The Impact of an Advisory Board on Student Achievement

Tuesday
10/27/2015
2:30 PM
Room 421

Presented by:

Nancy L.R. Stern Chairperson, Advisory Board Fort Lee Academy of Finance
Linda Farrell Former Director Fort Lee Academy of Finance
Joseph Finizio Assistant Principal Fort Lee High School
EDUCATION

HS introduces Academy of Finance

BY ROBERT SCHMELZER
Staff Writer

Twenty incoming juniors will be engaged in a new curriculum at the Fort Lee High School when the fall semester begins in September.

These students were chosen by members of the high school faculty to be part of the district's first Academy of Finance.

"We applied for and were accepted to the National Academy Foundation," Fort Lee High School Vice-Principal Leslie Appelbaum explained. "It's like a school within a school. The students take specific courses directed by the academy - courses such as accounting 1 and accounting 2, securities, etc."

According to Appelbaum, these courses will be integrated into the students' schedules; even classes such as English and history will be altered to include business oriented issues.

English teacher Maureen Bertrille attended training workshops that will help her teach the students how to create resumes and write business reports and names.

Appelbaum, along with Bertrille and lead teacher Muriel Kanevo interviewed all the sophomores who applied to the academy and narrowed down the applicants to 20 students.

"We could have a larger group, but logistically, it's much easier right now to handle a group of 20," Kanevo explained.

The faculty members said they searched for students who were not necessarily the advanced placement students. "We were looking for kids who are good students, average students, because these are the kids who fall through the cracks," Kanevo said.

Another requirement of the National Academy Foundation (NAF) is that the high school create an advisory board of local professionals and entrepreneurs. The advisory board members will meet with the students and give them guidance through their junior and senior years.

The board members will also assist the students when they take on paid internships during the summer between junior and senior years - another requirement of NAF.

Recently, the sophomores had an opportunity to meet with the members of the advisory board in the library of the Fort Lee High School. Board members include Fort Lee Councilman Mark Sokolich, Edgewater Board of Education President Stephen Gross, Port Lee Board of Education President Nancy Stern and local business owner Anthony Cimon.

After the board members gave brief introductions, the students were asked to introduce themselves and explain their interest in the academy. Several students explained that they have a genuine interest in a career in business, finance and accounting. Others said they got involved in order to see if they had an interest in business and finance.

"Gregg Bethell, a representative from NAF, spoke to the students and board members about the Academy of Finance and what they can expect from the coming school year," Kanevo said. "He also spoke about the benefits of attending this academy.

"Ninety-three percent of the students have gone on to college; 70 percent have gone on to pursue finance degrees," Bethell said.

He added that more than 50 percent of the students have entered academy internships as higher skilled employees than entry level employees.

"Even if you don't go for a degree in finance," Bethell said, you will still get a solid foundation in financial literacy, which will affect everything you go on to do."

As Bethell concluded, the students broke off into groups to sit down with the advisory board members and talk about their expectations for the coming year.

Acting Superintendent Dr. Alan Sugarman commented on the academy and the benefits for the students. "School can seem like a box, the way everything is compartmentalized. We have to get the students involved in the community - we have to get them outside the box. They are potential wage earners and family leaders. We have to get them to look at the outside world and see what life is supposed to be like."

Currently, there are 700 academies in the country, and just more than 20 in New Jersey.

Suburbite 5/20/05
A promising investment
Fort Lee academy connects school to life

American high schools need to change. Too many of them graduate students unprepared for college work. Too many aren't able to convince students that what they learn in high school matters in life.

Experiments in high school reform are taking place around the nation. One that shows promise — creating academies within schools — is under way in North Jersey and is showing promise in some districts, such as Fort Lee.

Fort Lee High School's Academy of Finance, begun last year, shows the benefits of allowing high school students to specialize, to a limited degree.

The program teaches accounting, economics, securities and banking — topics that students often don’t learn until college. It also puts each student in a paid internship in the summer between their junior and senior years. That gives students real-life experience in business. It also builds skills that can be translated to any field, such as meeting deadlines and getting along with coworkers.

The Fort Lee academy avoids some of the pitfalls that confront specialized programs within high schools. One such danger is that students will focus on a single field at too early an age, narrowing their options. Another risk is that specialized courses won’t be challenging enough to seriously prepare any student for college work in that field. High school classes in “business math,” for example, have over the years been geared to students who aren’t considered “college material.”

At Fort Lee High School, students take finance courses on top of meeting the school’s other required classes, including four years of English and at least two years of a foreign language. That liberal arts emphasis is important for all students. American public schools rightly aim not only to train kids for work, but also to educate them as future citizens of a democracy and as well-rounded human beings.

High schools need to change, and any program that fires up adolescents’ curiosity deserves consideration. Academies such as Fort Lee’s allow students to study subjects in-depth. Education should be deep, but it must also be broad.
Students Will Get Financial Lessons

Academy of Finance

By Robert Schmelter

Suburbanite 8/27/05
Fort Lee High School Academy of Finance

Mission Statement

Fort Lee High School Academy of Finance aims to provide its students with building blocks for the knowledge and application of business and finance. Its function is to provide key elements of these skills to enable its graduates to manage their personal and professional lives in any career path they choose.

Approved and adopted by the AOF Advisory Board: December 11, 2013
AOF ADVISORY BOARD MEMBERS' ACTIVITIES

- Attend at least three regularly scheduled meetings per school year. In addition, attend at least 1 other event which might include Parent Night, Back to School Night, Basketball Tournament, Career Day or the Senior Recognition Ceremony.

- Volunteer as a speaker for AOF classes as arranged by the staff to increase business relevance to work community and tie classroom knowledge to real work.

- Participate in classroom activities when asked by the staff to view students' presentations and critique them.

- Be a mentor for AOF students. This includes attending the mentor meeting in the spring. At that meeting we help the students create professional resumes, practice role playing for interviews, are available for questions concerning the student’s internship and act as a resource in sharing real life experiences.

- Assist in providing and/or identifying and/or obtaining paid 6-8 week summer business internships.

- Act as a “relationship broker” to all Academy of Finance students to share their experience with other professionals.

- Participate in fundraising projects that will help the Academy grow.

- Support in developing local resources for the AOF program, such as media experts, community associations, businesses and local colleges.

- Help to sustain the AOF program by recognizing and awarding student achievement.

- Give assistance with community outreach, developing relationships with other local AOF programs, advocacy, paid internships and long term financial support.

Approved by the AOF Advisory Board September 10, 2014
Fort Lee High School Academy of Finance

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The Program

Introduction of Program – Giuseppa Walsh (8:30 am – 8:40 am)

Panel Discussion – Moderated by Nancy L.R. Stern (8:40 am – 9:30 am)

Question and Answer Session – AOF Students (9:30 am – 9:45 am)

Breakout Session – Students and Speakers (9:45 am – 10:00 am)
Speakers

Lori Banks-Keller - Flavor Industry Regional Sales Manager

Lori Banks-Keller was born and raised in Brooklyn where she attended undergraduate school at Brooklyn College. For her master’s degree, she studied at NYU, in the same field as an undergraduate, Nutrition. She soon learned there was a competency, in the science of food, otherwise known as Food Science. Food Scientists create, develop and engineer food products from artisan to mass-produced brands. She became interested in Food Science that directed her towards working with Unilever and Kraft in New Jersey. She developed recipes and scaled up formulations for Nabisco Brands and Good Humor Ice Cream. Included in this work she traveled to dozens of food manufacturing sites in the US and Europe, to assist in the accurate manufacturing of each new product introduction.

Since Mrs. Banks-Keller is self-motivated and business conscience, friendly and outgoing, she decided to change careers to try sales. She selected this job change in her early thirties, to achieve a more autonomous life-style, compared to working in a 9-5PM day to day environment. She loves to travel, which is important for a sales executive. Her career in Sales has led her to the flexibility she desires and financial security.

To learn more about what Lori Banks-Keller does, please can contact her at: 201-736-6665 or lbanks5830@aol.com.

Tatyana Dyagileva – Designer

Tatyana Dyagileva was born and raised in Almaty, Kazakhstan. After acquiring her bachelor degree in Fashion Design, she joined the sales team of “Rothmans International” and was promoted to a position of Marketing Executing of Central Asia.

After leaving Kazakhstan and traveling extensively throughout Europe, she ended up in Fort Lee, NJ. Combining her knowledge of fashion, design and marketing she opened her own business “Glamour Coach” - a fashion styling/personal branding consultation services, together with a line of jewelry “TANDYA”.

In 2010 she embraced her lifelong passion of interior design and launched Interior Design/ Home Staging services under “Glamour Coach Decor”, where she integrated her sense of esthetics, world traveling experience, and studies in a field of neuromarketing to create spaces that trigger emotional connection. The unique line of closet organizational solution - IQ Closets, is a new addition to a value added services.

Last year Mrs. Dyagileva partnered with Russian Luxury Lifestyle Magazine “Profiles” as contributing writer and editor. She has introduced “Profiles Concierge” services - a platform to cater relocations and foster business expansions into the American Markets.

She is a Publicity Coordinator for Fort Lee Regional Chamber of Commerce.

To contact Tatyana Dyagileva’s email address: td@glamourcoachdecor.com or call 551-574-8028.

Linda Farrell – Former Academy of Finance Director

Linda Farrell grew up in New Milford, New Jersey where she graduated from high school. She attended Fairleigh Dickinson University in Teaneck, New Jersey pursuing her favorite subject, business. At FDU she achieved BS and MBA Degrees in Marketing. For 25 years she worked in marketing and sales for local industrial chemical companies traveling frequently throughout the northeast.

During her business career, Mrs. Farrell served on the Edgewater Board of Education. It was during that time that she decided to change careers and become a high school teacher where her skills and experience in education, careers and business could be transferred to the classroom. Her first teaching position was at Bogota High School where she taught a school-to-work course along with technology, marketing, and cooperative education. When she learned the Fort Lee District was initiating an Academy of Finance program, she applied and obtained a teaching position there. During her nine years in the district, she was the Director of the Academy of Finance, FBLA and Yearbook Adviser.

Mrs. Farrell retired from the Fort Lee School District two years ago and is leading a very busy life enjoying her grandsons, gardening, and participating in other local clubs and activities. She lives in Edgewater with her husband and has two sons.

You can reach Mrs. Farrell on her cell phone: 201-452-5379 or by emailing her at LVFarrell@gmail.com
Speakers

Margaret Maclay – Business Consultant

Margaret Maclay, of Maclay Associates, LLC, is a business performance coach and trainer with FocalPoint Coaching, a World-Class coaching and training organization powered by Brian Tracy. She has over 25 years of experience working with global corporations to develop production efficiencies and strategies to maximize profitability and productivity. Today Maclay works with executives, managers, teams and business owners to identify the most productive and valuable use of their time; develop the most efficient and cost-effective operations; increase personal performance and company profitability.

Maclay is a globally recognized speaker and trainer; provides select one-on-one and group coaching, customized training and assessment services. She is the Executive Director of the Fort Lee Regional Chamber of Commerce, serves on the Fort Lee High School Academy of Finance Advisory Board, the Philadelphia University Alumni Advisory Board, the Baldwin School National Advisory Board, is Director of the FocalPoint Coaching Assessment Center and an international FocalPoint Coaching Trainer and Practice Mentor.

To contact Margaret Maclay email m.maclay@maclayassociates.com or call 201-406-1690. Visit www.maclayassociates.com to learn more.

Ada Mercuri-Garcia – LFCMS PTA President

Ada Mercuri-Garcia was born in Italy and raised in North Bergen, NJ where she graduated from high school. She attended NYU and received a Bachelor of Arts in Romance Language, finishing in 3 and a half years.

Upon graduating she began working at Ferrara Foods and Confections in Little Italy. Her ability to speak French, Italian and Spanish allowed her to move quickly within the company becoming the liaison to European Vendors. She learned every aspect of the Specialty Food Industry from importing, distribution, marketing, product sourcing and development. After the company moved from Little Italy to New Jersey, she became Vice President of Operations and served on the Board of Directors as Corporate Secretary. She worked for the company from 1986 to 1999.

Ada took a brief hiatus to raise her children. As they entered school she began working with her husband in his wholesale plumbing supply business. She is VP of Operations and Contractor Sales.

She also has spent the past 10 years on the PTA board in Fort Lee volunteering and raising tens of thousands of dollars for School 4 and LFCMS.

Ada Mercuri-Garcia can be reached by phone at 201-826-1518 or by e-mail at mercurigarcia@msn.com.

Arthur Pasternak – Financial Advisor

Arthur Pasternak was born in the Bronx and raised in Brooklyn. He graduated from Syracuse University with a B.S. in Communications from the Newhouse School of Communications. Upon graduation, he held sales positions in Yellow Pages and Spot Radio Advertising for two years. Unhappy with his career path, he decided to return to school and received a Masters of Business Administration degree from Pace University. Upon graduation, he was offered a job as a money broker trainee at Maybon Nugent. This position entailed coordinating prices from offices around the world for transactions involving millions of dollars at time. Seeking career advancement, he went to Security Pacific Bank as the head of the overnight lending desk. Unhappy with working for someone else and receiving a set salary, he answered a newspaper ad for a stockbroker trainee. That was at Shearson Lehman 28 years ago. He has since worked at D.H. Blair & Co. Oppenheimer & Co., Bear Stearns and Merrill Lynch for the past 19 years as a vice president. While at Merrill, he achieved the Certified Financial Planner and Chartered Retirement Planning Counselor designations.

Mr. Pasternak works with high net worth individuals and small businesses regarding various aspects of their financial goals and needs. These include but are not limited to college tuition planning, portfolio management, retirement income planning and tax avoidance for individuals. For businesses, it involves retirement plans, cash flow management and credit related products and services.

Arthur Pasternak’s e-mail address is arthur_pasternak@ml.com and his phone number is 914-682-5530.
Speakers

Gail Schmelzer – Certified Public Accountant

Gail Schmelzer grew up in Fort Lee and went through the Fort Lee public school system. After graduating high school, she attended Rutgers University in New Brunswick, New Jersey where she studied Accounting. After graduating college, she worked full time for CPA firms in Manhattan and New Jersey. Once her children were born, she no longer wanted to work full time, so she started her own company servicing clients from her home. Several years later while continuing her private practice, she joined a local CPA firm working 3 days per week. She enjoys the mix of her own business and being involved with an established CPA firm.

During tax season she focuses on personal and business tax returns. During the rest of the year, she prepares financial statements, sales tax, payroll taxes and assists clients with various bookkeeping matters and special projects. Mrs. Schmelzer believes in being proactive and works with her clients on tax planning throughout the year.

Mrs. Schmelzer has been involved with the Fort Lee community serving on the Board of Education for six years and as an active member of the PTA.

Gail Schmelzer can be reached at 201-224-2399 or gailschmelzer@gmail.com.

Nancy L.R. Stern – Consultant

Nancy Stern was born and educated in NYC. After graduating from New York University Stern School of Business with a BS in Accounting, she went to work for Ernst & Young, a large international CPA firm. She worked in the Audit Department before transferring to the Tax Department. While pursuing her MBA in Taxation from NYU, she decided to concentrate in corporate taxes and took a job working in the Corporate Tax Department of JPMorgan Chase where she was responsible for the preparation and filing of the Federal Tax Return for the Bank and its subsidiaries.

Mrs. Stern was President of the Fort Lee Board of Education when the Academy of Finance was first started 10 years ago. After serving 14 years on the Board of Education, she went to work for New Jersey School Boards Association, the state training organization for school board members, as a Field Service Representative, servicing districts in Bergen, Sussex and Warren counties. Five years ago, she started her own consulting firm, Sousa & Stern Educational Consultants, Inc., and today she serves as a consultant to school boards by facilitating workshops in superintendent searches, goal setting, superintendent and board evaluations, and strategic planning.

You can contact Nancy Stern by emailing her at NLRSS30@aol.com or by calling her at 201-446-4963.
Margaret MacKay, a business consultant, answers a student's question on what her company looks for in an intern. Fort Lee High School Academy of Finance welcomed a panel of local professionals for its third annual Career Day on April 30.

FORT LEE - The Academy of Finance, a program that allows high school students to explore the field of finance through classes and internships, welcomed seven local entrepreneurs and professionals to its Third Annual Career Day on April 30, giving students a peek into the business world and what it takes to succeed in it.

Managers, advisors, consultants and an accountant offered advice and guidance, shared experiences, answered questions and mingled with students in an hour-long assembly the high school plans to make a yearly tradition.

"A lot of kids grow up wanting to be a superhero, a supermodel, a professional athlete or even a princess but by the time most of you reach high school, you realize those dreams are a little out of reach," Neil Mazzeo, director of the Academy, said. "We hope Career Day will educate everyone about the culture, trends and opportunities in business today."

Consultant Nancy Stern, chairperson of the Academy’s Advisory Board, moderated the panel discussion, which broached topics like networking, education and what the typical workday entails.

For Vice President of Merrill Lynch Arthur Pasternak the day usually involves "putting out fires" for clients, he said.
The certified financial planner encouraged students to find a mentor early on in their lives, "someone you trust, respect and has more knowledge than you," to help them get a foot in the door of a field they're interested in.

Networking and building relationships are crucial, said all seven panelists, for developing both an impressive resume and a well-rounded life.

"It's never too early," business consultant and Executive Director of the Fort Lee Regional Chamber of Commerce Margaret Maclay said. "If people don't know about you, don't know that you're special, they can't give you the opportunities you deserve."

It took Craig Weinstein, a Fort Lee attorney, years to realize that fact but once he did, he saw his social and professional horizons significantly widen, he said. Now, he makes it a goal to "meet as many interesting people as possible."

Not all meetings have to be face-to-face, according to Lori Banks-Keller, a sales and business development manager for the flavor manufacturer Prova, Inc., who urging students to take advantage of social media, particularly the website LinkedIn.

"Networking really is a key function in life," she said. "Just talk to people."

Education should be another priority, said Edgewater-based financial advisor Stephen Gross, who has taught financial planning and finance at Fairleigh Dickinson University and Ramapo College.

"Gain knowledge, read," he said. "It's a global world; learn about all the countries and their economies. Pursue knowledge."

That quest for information must never stop, said former director of the Academy of Finance Linda Farrell, answering a question on whether an advanced degree is necessary in today's workplace.

"It's very important that you continue learning throughout life," she said. "[An investment in] knowledge pays the best interest," as they say.

Farrell praised the Academy for providing many of the skills and real-world experiences students will need to choose a career path.

Career Day counted as one of those experiences for freshman Academy member Selin Bilge.

"The advice they gave was really good," she said. "I was inspired to join more clubs and see what my passion is so when I graduate, I'll know what I want to do."

Email: shkolnikova@northjersey.com
Fostering Financiers in Fort Lee

An innovative school-within-a-school teaches students about the world of business and finance

BY JEANETTE RUNQUIST

Students in Fort Lee, the Bergen County town perched atop the Palisades cliffs overlooking the Hudson River, need only look south to see the skyscrapers of Wall Street and Manhattan’s financial industry. Thanks to an innovative program at Fort Lee High School, which was named the NJSEA’s School Leader Award Winner for 2014, the school district and the finance world are linked even more closely.

The Fort Lee “Academy of Finance” (AOF) is a small high school learning community that focuses on teaching students about the worlds of finance, economics, and business. The program was selected for the award from among a dozen entries, and was honored in October at the New Jersey School Boards Association’s Centennial Workshop 2014.

The AOF, which started in 2005 with 20 students, now includes about 90 students in grades 9-12. It operates as a school-within-a-school, offering courses such as accounting, business economics, business in a global economy, and others that are aligned to economics, business, and finance. Students take curriculum enhancing trips to major financial centers in the New York area, such as the New York Stock Exchange, the NASDAQ, and the New York Federal Reserve Bank. The program advocates career readiness, focusing on careers in all business areas. To that end, students get work experience, by taking part in a mandatory 200-hour internship during the summer following their junior year.

In 2011, a Career Day was added to the program, bringing a panel of professionals and entrepreneurs to speak at the high school. Held this year in May, the Career Day was moderated by Nancy Stern, a consultant and chairperson of the Academy’s Advisory Board, and a former Fort Lee Board of Education president. The panel discussion covered topics such as networking, education, and the “typical workday” of a business professional.

“The advice they gave was really good,” said one student afterward. “I was inspired to join more clubs and see what my passions are so when I graduate, I’ll know what I want to do.”

The Career Day panel also aims to teach students the importance of “transferable skills,” and impart the message that there is nothing wrong with making a career change. In fact, all of the panelists at this year’s Career Day told students that they had made a career change at some point in their lives.

The AOF was developed under the National Academy Foundation umbrella organization.

The program has a unique quality in that it calls upon the expertise of an Advisory Board, a group of volunteers who live and work in the Fort Lee community. The Advisory Board members are business professionals, who use their expertise to help prepare students for the highly competitive job market. Board members volunteer their time as speakers in classes, and mentors to students, helping them prepare for interviews, and reviewing resumes and cover letters. Advisory Board members also sponsor various special programs, and help students obtain summer internships.

School Leader award nominees were judged based on their level of innovation; how well they meet the specific needs of students; the relationship of the program to the state’s curriculum standards; and program results. The Fort Lee program was lauded by judges.

“Terrific program,” one of the judges wrote. “Utilizes community input to help students in an area of great need.”

The Academy of Finance program was also given near perfect scores by the judges in areas of program content, and quality of entry.

The School Leader Awards are given to innovative school programs. Judges for the 2014 School Leader Awards included Don Webster, who is now NJSEA President, Anne Gallagher, communications department director for the New Jersey Association of School Administrators; and Dan Higgins, communications department director for the New Jersey Principals and Supervisors Association.

The superintendent of the Fort Lee district is Mr. Paul J. Saxton, and the board president is Yusang Park.

Jeanette Runquist
FORT LEE HIGH SCHOOL STUDENTS, LOCAL MERCHANTS, BERGEN NEWS PARTICIPATE IN DESIGN AN AD PROGRAM

By: W.L. Bill Allen, Jr.

Business members, Fort Lee High School Academy of Finance students and the Bergen Newspaper Group participated in the 2nd Annual Design An Ad Program. Here, students are at work reviewing/revising the ads they made for local businesses with the business owners, while program coordinator Margaret Hickey, Bergen News Production Manager, John Packer and Peter Adler of Peter Adler Advertising and Design lend their input. The ads the students designed can be seen on the following three pages.

ARCADIAN GROUP

Seeds of Wellness

BNB Bank

LAW OFFICES OF
Craig Weinstein

Bergen News

Academy of Finance

ADLER

Point Coaching Excellence
2ND ANNUAL DESIGN AN AD A BIG HIT

Fort Lee High School Academy of Finance 10th grade students of the BNB Bank group work on perfecting their ad along with Maria Palumbo of BNB Bank, while Peter Adler, of Peter Adler Advertising Design looks on, above. Below, the BNB Bank team displays the finished product. From left to right are Geordane Reyes, Natasha Khachaturian, Maria Palumbo and Choon Dong.

FORT LEE— In a good example of what a sound synergy between education and business can bring about, sophomores students at Fort Lee High School have gained valuable hands-on experience and been involved in the world of commerce, for the first time ever in most cases, during the second annual Design An Ad Program.

In a project headed by Margaret Maclay of Maclay Associates and Focal Point Coaching, a business efficiency coaching company based in Edgewater, Fort Lee High 10th graders who are in the school's Academy of Finance and are taking the Introduction to Marketing course work with design professionals to create advertising campaigns for local companies.

"I'm on the board of directors for the Academy of Finance and the head of Focal Point Coaching, which is a franchise company, first told me of an elementary school in Canada that was doing something similar to this and once I read more about it, I thought it would be something great to try at Fort Lee High," explained Maclay.

"The students in the introduction to marketing course divide into groups and work with a design professional, Peter Adler, of Peter Adler Design (in Fort Lee), to come up with advertising campaigns for a few local companies," Maclay expounded. "Basically, they work just as a real world company would, getting a client and then coming up with an overall idea for a campaign and actual ad designs.

"I think this is a great way to expose young people to the world of business and that this experience will help them immeasurably as they go on to college and then into the working world and I also have to say this is a wonderful example of what a collaboration of academics, business and a newspaper can do."

Among the Fort Lee business owners that participated this year were Hope Player of The Arcadian Group, Cindy Plied of Seeds of Wellness, Craig Weinstein an attorney-at-law who is also the president of the Fort Lee Chamber of Commerce, and Maria Palumbo of BNB Bank.

Margaret Maclay, Design An Ad Program coordinator and owner of Focal Point coaching, discusses some ad revisions with Seeds of Wellness (seated, front) owner, Cindy Plied, and her team of Fort Lee High School Academy of Finance students, (from left to right) Praniti Nagaratn, Natasha Matusewicz, Elisabeth Pozubany and Choon Dong.

John Pacher, Production Manager of the Bergen Newspaper Group, instructs the Academy of Finance students Praniti Nagaratn, Natasha Matusewicz, Elisabeth Pozubany and Choon Dong, and their mentor, Cindy Plied, owner of Seeds of Wellness, on how they might improve their ad, while Design An Ad Program coordinator Margaret Maclay looks on.
Academy of Finance students Peter Kim, Steven Shapnik and Shayam Touchas, along with mentor Corey Scott Zymet, Attorney at Law from the Law Offices of Craig Weinstein, listen while John Packer, Production Manager of the Bergen Newspaper Group, gives them some suggestions on finalizing their ad.

Pictured left to right are Peter Adler of Peter Adler Advertising Design, Maria Palumbo, Manager of BNB Bank, Fort Lee, Corey Scott Zymet of the Law Offices of Craig Weinstein, Hope Player, owner of The Arcadian Group, LLC, Margaret Maclay, Design An Ad Program coordinator and owner of Focal Point coaching, Cindy Pielst, owner of Seeds of Wellness and John Packer, Production Manager of the Bergen Newspaper Group, who aided the Fort Lee High School Academy of Finance students in designing their ads.

Fort Lee High School Academy of Finance 10th grade students of the Seeds of Wellness group alongside Seeds of Wellness owner, Cindy Pielst review changes to her ad, above. Below, the team displays the finished product. From left to right are Chime Doliter, Elizabeth Pozhuryn, Cindy Pielst, Pranit Nagarmat and Natalia Mateus.

Seeds of Wellness

Do you want to eat better but don't know where to begin?

Cindy Pielst - Nutrition Coach
To sign up for tips on the real truth about food newsletter contact me at www.cindypielst.com.
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The first step for small business owners.

Created by: Erika Cruz, Laura Enoy, Alex Posen, & Hoon Son

Craig Weinstein
Attorney at law

Fort Lee High School Academy of Finance 10th grade students of the Law Offices of Craig Weinstein work group discuss ways of perfecting their ad with Corey Scott Zymet, an attorney from the Craig Weinstein law office, above. Below, the group displays their finished ad. From left to right are Shayan Toudska, Steven Shepals, Corey Scott Zymet and Peter Kim.

Fort Lee High School Academy of Finance 10th grade students of The Arcadian Group, LLC team, under the guidance of The Arcadian Group, LLC owner, Hope Player, work on revising their ad, above. Below, the team displays the final version. From left to right are: Alex Posen, Ji Hoon Son, Hope Player, Laura Enoy and Erika Cruz.
THE ACADEMY PROGRAMS AT FORT LEE HIGH SCHOOL

ACADEMY OF FINANCE (AOF)

Grade 9
- Introduction to Business/Entrepreneurship and Principles of Personal Finance

Grade 10
- Financial Services
- Business in a Global Economy

Grade 11
- Accounting I
- Business Economics
- Advanced Finance
- AOF Internship

Grade 12
- Accounting II Honors*
- AOF Internship
*College Credit Available

Introduction to Business/Entrepreneurship and Principles of Personal Finance
Credits 5.00, Grade 9
Prerequisite: Admission to the AOF Program

This course covers the basics of business and entrepreneurship. The objective of this course is for students to learn what is necessary to start and run a business including developing a business plan for any type of business-producers, intermediaries, and service businesses. Students will also learn about the scope and nature of careers in fields such as insurance, real estate, marketing, management, finance and accounting, and securities. Opportunities will be presented for developing skills for effective teamwork. Leadership skills are given a high priority. The course also fulfills the state requirement for financial literacy by focusing on money management; credit and debt management; planning, saving and investing; becoming a critical consumer; risk management and insurance; and civic financial responsibility.

Financial Services
Credits 2.50, Grade 10
Prerequisite: Introduction to Business and Personal Finance

This is a one-semester course that presents a survey of the principles and practices of banking and credit in the United States. Students learn about the major functions of banks and other depository institutions, in-house operations and procedures, central banking through the Federal Reserve System and modern trends in the banking industry. The credit component provides an overview of credit functions and operations including credit risk evaluation, loan creation and debt collection.

Business in a Global Economy
Credits 2.50, Grade 10
Prerequisite: Introduction to Business and Personal Finance

This one-semester course 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 business firms conducting business internationally, and to the potential opportunities available to those businesses. Business in a Global Economy broadens students’ understanding of how
businesses operate, grow, and thrive in our ever-changing world.

**Business Economics**  
Credits 2.50, Grade 11  
*Prerequisite: Financial Services and Business in a Global Economy*

This is a one-semester course that introduces students to the key concepts of economics as they pertain to business. This course discusses the American economy and the factors that influence the success of businesses and products. It describes forms of business ownership, discusses the relationship of labor and business, and provides a broad overview of the global economy. Students also examine careers in business, both as employees and as business owners.

**Advanced Finance**  
Credits 2.50, Grade 11  
*Prerequisite: Financial Services and Business in a Global Economy*

This is a one-semester course that delves into financial concepts such as saving, investing, and budgeting. Students learn to identify the legal forms of business organization and continue to develop an understanding of profit. They learn about various financial analysis strategies and the methods by which businesses raise capital. Students also have the chance to explore, in depth, topics of high interest in the field of finance, and explore the types of careers that exist in finance today. Emphasis is placed on the skills necessary for success in business and college.

**AOF Internship**  
Grades 11-12  
*Prerequisite: Business Economics and Advanced Finance*

A mandatory component of the Academy of Finance, the 6-8 week, 200-hour minimum internship is usually paid and takes place preferably during the summer between junior and senior year. Students intern at a worksite based on their future career choice. The internship provides students with real-world working experience before they leave high school along with other important 21st century skills needed to compete in a global economy. Please see Academy of Finance Internship Agreement for further details.

**Accounting I**  
Credits 5.00, Grade 11  
*Prerequisite: Introduction to Business and Personal Finance, Financial Services, Business in a Global Economy*

Accounting I trains the student for the formal keeping of business records and the preparation of business reports and financial statements. It is the introductory basis for the occupation of accountant and includes the complete accounting cycle with hands on applications in Excel and Power Point. It is a valuable preparation for later college accounting courses and a necessary asset in most business positions.

**Accounting II Honors**  
Credits 5.00 Grade 12  
*Prerequisite: Successful completion of Accounting I*

Accounting II Honors provides the capable student with further skills in applying the principles learned in Accounting I and incorporates advanced computer applications. It provides a strong foundation for those contemplating college degrees in accounting. The second semester will concentrate on analytical and interpretive accounting. College credit is available.
Summer 2015 Academy of Finance Internship Sites

Allied Metal: North Bergen, NJ
Arthur E. Balsamo Attorney: Cliffside Park, NJ
Bank of New Jersey: Fort Lee, NJ
Beyer Brothers: Fairview, NJ
Cafasso’s Fairway Market: Fort Lee, NJ
Camps Equinunk & Blue Ridge: Equinunk, PA
Capan Orthodontics: Englewood Cliffs, NJ
Carenet: Hackensack, NJ
DoubleTree by Hilton: Fort Lee, NJ
Fort Lee Board of Education: Fort Lee, NJ
Fort Lee High School Athletic Office: Fort Lee, NJ
Fort Lee High School Attendance Office: Fort Lee, NJ
Fort Lee Public Library: Fort Lee, NJ
Fort Lee Regional Chamber of Commerce: Fort Lee, NJ
Gakkysua USA: Englewood Cliffs, NJ
Greenberg & Brennan CPA: New York, NY
Home Helpers: Fort Lee, NJ
MindsAhead Academy: Hackensack, NJ
NAS Associates, LLC: Union City, NJ
New Image Camps: Reeder's, PA
New York Waterway: Edgewater, NJ
The Permanent Mission of Uzbekistan to the United Nations: New York, NY
Racefaster: Ridgewood, NJ

For More Information About Fort Lee High School’s Academy of Finance Visit www.flboe.com
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