

# Local Chapter Annual Business Report

2018 – 2019

Phi Beta Lambda  
Zeta Alpha Lambda  
Chapter 7544

CREATE. LEAD. INSPIRE.

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## INTRODUCTION

### **PRESIDENTIAL "STATE OF THE CHAPTER" LETTER**

January 23, 2019

Dear Phi Beta Lambda Members,

During our time at Southeast we must seize the opportunity to connect with each and every resource available. As an active member of the Zeta Alpha Lambda chapter of Phi Beta Lambda you will be able to learn about business, expand your network, prepare for your career field, and enhance your leadership skills.

In June, we had ten members of our chapter travel to Baltimore, Maryland for the National Leadership Conference. While at the conference we were able to network with other members from across the nation, compete against the best, practice career related skills and explore what the great city of Baltimore has to offer. SEMO PBL had eight Top 10 finishes. The members had a great time connect with members and resources in Maryland. It is now time to turn our focus on creating, leading, and inspiring as we learn from our previous successes. We must be willing to reach new members and teach them what all Phi Beta Lambda is about.

We have three primary committees within the Zeta Alpha Lambda chapter. These committees each have a main goal of keeping our members active. Throughout the year we will be working on different projects to increase our membership, maintain satisfaction within our members, assist the community through different projects, and fundraise to financially support our goals of traveling to conferences.

With the leadership from our officer team, there is no boundary as to how we can build our legacy at Southeast. We encourage each member to get involved with our chapter and continue building the legacy of the Zeta Alpha Lambda chapter.

Members of the Zeta Alpha Lambda chapter we are ready to create, lead, and inspire, are you?

Sincerely,



Skyler Ring  
Zeta Alpha Lambda President

Southeast Missouri  
State University  
Cape Girardeau, MO  
63701

Zeta Alpha Lambda  
2018-2019  
Officer Team

**Skyler Ring**  
*President*

**Halley Olveda**  
*Vice President*

**Allison Karleskint**  
*Secretary*

**Mallory Westerman**  
*Treasurer*

**Nicole Bauman**  
*Reporter*

**Kylee Stevenson**  
*Parliamentarian*

**Sam Eby**  
*Membership Chair*

**Cody Goodrich**  
*Finance Chair*

**Laci Zeidler**  
*Community Service  
Chair*

**Dana Schwieger &  
Alisha Ortiz**  
*Advisers*

## **NUMBER OF MEMBERS**

The 2018-2019 school year was a successful year for the Zeta Alpha Lambda chapter. In the fall semester our chapter had 24 registered members. Once we came back from winter break the officer team had a goal of 30 members to end the school year with. Through hard work and dedication, our membership exceeded the goal and currently stands at 35 members strong. We also have one member who proudly serves as the State Parliamentarian for Missouri. In addition, we have 7 Professional Division members.

## **SIZE OF SCHOOL AND COMMUNITY**

Southeast Missouri State University in Cape Girardeau, Missouri, is home to the Zeta Alpha Lambda Chapter of Phi Beta Lambda. As of 2018, the population of Cape Girardeau is 39,151. Founded in 1873, Southeast Missouri State Teachers College began as a school for educating teachers. In 1946, the school dropped "Teachers" from its name to reflect its variety of course offerings. In 1972, the Missouri General Assembly approved the name Southeast Missouri State University to recognize the school's growth and numerous educational programs.

As of the fall 2018 semester, Southeast Missouri State University has 10,041 undergraduate students and 1,030 graduate students across the main campus and three regional campuses. There are many students, especially SEMO PBL members, in the Donald L. Harrison College of Business and Computing, which has been accredited by the Association to Advance Collegiate Schools of Business (AACSB).



## ACTIVITIES TO BENEFIT CHAPTER AND ITS MEMBERS

### PROGRAM OF WORK

#### August

- Welcome Back Picnic
- Student Involvement Fair
- Harrison College of Business Open House
- Introduction of new officers via social media

#### September

- Fall Informational Meeting
- New Member Induction

#### October

- Fall Career Expo
- JCPenney Suit Up Event
- Participate in Homecoming events
- Show-Me Leadership Conferences at Six Flags St. Louis
- PBL Career Connections Conference in New York

#### November

- Show-Me Days
- Texas Roadhouse Fundraiser

#### December

- Holiday Party
- Textbook Rental Fundraiser

#### January

- Welcome Back Fair
- Spring Informational Meeting

#### February

- CMAP work days
- Show-Me Days
- Resume Workshop with Career Services
- FBLA-PBL Week
- Highway Clean-Up

#### March

- New Member Induction
- Guest speakers
- Spring Career Expo
- JCPenney Suit Up Event

#### April

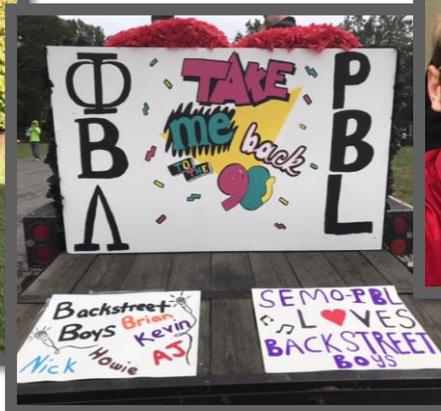
- Competitive Event workshop
- State Leadership Conference in Springfield, MO
- Highway Clean-Up
- Elect new officer team

#### May

- Officer Transitions
- End of the Year Social
- Kona Ice Fundraiser
- Textbook Rental Fundraiser

#### June

- National Leadership Conference in San Antonio, Texas



## RECRUITMENT ACTIVITIES

The Zeta Alpha Lambda chapter realizes that recruiting new members and keeping old ones satisfied are vital ways to have a successful chapter. Our Membership Chair is able to plan different activities throughout the year to recruit potential new members. To allow everyone to get to know each other, the Chair also plans socials for current members. This is a nice balance of bringing in new members, while retaining old members. Listed below are different activities that we participated in over the year.

**Welcome Back Picnic** - Current officers worked a booth to hand out candy and information flyers/cards about SEMO PBL. This event is hosted through the Office of Admissions and the community is able to be involved as well.

**Student Involvement Fair** - Hosted by Campus Life, the Student Involvement Fair allowed our chapter to set up an interactive booth with their display board to share the unique opportunities that we have to offer. Both information cards, flyers, and candy were handed out at the booth.

**Show-Me Days** - During both the fall and spring semesters potential SEMO students are invited to tour campus and experience Southeast. During the registration process students visit booths and learn about campus life. Our chapter is one of the very few student organizations that have a booth. We discuss the opportunities that both Southeast and PBL have to offer future Redhawks. Students can look at our display board which informs them about the chapter and past accomplishments.

**Informational Handouts** - At the beginning of each semester publication cards are created to handout to students on campus. These cards have information about the activities coming up and how students can be involved with SEMO PBL. In addition, flyers were created and distributed in buildings on campus. These flyers included information about our first meeting and our social media handles.

**Intro to Business Course** - All business majors are required to take an introduction to business course when they attend SEMO. To inform potential new members about our organizations we had officers attend two class periods in which this course is offered. We spoke to the students about what our organization is and how they can get involved.



**IMPORTANT DATES**

WEDNESDAYS  
CHAPTER MEETINGS  
DEMPSTER 126 @ 7PM

OCTOBER 6TH  
SHOW-ME LEADERSHIP  
CONFERENCE @  
SIX FLASKS ST. LOUIS

OCTOBER 25-27TH  
CAREER CONNECTIONS  
CONFERENCE @  
NEW YORK CITY, NY

APRIL 13TH  
STATE LEADERSHIP  
CONFERENCE @  
SPRINGFIELD, MO

JUNE 24-27TH  
NATIONAL LEADERSHIP  
CONFERENCE @  
SAN ANTONIO, TX

**FIND US ON  
SOCIAL MEDIA**

 /PBLSEVENTEENTH

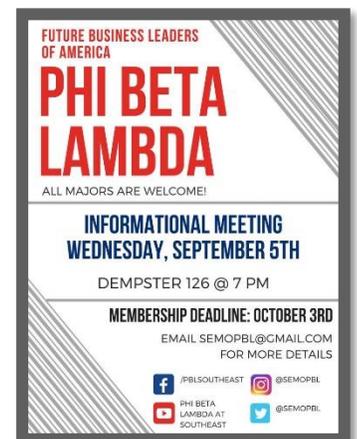
 @SEMOPBL

 @SEMOPBL

 PHI BETA LAMBDA AT  
SOUTHEAST

 SEMOPBL@GMAIL.COM

Future Business Leaders of America- Phi Beta Lambda (FBLA-PBL)  
Bringing Business and Education Together



FUTURE BUSINESS LEADERS  
OF AMERICA

**PHI BETA  
LAMBDA**

ALL MAJORS ARE WELCOME!

**INFORMATIONAL MEETING  
WEDNESDAY, SEPTEMBER 5TH**

DEMPSTER 126 @ 7 PM

**MEMBERSHIP DEADLINE: OCTOBER 3RD**

EMAIL SEMOPBL@GMAIL.COM  
FOR MORE DETAILS

 /PBLSEVENTEENTH

 @SEMOPBL

 PHI BETA  
LAMBDA AT  
SOUTHEAST

 @SEMOPBL

## **LEADERSHIP DEVELOPMENT**

Phi Beta Lambda is not only about bringing business and education together, but also expanding our leadership skills. Throughout the year our chapter works hard on finding the best ways to develop leadership skills. Because SEMO PBL has had at least one state officer for many years, we are able to continue building our pool of leadership knowledge and share with our local team. Listed below are different ways that our chapter develops their leadership skills.

**Chapter Officer Meetings** - The officers of the Zeta Alpha Lambda chapter participated in bi-weekly planning meetings throughout the school year. Officers met to plan activities for the year, provide committee chair updates to the officer team, and also to discuss any upcoming due dates or national/state events.

**Chapter Committee Systems** - The Zeta Alpha Lambda chapter uses a committee structure to develop ideas and plans for the chapter's program of work . These committee chairs were elected into the position the same time as the other chapter officers. These leadership opportunities allow members the opportunity to connect with other members and those in the community as they strive to achieve goals. The three committees are Finance, Membership, and Community Service.

**Officer Opportunities** - Members have the opportunity to run for both local and state office. In the past, our chapter has had many members hold state officer roles. In addition, our state adviser is a SEMO PBL alumni. Through the opportunities that our officers are presented, they are able to share experiences with our chapter and campus community. Officers are able to sharpen their leadership skills and obtain skills they may not have before.

**Redhawk Rumble** - Each spring the Harrison College of Business and Computing hosts a trivia event for each business students and organizations to create teams and compete against each other. The event is hosted during common hour for three weeks and the teams are able to express their business and leadership knowledge. The Zeta Alpha Lambda chapter was able to have two teams competitive in the event. One team placed seventh and the other team placed second and received \$500 for the organization!

**Guest Speakers** - During the school year, the chapter planned to have guest speakers at our chapter meetings. These guest speakers included Buddy Alberson, former SEMO PBL member and the first MO Professional Division President and also Dylan Kennedy, former SEMO PBL member and MO PBL President. The speakers talked about their involvement in PBL and how it has impacted their lives and careers. In addition, the new Dean of the Harrison college of Business and Computing spoke during a chapter meeting to introduce himself to members.

## CAREER EXPLORATION AND PREPARATION

One benefit of joining a professional organization is the access to the skill set that careers are seeking in the job marketing. SEMO PBL works hard to incorporate a variety of ways to fine tune career skills and put members in the work force.

**Career Expos** - Each semester the Office of Career Services hosts a free Career Expo for all students to attend. This expo has over 150 employers from all over the state seeking employees in a wide variety of fields. Since the fair was the day after the chapter meeting, members were able to meet up and attend the expo together. While at the expo, members networked with potential employers about potential internship and job opportunities.

**Resumé Workshop** - Before the Career Expo occurred, SEMO PBL had a representative from the Office of Career Services provide a resumé workshop for members. The workshop took the place of a chapter meeting and members were able to pull up their resúms and work with the Career Services representative. They were given a presentation over what they should make sure to have on their resumé and the format of it as well. This allowed members to be prepared for the Career Expo and also for any future employment opportunities.

**JCPenney Suit-Up Event** - During the fall semester, the Office of Career Services partnered with the local JCPenney to have a Suit-Up Event. During this event, SEMO students and staff were able to go to JCPenney after hours and purchased any business attire for 40 percent off. This was a great event as members were able to get business attire for meetings and conferences at a cheaper price. In addition, three SEMO PBL members received a \$250 scholarship from Banker's Life to go towards their purchase. Another Suit-Up Event will take place on March 24, 2019.

**University Events** - The Harrison College of Business and Computing offers many different career and professional development related activities for students. Our chapter participates in each event and is able to bring back information to those who were unable to attend.

**Study Abroad Scholarship** - Through the Harrison College of Business and Computing our chapter has the opportunity to fund a scholarship to members looking to study abroad.



## **BUSINESS PARTNERSHIPS**

Over the years our chapter has worked closely with the Cape Girardeau community. Because of different connections our members have, we have also worked closely with a variety of companies throughout the state of Missouri.

**K•Coe Isom** - K•Coe Isom currently is the employer of four SEMO PBL members. This accounting firm works to ensure members of our organization are prepared when they go out into the workforce. They continuously work with members and their schedules, including those activities sponsored by Phi Beta Lambda.

**Texas Roadhouse** - Texas Roadhouse has worked closely with the Zeta Alpha Lambda chapter over the past year. In addition to employing members of our organization, the restaurant has assisted with chapter fundraising such as a Restaurant Night where our chapter received 10% of profits from purchases that night. In addition, they also allowed us to participate in a Texas Roadhouse selling fundraiser where we sold various items from the restaurant.

## **CHAPTER FUNDRAISING**

Throughout the year the Zeta Alpha Lambda chapter engages in different events to help raise funds for expenses that occur. The chapter is able to interact with both residents of the community as well as fellow students on campus through these different events.

**Textbook Rental** - Southeast Missouri State University rents textbooks to students throughout the year. The busiest time of the year for the workers are the start and end of the semester when students turn their books in or check them out. At the end of the semester, SEMO PBL is able to assist by shelving the textbooks that are checked in. Members are paid on an hourly basis. The chapter was able to raise over \$90 during the fall semester.

**Texas Roadhouse** - During the spring semester after SLC and the fall semester, our chapter participated in a fundraiser with Texas Roadhouse. Members sold rolls, honey butter, and gift cards. Throughout these fundraisers our chapter was able to raise over \$850 for the organization.

**Colleges of the University** - The Zeta Alpha Lambda membership consists of many different majors and colleges. Because of the success our members bring back to the University through Phi Beta Lambda, the deans of the colleges rallied together to help fund our way to the National Leadership Conference and financially support the organization.

## **PUBLIC RELATIONS ACTIVITIES AND CHAPTER PUBLICITY**

Our chapter runs a variety of accounts through social media and the software that our university provides for all student. Through Facebook, Instagram, Twitter, and SE Link, SEMO PBL actively engages with former, current, and prospective members. New posts are added to the sites frequently to keep everyone informed and up to date with what is happening both in our chapter and the university.

**SE Link** - This software is new to the university so our chapter has been working hard to incorporate all our information into the program. It allows all Southeast students to view our page and information about us, including upcoming events, awards our chapter has received, and officer information. SEMO PBL has been one of the frontrunners with SE link.

**Social Media Posts** - Our social media is kept up to date and informs the members what is happening with our organization, as well as other organizations across campus. Each of our different platforms has a specific target audience and the chapter works hard to reach those audiences. Pictures from conferences and events the chapter is involved in are posted so members, alumni, and potential members are informed on what all Phi Beta Lambda is about.

**Remind 101 Text Messages** - Our chapter has decided to use this service to remind our members of what is going on. Our secretary is able to keep everyone informed and up to date with any last-minute changes regarding events. This service allows us to quickly make decisions and share the information on what happened at chapter events.

**Holiday Party** - During the month of December, the chapter decided to have an end of the year/semester celebration at a member's house. A variety of food was gathered, gifts were exchanged, and members were able to socialize with each other one last time as many members were graduating.

**Homecoming** - SEMO PBL was able to participate in a variety of events during Homecoming 2018. The theme was "Now That's What I Call Southeast Homecoming" and the chapter's individual theme was Backstreet Boys. Members created their very own choreographed team dance, participated in relay races, created posters supporting members of the football team, decorated a local business' window, and constructed a float. Because of everyone's hard work the organization was able to take home fourth place overall and first place in the float competition winning \$300.



## ACTIVITIES TO BENEFIT OTHER INDIVIDUALS AND ORGANIZATIONS

### STATE AND NATIONAL PROJECTS

**CMAP** - One member, Dylan Kennedy, was recognized at the 2018 State and National Leadership Conferences for his completion of the president level of the Career Membership Achievement Program (CMAP). This is the highest level a member can earn. Additionally, so far in 2019 three members have completed the CMAP.

**March of Dimes** - Because March of Dimes is our national partner, our chapter worked hard to raise funds and awareness for their organization. A booth was set up in the University Center to bring awareness to premature births.

**FBLA-PBL Week Participation** - Along with members across the nation, the Zeta Alpha Lambda chapter participated in the activities provided by the national headquarters for FBLA-PBL week. We had Dylan Kennedy, a SEMO PBL alumnus, come and speak to the chapter about his experiences with the organization as he was former Missouri PBL President for two years. During the meeting the chapter recognized two advisers, Dr. Schwieger and Dr. Ortiz, for all they have done for the organization for Adviser Appreciation Day. We also participated in Highway Clean Up for our community service event that Saturday. Information regarding what was happening during the week was posted on the chapter's social media.

### COMMUNITY SERVICE PROJECTS

**Highway Clean Up** – Each semester we cleaned up our section of the chapter's adopted highway. The strip runs a half-mile long and we clean both sides of the highway. Our members are able to help keep both our campus and community beautiful.

**Valentine's Cards for Nursing Homes** - During a chapter meeting, members created Valentine's cards for residents of local nursing home. The chapter provided members with construction paper, markers, and stickers to create cards. Members wrote sweet notes to the residents and the cards were delivered the week of Valentine's Day.



## CONFERENCES AND RECOGNITION

### **PARTICIPATION IN PBL CONFERENCES**

**State Leadership Conference** - In April 2018, our chapter traveled to Springfield, Missouri, where members were able to connect with others across the state. On the night before the competition SEMO PBL participated in the social the state officer team held. The next day members competed in their respective events and learned valuable leadership tips from guest speakers of TRI Leadership and also the General Manager of the Springfield, Missouri Cardinals, Dan Reiter. Our chapter took home 25 Top Five finishes. In addition, member Allison Karleskint was elected as State Parliamentarian.

**National Leadership Conference** - After placing at SLC, members advanced to NCL in Baltimore, Maryland. This conference gave members the opportunity to connect with other members throughout the nation as well as companies that were set up as vendors. Member Dylan Kennedy also presented a workshop about how to work effectively as a team. When not in our business suits, our chapter was able to connect with other Missouri chapters and attend a paddle boating social, visit the National Aquarium, Inner Harbor, and more. Members also competed in a variety of events with seven earning national recognition by placing in the Top 10.

**Show-Me Leadership Conference** - In October, our chapter registered nine members and one adviser for the conference held at Six Flags St. Louis. Members were able to connect with FLBA, PBL, and SkillsUSA members from across the state. Our chapter took home three awards and our state officer helped lead the conference and network with fellow members.

**Career Connections Conference** - One member attended the PBL Career Connections Conference in October which took place in New York City. While there, the member was able to tour locations in New York such as Wall Street, Met Life Stadium, and an accounting firm. In addition, they attended workshops, had their resumé reviewed, and a professional headshot taken.

### **OTHER CHAPTER AND INDIVIDUAL RECOGNITIONS EARNED**

**MO Chapter of the Year** – On February 22<sup>nd</sup> our chapter was notified we were awarded the Gold level of the Missouri Chapter of the Year. Our chapter completed a variety of tasks throughout the year in which we were able to earn over 550 points to receive the highest level. Due to achieving the gold level our chapter received one free SLC Registration.

**Dean's Student Advisory Council** - Our chapter president serves on the Dean's Student Advisory Council with other representatives from organizations in the Harrison College of Business and Computing. While on this committee our president is able to network with other organizations within the college as well as develop a relationship with the dean of the college.

## COMPETITIVE EVENTS WINNERS AND PARTICIPANTS

### 2018 National Leadership Conference

Seven members of SEMO PBL placed in the Top 10 bringing home eight awards with \$400 in cash prizes.

Event	Place	Student Name(s)
Personal Finance	9 <sup>th</sup>	Halley Olveda
Accounting for Professionals	8 <sup>th</sup>	Kylie Collins
Desktop Publishing	7 <sup>th</sup>	Nicole Bauman & Rebecca Ott
Integrated Marketing Campaign	5 <sup>th</sup>	Nicole Bauman, Rebecca Ott & Skyler Ring
Computer Applications	4 <sup>th</sup>	Mallory Westerman
Accounting Principles	3 <sup>rd</sup>	Kylie Collins
Local Chapter Annual Business Report	10 <sup>th</sup>	Southeast Missouri State University
Public Speaking	10 <sup>th</sup>	Dylan Kennedy

### 2018 State Leadership Conference

Out of the seventeen members registered from the Zeta Alpha Lambda chapter, 25 awards were earned. The Top 5 placement is listed below. Members advanced on to the National Leadership Conference in Baltimore, Maryland in June 2018.

Event	Place	Student Name(s)
Accounting Principles	1 <sup>st</sup>	Kylie Collins
Business Ethics	1 <sup>st</sup>	Sam Eby, Halley Olveda, and Laci Zeidler
Computer Applications	1 <sup>st</sup>	Mallory Westerman
Desktop Publishing	1 <sup>st</sup>	Nicole Bauman & Rebecca Ott
Financial Concepts	1 <sup>st</sup>	Kristi Brucker
Integrated Marketing Campaign	1 <sup>st</sup>	Nicole Bauman, Rebecca Ott, and Skyler Ring
Personal Finance	1 <sup>st</sup>	Kristi Brucker
Public Speaking	1 <sup>st</sup>	Dylan Kennedy
Sales Presentation	1 <sup>st</sup>	Laci Zeidler
Accounting for Professionals	2 <sup>nd</sup>	Kylie Collins
Cost Accounting	2 <sup>nd</sup>	Kylie Collins
Help Desk	2 <sup>nd</sup>	Alicia Merry
Personal Finance	2 <sup>nd</sup>	Halley Olveda
Statistical Analysis	2 <sup>nd</sup>	Allison Karleskint
Accounting for Professionals	3 <sup>rd</sup>	Halley Olveda
Computer Applications	3 <sup>rd</sup>	Allison Karleskint
Hospitality Management	3 <sup>rd</sup>	Alicia Merry
Job Interview	3 <sup>rd</sup>	Rebecca Ott
Management Concepts	3 <sup>rd</sup>	Sam Eby
Business Presentation	4 <sup>th</sup>	Jonathan Mungle
Emerging Business Issues	4 <sup>th</sup>	Dylan Kennedy
Microeconomics	4 <sup>th</sup>	Skyler Ring
Accounting for Professionals	5 <sup>th</sup>	Mallory Westerman
Entrepreneurship	5 <sup>th</sup>	Caleb Koehler
Retail Management	5 <sup>th</sup>	Kylee Stevenson

## 2017 National Leadership Conference

Eight members of SEMO PBL placed in the Top 10 bringing home six awards with \$500 in cash prizes.

Event	Place	Student Name(s)
Business Presentation	2 <sup>nd</sup>	Dylan Kennedy & Rebecca Ott
Financial Concepts	3 <sup>rd</sup>	Halley Olveda
Parliamentary Procedure	7 <sup>th</sup>	Andrew Bathon, JT Kuntzman, Jackson Pulley, Kylee Stevenson, and Ben Zimmer
Strategic Analysis & Decision Making	8 <sup>th</sup>	Ben Zimmer
Local Chapter Annual Business Report	8 <sup>th</sup>	Southeast Missouri State University
Hospitality Management	8 <sup>th</sup>	Dylan Kennedy & Rebecca Ott

## 2017 State Leadership Conference

Out of the twenty members registered from the Zeta Alpha Lambda chapter, 33 awards were earned. The Top 5 placement is listed below. Members advanced on to the National Leadership Conference in Anaheim, California in June 2017.

Event	Place	Student Name(s)
Accounting for Professionals	1 <sup>st</sup>	Kristi Brucker
Computer Concepts	1 <sup>st</sup>	Dalton Young
Hospitality Management	1 <sup>st</sup>	Dylan Kennedy & Rebecca Ott
Local Chapter Annual Business Report	1 <sup>st</sup>	Southeast Missouri State University
Parliamentary Procedure	1 <sup>st</sup>	Andrew Bathon, JT Kuntzman, Jackson Pulley, Kylee Stevenson, and Ben Zimmer
Strategic Analysis & Decision Making	1 <sup>st</sup>	Ben Zimmer
Cost Accounting	2 <sup>nd</sup>	Kristi Brucker
Cyber Security	2 <sup>nd</sup>	Dalton Young
Job Interview	2 <sup>nd</sup>	Skyler Ring
Small Business Management Plan	2 <sup>nd</sup>	Nick Joggerst, Nicole Bauman, Skyler Ring
Accounting Principles	3 <sup>rd</sup>	Mallory Westerman
Financial Concepts	3 <sup>rd</sup>	Halley Olveda
Business Presentation	3 <sup>rd</sup>	Dylan Kennedy & Rebecca Ott
Social Media Campaign	3 <sup>rd</sup>	Skyler Collison
Sports Management & Marketing	4 <sup>th</sup>	Melissa Stephens
Future Business Executive	4 <sup>th</sup>	Erika Bone
Contemporary Sports Issues	5 <sup>th</sup>	Melissa Stephens
Justice Administration	5 <sup>th</sup>	Jackson Pulley
Marketing Concepts	5 <sup>th</sup>	JT Kuntzman
Personal Finance	5 <sup>th</sup>	Andrew Mitchell
Programming Concepts	5 <sup>th</sup>	Dalton Young

