

# Business Finance

Tutor: Julie Renzema

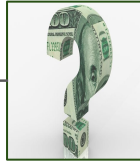
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How many employees do I need?



What are my profits?



**9th - 12th Grades**

**1 Semester Class  
Winter 2022**

HS ½ credit Consumer Math  
or Applied Mathematics

Many students start out earning money with their own business, whether it be babysitting or mowing lawns. Having an understanding of basic business finance will help them to succeed in their own endeavors and introduce them to potential long term career options.

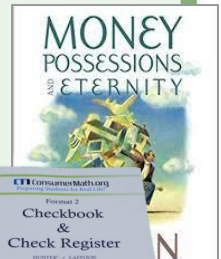
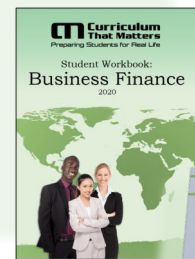
In this class you will discover how math and business function together in the real world. You will learn how to use math in various business models to answer the basic questions that a small business owner needs to know. The class will cover topics and provide experience with such things as job applications, interviews, product development and sales, advertising, taxes, staffing, shipping, and projecting profits. You will be “earning” your grade in our classroom “companies”.

What questions are asked at an interview?

How do I distribute my product?

How do I do my taxes?

Can I wear jeans to an interview? They're clean.



## Books & Materials:

Student needs to purchase for this class

1. A 3-ring Binder and 15 dividers
2. (Practicum text) CTM Business Finance Student Workbook 2020
3. CTM Student Checkbook and Register
4. *Money, Possessions and Eternity* by Randy Alcorn

## Class Fees:

**Due at Registration: \$25.00** (Non-refundable)

**Due January 19, 2022:**

**\$150 Tuition**

**\$10 Materials Fee** (Non-Refundable)  
[includes CTM Bank Student Subscription]

(See Financial Policies on Back)

### Meet the Tutor:

Julie Renzema has a B.S. in Occupational Therapy from WMU. She is a Christ-follower and attends Vicksburg Bible Church with her family. She and her husband of 27 years have homeschooled since 2000, with four of their six children now graduated and their last two on their way to completion.

Helping people to succeed in their activities of daily living has always been important to Mrs. Renzema. She has attended Financial Peace University several times at various local churches.

She never expected to need to know business finance principles with her vocation choice. But God placed various opportunities over the years in her path that developed these skills. From having her own business to volunteering for several local organizations where a basic knowledge of business finance allowed her to be able to serve her family and others.

### Financial Policies

#### Tuition Policy:

Tuition for this class is \$150.00 + \$10.00 (**Non-refundable**) Materials fee payable to Julie Renzema. Full payment is expected by January 19, 2022.

#### Late Payments & Refunds:

Late payments will be charged a \$10.00 late fee for each week the payment is late.

If the class is dropped before the 3rd week of class a prorated tuition refund will be given, after this day no refunds will be given.



### LAMP Students

I will accept LAMP funds as payment for the tuition fee.

- \$25 (Non-refundable) Registration fee due at Registration is for all students. This secures your seat in this class. No post-dated checks.
- The tuition amount to be submitted to LAMP is \$150.00. LAMP does not cover material fees or books.
- Please notify me by email as soon as you know the monthly amount LAMP will be paying for this class.
- Any LAMP tuition shortages must be paid by January 19, 2022.
- Any missed monthly payments from LAMP will be charged to the family and **due** no later than the 3rd Wednesday of the month. Anything after that will receive a late fee.
- If a student drops the class, the remaining tuition payment for the semester is expected within a week of the student leaving the class.

If the student completes **both** the **Personal Finance and Business Finance** classes he/she may **earn 1 high school credit** for consumer math or applied mathematics.

CTM offers a Consumers Math Student Workbook Set 2020 for around \$69.95

<https://curriculumthatmatters.com/product/consumer-math-student-workbook-set-2020/>