romano	Yonkers Chamber of Commerce
Lexco Wealth Management	Yonkers Public Schools
Mercy College School of Business	-Finance, Funded, Grants
Microsoft	-Purchasing and Curriculum
Milord Law Firm	-Instruction Departments

BUSINESS & MANAGEMENT COLLEGE MAJORS - SUNY

Accounting • Albany, Binghamton, Brockport, University at Buffalo , Empire State, Fredonia, Geneseo, New Paltz, Old Westbury, Oswego, Plattsburgh, SUNY Poly
Accounting, Online degree • Plattsburgh
Accounting/Accounting BS/MS • University at Buffalo
Accounting: Information Systems Auditing • Delhi
Accounting: Public Accounting BS/MBA • Oswego
Advertising & Marketing Communications BS • FIT
Advertising & Marketing Communications BS E/W •FIT
Agribusiness Management • Canton
Applied Economics & Management • NYS College of Agriculture & Life Sciences at Cornell
Automotive Management BBA • Morrisville
Aviation Administration • Farmingdale
Business • Plattsburgh
Business Administration • Albany, Alfred State, Binghamton, Brockport, Buffalo State, University at Buffalo, Cobleskill, Fredonia, Geneseo, Morrisville, Old Westbury, Oswego, Plattsburgh, Plattsburgh at Queensbury , Potsdam, SUNY Poly
Business Administration, Oswego-Metro Center Syracuse, Potsdam, Oswego, Alfred State
Business Administration/Finance BS/MS • University at Buffalo
Business Administration/Management Information Systems BS/MS • University at Buffalo
Business Administration/Operations & Supply Chain Management BS/MS • University at Buffalo
Business Analytics • Farmingdale, New Paltz
Business & Professional Golf Management • Delhi
Business & Technology Management • Delhi
Business & Technology Management at Schenectady CC • Delhi
Business Economics • Albany, Cortland, Oneonta, Potsdam
Business Management • Farmingdale, Stony Brook
Business, Management & Economics • Empire State
Construction Management • Alfred State, ESF
Construction Management: Design & Building • Delhi
Construction Supervision • Alfred State
Cosmetics & Fragrance Marketing BS • FIT
Culinary Arts Management • Cobleskill, Delhi
Culinary Arts Management, Online degree • Delhi
Digital Forensics • Albany
Direct & Interactive Marketing BS • FIT
Early Childhood Care & Management • Canton
Economics • Plattsburgh
Economics-Business Administration 4+1 Clarkson • Cortland
Emergency Management • Canton
Entrepreneurship • Plattsburgh
Entrepreneurship & Small Business Management • Morrisville
Entrepreneurship for the Fashion and Design Industry BS • FIT
Event Management • Delhi
Event Management, Online degree • Delhi
Facilities Management • Delhi
Fashion Business Management BS • FIT
Fashion Business Management BS E/W • FIT
Fashion Design & Management • NYS College of Human Ecology at Cornell
Fashion Merchandising 3+1 FIT • Buffalo State, Oneonta
Finance • Brockport, Canton, Fredonia, New Paltz, Old Westbury, Oswego, Plattsburgh, SUNY Poly BS/BBA



Financial Planning • Alfred State
Financial Services • Cobleskill
Food Service & Restaurant Administration • Oneonta
General Business • New Paltz
Global Business Management • Farmingdale
Global Supply Chain Management • Plattsburgh
Golf and Sports Turf Management • Delhi
Health Care Policy • NYS College of Human Ecology at Cornell
Home Products Development BS • FIT
Horticultural Technology Management • Farmingdale
Hospitality Administration • Buffalo State*
Hotel & Restaurant Management • Delhi
Hotel & Restaurant Management, Online degree • Delhi
Hospitality Management: Hotel & Restaurant Management, at Schenectady • Delhi
Hospitality Management • Plattsburgh
Human Resource Management • Delhi, Oswego
Industrial & Labor Relations • NYS School of Industrial & Labor Relations at Cornell, Old Westbury BA/BS
Industrial Management • Fredonia
Information Technology Management • Delhi, Morrisville
International Business • New Paltz, Plattsburgh
International Business & Economics • Brockport
International Trade • University at Buffalo
International Trade & Marketing for the Fashion Industries BS • FIT
International Trade & Marketing for the Fashion Industries BS E/W • FIT
International Trade & Marketing for the Fashion Industries BS, Online degree • FIT
International Transportation & Trade • Maritime
Labor Studies • Empire State
Management • Canton, New Paltz, Plattsburgh
Management Information Systems • Old Westbury, Plattsburgh
Management: Management Science • Fredonia
Management 4+1 Alfred University • Geneseo, Potsdam
Management 4+1 Clarkson University • Cortland, Fredonia, Geneseo, Oneonta, Potsdam
Management 4+1 Niagara University • Fredonia **Management 4+1 RIT** • Fredonia, Geneseo, Oneonta, Potsdam **Management 4+1 St. Bonaventure** • Fredonia **Management 4+1 Union College** • Geneseo, Oneonta, Potsdam
Marine Operations • Maritime
Marine Transportation • Maritime
Marketing • Brockport, Fredonia, New Paltz, Old Westbury, Oswego, Plattsburgh
Music: Business • Potsdam
Operations Management & Information Systems • Oswego
Policy Analysis and Management • NYS College of Human Ecology at Cornell
Production Management: Fashion & Related Industries BS • FIT
Professional Accounting • Oneonta
Professional Studies (BPS) • Old Westbury
Public Accountancy • Fredonia
Recreation & Sports Facility Management • Delhi
Risk Management Insurance • Oswego
Sport Management • Alfred State, Brockport, Canton, Cortland, Farmingdale, Fredonia, Oneonta
Technical Design • FIT
Technological Systems Management • Stony Brook
Technology Management • Alfred State, Morrisville
Technology Management: Resort & Recreation Service • Morrisville
Textile Development & Marketing BS • FIT



Academy of Finance Class of _____ Student Growth Pathway to Graduation

	Final Grade	Business GPA	Overall GPA	Trips Attended
<u>Freshmen Year</u>				
Principles of Finance	_____	_____	_____	_____
Financial Services	_____	_____	_____	_____
<u>Sophomore Year</u>				
Principles of Accounting	_____	_____	_____	_____
Managerial Accounting	_____	_____	_____	_____
<u>Junior Year</u>				
Financial Planning	_____	_____	_____	_____
Insurance	_____	_____	_____	_____
<u>Senior Year</u>				
Business in a Global Economy	_____	_____	_____	_____
Entrepreneurship	_____	_____	_____	_____

Meet & Greet, date: _____

Business Plan: junior year _____ /senior year _____

Work-Based Learning: ____ **COAP** (summer of junior year), _____

Internship, date started: _____

location: _____ supervisor: _____

Job Shadowing, host/title: _____ date: _____

JA HS Heroes: date: _____, school: _____ /date: _____, school: _____

____ **Lambda Alpha Beta Gamma Business Honor Society**, date inducted: _____
(88 Business GPA/85 Overall GPA/Community Service/Exemplary Attendance/Leadership)

People in my Network: _____

Competitions: _____

Scholarships Received: _____

College Attending _____

AOF Dinner Graduation, date: _____