

BUSINESS NEWSLETTER

Intro to Business Newsletter

Welcome to the first edition of the Half Hollow Hills Business Newsletter. This new circular is a monthly release pertaining to the business department throughout Half Hollow Hills. This newsletter will provide you with insight into the current curriculum and introduce you to competitions, projects and other beneficial activities of Half Hollow Hills business department. We will present interesting and important information and show the importance of a proper business education from the perspective of those who know best; the students themselves. Developed by business students, this newsletter will allow prospective students and parents to attain a better understanding of the impact and importance a business education has on us. Unfortunately, classes in the business department are often viewed as simply electives; however, if anything can be learned from the country's current economic position, understanding business and fiscal responsibility is something that affects us all.

In The Classroom

Recently, the stock market has experienced a huge degree of volatility. In the last month the Dow Jones Industrial Average (DJI) has fluctuated up to 989.49 points. This huge amount of volatility has come as a result of rising tensions over the European Debt Crisis.

Business students, thanks to our excellent business department, have been informed of both the European debt crisis and the rising debt at home. We are constantly reminded of the problems that the world faces during this financial climate and we are encouraged to discuss these issues in the classroom. Although this crisis has left all of the countries in the European Union in harms way, many lessons, again thanks to our business department, have been learned from it.

Students have been shown how runaway government spending can lead to political and economic problems. Students have learned the importance of supporting fiscal policies that work to cut frivolous spending and promote a more streamlined government. Students have also learned the importance of keeping a balanced budget when it comes to personal finance. Students have read how debt can affect a nation and through this have learned the importance of making sound financial decisions at home.

Monthly Stock Tips

These 2 stocks are among the top this month for high dividend earnings. A dividend is an amount of money from a company's revenue that is divided equally among its stockholders. If you're looking for a big return on your investment, these 2 stocks are certainly some to consider wisely.

-Exelon (EXC) - This company has a market capitalization of \$28.2 billion, generates revenues in an amount of \$19.4 billion and a net income of \$2.7 billion. Due to the high earnings within their company, they are now able to give their stockholders a dividend of \$1.88.

-Microsoft (MSFT) - This company has a market capitalization of \$208.5 billion, generates revenues in an amount of \$69.9 billion and a net income of \$23.2 billion. Due to its recent high earnings from the last quarter, Microsoft's dividend now resides at \$0.20 a share.

As we learned in our finance classes, younger investors have more risk however, they can earn a higher return on their investments. Older investors have less of a risk however, their return on investments are low. If you are looking to make lots of money with a high return, now is certainly the time to do so. As Horace once said in his poem, we should all follow the phrase *Carpe diem*, meaning "Seize the day."

School to Business Partnership

The School to Business Partnership is a program designed to provide students with real world business experiences and connections. Students will have the opportunity to work and meet with local business owners in order to get a first hand perspective of different industries. There are currently over 100 local companies and businesses who have agreed to be a part of this school to business partnership. Monthly meetings along with internship and job shadowing opportunities are what make this program so special. In the extremely competitive job market today, first hand experiences such as these are the "x-factors" that will put these students above their competition when entering the workforce. We are always looking for new members to add new experiences for the students of Half Hollow Hills. If you are interested in participating please visit our link on the district website under "Business Education."

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Business Honor Society Contests

Deloitte Virtual Business Contest:

- Deloitte Professional Services is offering students the opportunity to learn about different professional positions and careers through a virtual business contest. Participants will get the taste of the different positions at a fictional services firm. Each participant will fulfill one of several roles within a simulated firm whose task will be to orchestrate the clean up of a fictional oil spill in New City. Not only will this allow students to get an idea of what jobs are really like, but it also builds teamwork, communication and problem solving skills.



Kleinfeld Bridal Career Education Event:

-This year fashion apparel students from over 21 different Long Island high schools had the opportunity to attend a Kleinfeld Bridal Career event. Students had the opportunity to learn about fashion along with internship and job opportunities that exist in this field of work. Overall this event went over extremely well and students felt it to be extremely beneficial.

Financial Literacy Course

Financial Literacy has provided students with an interesting perspective on the business world and is a necessary course for students. The statistics show reasons why financial literacy is such a vital skill for all:

- A study of 1,065 teens found that 21% of 18 and 19-year-olds have credit cards.
- 45% of college students are in credit card debt, the average credit card debt being more than \$3,000
- 40% of Americans say they live beyond their means
- The President's Advisory Council on Financial Literacy's 2008 Annual Report identifies financial illiteracy as among the causes for the financial and credit crisis

In order to further prove the need for a Financial Literacy Class, we tested 257 High School Students.

- Grade levels** – 9-12 (most of them 11th & 12th grade)
- The test was administered in different school subjects** – Mathematics (Calculus, Computer Programming), Research Class, Social Studies, (English) Language Arts, LOTE, and other elective classes.
- None of the students have taken a Finance class at East or West
- Test** - 20 questions, basic Finance Knowledge. 5 points for each correct answer.

The Results are seen here:

As seen in the graphic (right) 69% of students received a failing grade (F). A staggering 87% received a D or an F. It is statistics such as these that help to shed light on a problem facing students - a lack of financial knowledge. It is the goal and intention of the Financial Literacy course to help improve this statistic and to better prepare students not only for college, but also for the job market and post-college adulthood.

