

Suggested Sequence of Courses

9th-10th Grade

- Principles of Business Administration and Management (recommended, not required, at home school)
- Managing Personal Finances Using Excel (home school)

11th Grade

First Semester

- Honors Accounting I (home school)

Second Semester

- Honors Finance Academy I (WHS)
- Accounting II (WHS)

Internship in the summer between 11th-12th grades

12th Grade

- Financial Management 215 (CCC)
- Finance Academy II (WHS)

Entrance Requirements

- 2.5 GPA
- 94% attendance rate
- Complete an intention form to apply with the AOF instructor (Ms. Meros)

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Benefits of the Academy of Finance

- AOF graduates who are now in college report that they were well prepared for their college business classes.
- Graduate with up to 6 college credits. (Students completing Accounting I and II with at least a B can take the accounting exam from CCC. If they do well on the exam, they earn 3 transcribed college credits. AOF students also earn 3 credits for passing Financial Management at CCC.)
- Many AOF students have continued to work for the companies that provided their internships.
- College admissions counselors are impressed with the internship and the college course work.
- Honors Finance Academy I is an honors-level course (level 8).
- Finance Academy II is an AP-level course (level 9).
- Students completing Accounting I and II, Finance Academy I and II, and the internship earn the Financial Services completer.
- Students finishing all AOF requirements earn certification from the National Academy Foundation (www.naf.org).

For more information, talk with your school counselor or contact Karen Meros at 410-751-3630 or kkmeros@carrollk12.org



CARROLL
COUNTY
PUBLIC
SCHOOLS

Academy of Finance

*Starting
January 2018*



The Academy of Finance is affiliated with the National Academy Foundation (NAF). For more information about NAF, visit their website www.naf.org.

What is the Academy of Finance?

The Carroll County Academy of Finance is a program designed for students who are interested in careers in the financial services industry. Careers in the financial services industry include:

- Accountant
- Banker
- Stockbroker
- Financial advisory
- Insurance agent
- Economist

The Academy of Finance is open to students from all high schools in the county. Some of the required courses are taken at the home high school and three courses are taken at Westminster High School. Academy of Finance students enjoy getting to know students from other schools in the county who are also interested in careers in the financial services industry.

AOF Advisory Board

We are fortunate to have a very active advisory board. The advisory board consists of school personnel and members of the business community. Denise Mersinger, a financial advisor with Merrill Lynch, is the current president.

Guest Speakers and Field Trips

Members of the business community come in to speak to the classes. We take several field trip each year including a trip to New York during the Finance Academy II class.

What courses must you take in the Academy of Finance?

Students take the following course at their *home schools* in 11th grade.

- Honors Accounting I

Students also take the following courses at

Westminster High School.

- Honors Finance Academy I (a one-mod course taken in the spring semester of the 11th grade)
- Accounting II (spring semester 11th grade)
- Finance Academy II (a one-mod course taken the fall semester of the 12th grade)

Students will also

- Complete a 6-week compensated internship (usually in the summer between 11th and 12th grades)
- Complete a college course at Carroll Community College

Honors Finance Academy I

Finance Academy I is a one-mod course taught at Westminster High School. It is taken in the spring semester of the junior year.

The course includes:

- Principles of Finance
- Financial Planning

Students take courses the first and last mods of the day at their home schools. They travel to Westminster High School on the CCCTC buses for mods 2 (Honors Finance Academy I) and 3 (Accounting II). Travel time is taken from Finance Academy I—not the home schools courses. Students eat lunch at WHS.

Finance Academy II

Finance Academy II is a one-mod course taught at Westminster High School. It is taken in the fall of the senior year.

The course includes:

- Financial Services
- Applied Finance

Internship

Academy of Finance students complete a 6-week paid internship. This is typically done in the summer between grades 11 and 12. In addition to being paid for the internship, the students may earn two high school credits.

In the spring and summer of 2016 the following businesses provided internships for our students:

- Carroll Community Bank
- Carroll County Government
- Carroll County Public Schools
- City of Westminster
- Community Foundation of Carroll Co.
- Farmers & Merchants Bank
- Merrill Lynch
- Sturgill & Associates

College Course

AOF students take Financial Management 215 at Carroll Community College as a concurrent enrollment course in the fall of the senior year. The class begins at 8 a.m. The students earn 3 credits. Students need to provide their own transportation. Successful completion of this course is **required** to earn NAF certification. Student can earn the Financial Services completer without taking this course.