| Course Title: Introduction to Finance | Curricular Area: Career Technical Education |
|---|---|
| Course Number: CTE1160 | Length: One year |
| Grade Level: 9 - 12 | Prerequisites: None |
| Meets a UC a-g Requirement: pending | Meets NCAA Requirement: no |
| Meets High School Graduation Requirement for: Elective Credit; Computer Literacy Graduation Credit; | |

Course Description

This course provides students with an opportunity to learn and develop basic financial skills. Topics will include an introduction to business and financial leadership and careers, financial institutions &financial management, technology in the 21st century, e-commerce and social media, human resources and risk management, the Global marketplace, business ethics, sustainability and responsibility personal finance and consumer rights, career planning in a global economy and entrepreneurship.

Upon completion of this course, students will have developed basic business skills to carry into their personal lives and career area. This course also meets the Computer Literacy Graduation Requirement.

<u>Alignment</u>

This course is aligned to the California Career & Technical Education Standards Business and Finance Pathway. Standards from the Marketing, Sales, and Services Pathway, Information Support and Services Pathway, and College Career Readiness Standards are included.

Standard 1.0 Academics
Standard 2.0 Communications
Standard 3.0 Career Planning and Management
Standard 4.0 Technology
Standard 5.0 Problem Solving and Critical Thinking
Standard 6.0 Health and Safety

Consumer Success.

Standard 7.0 Responsibility and Flexibility Standard 8.0 Ethics and Legal Responsibilities Standard 9.0 Leadership and Teamwork Standard 10.0 Technical Knowledge and Skills Standard 11.0 Demonstration and Application

Instructional Materials

Required Textbook(s)

Introduction to Business, Brown, B., and Clow, J. Glencoe, Copyright 2008, ISBN 978-0-07-877694-6

Supplemental Materials

101 Dynamite Questions To Ask At Your Job Interview, Fein, R., Impact Publications, Copyright 2000, ISBN 1-57023-144-3 The Job Hunting Handbook, Author: Dahlstrom & Co., Dahlstrom & Co., Copyright 2000 Stoctracker: A Stock Market Software Simulation; Dalton, L.,

Patton, M., Patton, W.; Glencoe; Copyright 1995; ISBN 0-02-823082-5

Getting a Job Process Kit. Zedlitz. R., South-Western, Copyright 1998, ISBN 0-538-67900-X

Ethics in American Life, Goree, K., South-Western, Copyright 1996, ISBN 0-538-63489-8

Economic Experiences, Day, H. and Dieterle, D., South-Western, Copyright 1990, ISBN 0-538-60291-0

Teenagers Preparing for the Real World, Foster, C., South-Western, Copyright 1999, ISBN 0-538-68787-8

Speaking for Success, Miculka, Jean, South-Western, Copyright 1999, ISBN 0-538-68655-3

Skills for Donnelly, М., South-Western, Copyright 1999, ISBN 0-538-68612-X Mirror Mirror Incorporated: An International Office Simulation Ristau, R. and Kruzel, S., South-Western, Copyright 1994, ISBN 0-538-62384-5 What Investing Is All About, Barnes, South-Western, J., Copyright 1990, ISBN 0-538-70091-2 Security First Bank: A Banking Customer Simulation, Sargent, P. and Ward, M., South-Western, Copyright 2002, ISBN 0-538-43187-3 Complete Business Plan, Adams, B., Adams Media Corporation, Copyright 1998, ISBN 1-55850-845-7 Teamwork and Teamplay: Games & Activities For Building & Training Teams, Thiagarajan, S. and Parker, G., Jossey-Bass Pfeiffer, Copyright 1999, ISBN 0-7879-4791-1. The Big Book of Team Building Games. Newstrom. J. and Е., Scannell, McGraw-Hill, Copyright 1998. ISBN 0-07-046513-4 Web Sites http://www.deca.org National **DECA** Website

http://www.cadeca.org

California DECA Website http://www.knowledgematters.or g Virtual Business Challenge Website http://www.bused.org California **Business Education Research** Consortium http://www.cabused.org California Business Education Project http://www.nationalmea.org National Marketing Education Association http://www.bridges.com Career Exploration http://factfinder.census.gov/servl et/BasicFactsServlet U.S. **Census Bureau** http://www.sba.gov/index.html **Small Business Administration** http://www.irs.gov/individuals/di splay/0.,i1=1&genericId=15548, 00.html Tax Interactive http://www.irs.gov Internal **Revenue Service** http://www.ftb.ca.gov/ Franchise Tax Board (CA Software

Virtual Business-Retailing Version 2.0.6, Knowledge Matters, Inc., Copyright 2004 Virtual Business-Management Version 1.01, Knowledge Matter Inc., Copyright 2002

| Exit Criteria | |
|--|------------|
| Activities | Percentage |
| Daily Work, Classwork, Class Participation, Homework | 35% |
| Project-Based Assignments and Presentations, | |
| Mastery Checkpoints, Assessment | 45 % |
| Final Examination | <u>20%</u> |
| Total: | 100% |

Development Team

This Course of Study was developed by Jamie Megee and Liz Callaham.

UNIT PLANS

Fall, Semester 1

| UNIT 1: | Economic Concepts | Weeks 1-3 |
|----------------|---|-------------|
| UNIT 2: | Business Leadership and Careers | Weeks 4-6 |
| UNIT 3 | Financial Institutions and Financial Management | Weeks 7-8 |
| UNIT 4: | Technology in the 21 st Century | Weeks 9-10 |
| UNIT 5: | Marketing | Weeks 11-15 |
| UNIT 6: | Human Resources and Risk Management | Weeks 16–18 |

Spring, Semester 2

| UNIT 7: | Global Market Place | Weeks 19-21 |
|----------------|--|-------------|
| UNIT 8: | Business Ethics, Sustainability, and Social Responsibility | Weeks 22-23 |
| UNIT 9: | Personal Finance and Consumer Rights | Weeks 24-28 |
| UNIT 10: | Career Planning in a Global Economy/Entrepreneurship | Weeks 29-32 |

UNIT 1 – ECONOMIC CONCEPTS

Chapters 1, 2, 3 Weeks 1 - 3

OVERVIEW

This unit enables students to learn about economic concepts and how it affects every day life:

- Scarcity
- The 4 Factors of Production
- Economic Systems

Students will identify the types of economic measurements and explain the 4 phases of the business cycle.

- Summarize how resources limit the number of wants people and business can satisfy
- Evaluate how profit and competition motivate business
- Illustrate what factors of production were involved in creating a product you select
- Compare and contrast the economic indicators
- Explore the four stages of the business cycle in selected businesses

| BIG IDEAS/ ESSENTIAL UNDERSTANDING | ESSENTIAL/GUIDING QUESTIONS |
|--|---|
| Business impacts you and you impact business Scarcity of renewable and nonrenewable resources requires individuals, businesses, and nations to make decisions about using resources. Use of economic indicators helps us to understand the current health and viability of our economy and the global economy. | How do resources limit the number of wants people and business can satisfy? How does scarcity require individuals, businesses, and nations to make decisions about resources? How do individuals, businesses, and government influence the economy? |

| CONCEPTS (Students will know) | SKILLS (Students will be able to do) |
|--|--|
| How resources limit the ability to satisfy wants and needs Making the most of your resources by using the "decision-making process" The Factors of Production The Business Cycle Model The significance of competition for resources in a global market place The economic indicators measure how much a country is producing, whether its economy is growing, and how it compares to other countries | State the differences between wants and needs Describe how resources limit the number of wants people and businesses can satisfy Explain how to use the decision-=making process to make the most of your resources Explain how profit and competition motivate businesses Explain how business impacts consumers and how they impact business Explain how scarcity requires individuals and nations to make decision about resources Describe the four factors of production Describe the three basic economic questions each country must answer in order to make decisions about using their resources Describe what is shown by GDP, unemployment rate, rate of inflation, and national debt |

- Outside reading of business and technology-related resources
- Explore and analyze outside reading resources that connect with topics and themes of core text
- Cornell Notes
- Graphic Organizers
- Quick Writes
- Digital Notebook
- Power Points and Projects; Presentations

UNIT ASSESSMENT:

Students will select a company listed on the New York Stock Exchange. The student will identify the factors of production used within the company's industry, along with illustrating the company's historic business cycle on a timeline and identifying their specific competition.

TEXTS

| CONTENT-SPECIFIC VOCABULARY |
|-----------------------------|
| Wants |
| Needs |
| Goods |
| Services |
| Resources |
| Business |
| Profit |
| Competition |
| Market research |
| Consumer |
| Scarcity |
| Factors of production |
| Natural resources |
| Labor resources |
| Capital resources |
| Entrepreneurial resources |
| Entrepreneurship |
| |

| Emphasis | Entrepreneur |
|----------|------------------------------|
| Sum | Economics |
| Period | Economic system |
| Enormous | Market economy |
| Policy | Price |
| Purchase | Supply |
| Decline | Demand |
| | Equilibrium price |
| | Command economy |
| | Mixed economy |
| | Gross Domestic Product (GDP) |
| | Standard of living |
| | Inflation |
| | Deflation |
| | Budget deficit |
| | National debt |
| | Budget surplus |
| | Business cycle |
| | Prosperity |
| | Recession |
| | Depression |
| | Recovery |
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| DDIODITY STANDADDS | SUDDODTING STANDADDS | | |
|--|---|--|--|
| PRIORITY STANDARDS Business and Finance | SUPPORTING STANDARDS Marketing, Sales, and Services | | |
| A4.0 | A2.0 | | |
| | A2.0 A2.1 | | |
| A4.1 | A2.2 | | |
| | A2.2 | | |
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| INSTRUCTIONAL STRATEGIES/INSTRUCTIONAL A | PPROACH/LEARNING EXPERIENCES | | |
| | | | |
| | | | |
| Guided and independent practice | | | |
| Audio/video/digital supplements and instructional aids | | | |
| Preteaching vocabulary | | | |
| Reading logs or journals | | | |
| Whole-class and small-group collaborative discussions/panels | | | |
| Think/pair/share | | | |
| Socratic Seminar | - | | |
| Independent reading | Independent reading | | |
| Small group work | | | |
| • Oral presentations (individual, partner, and group) with visual and digital aids | | | |
| Graphic organizers, advanced organizers, and response frames | | | |
| • Evidence gathering and research | | | |
| • Quick Writes | | | |
| • Self and peer editing | | | |
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UNIT 2 - BUSINESS LEADERSHIP AND CAREERS

Chapters 7, 8, 20 Weeks 4-6

OVERVIEW

This unit enables students to identify and differentiate the qualities of a leader, the leadership styles, and the functions of management. The students will have an understanding of the importance of good communication skills. Students will explore self-awareness in preparing for career readiness through online self assessments addressing their individual: ability, skill, aptitude, and personality.

- Compare and differentiate management styles, functions, and structures
- Synthesize personal skills, attributes, ability and personality; identify careers, field, and personal options

| BIG IDEAS/ ESSENTIAL UNDERSTANDING | ESSENTIAL/GUIDING QUESTIONS |
|---|---|
| Students will gain self awareness Students will recognize their personal attributes and through self awareness, they will be able to identify and analyze careers that match. Students will recognize that leadership qualities can be acquired, developed, and advanced through experience, knowledge, and involvement. The functions and skills of management and the differences between management structures. | What personal attributes have been identified through the online assessments What careers match the student's skills, aptitudes, ability, and personality How to develop leadership skills and advance them What management skills and functions of management align with student's identified skills, aptitudes, abilities, and personality |

| CONCEPTS (Students will know) | SKILLS (Students will be able to do) |
|--|--|
| CONCEPTS (Students will know) Introduction to business leadership and the working world The functions and skills of management Career assessment and self awareness | Describe the overall purpose of management Discuss the four functions of management Identify the differences between management structures Name six skills necessary for effective |
| | management Define leadership Describe the qualities of a leader Name at least three ways in which an individual can develop leadership skills/resiliency Identify and describe the autocratic, democratic, and free rein leadership styles Describe the self-managed team approach and the two ways in which such an approach is organized Give examples of how technology has changed jobs in business Explain why doing business on the internet has become a major factor in many industries |

- Outside reading of business and technology-related resources
- Explore and analyze outside reading resources that connect with topics and themes of core text
- Cornell Notes
- Graphic Organizers
- Quick Writes
- Digital Notebook
- Power Points and Projects; Presentations
- Interview an individual in management or an entrepreneur to find out how he/she aspired to his/her current position. State details from each step he/she took in pursuing his/her career; prepare and give a a presentation to the class.

UNIT ASSESSMENT:

Students will devise and present a career plan based on their personal assessment and insight gained throughout the unit

TEXTS

| ACADEMIC VOCABULARY | CONTENT-SPECIFIC VOCABULARY |
|---------------------|-----------------------------|
| Vision | Leadership |
| Trends | Initiative |
| Conflict | Human relations |
| Technique | Integrity |
| Inclined | Autocratic leadership |
| Role | Democratic leadership |
| Approach | Free-rein leadership |
| Theory | Delegating |
| Pursuing | Self-managed teams |
| Overseas | Fulltime job |
| Via | Job |
| Adaptable | Occupation |
| Series | Career |
| Internal | Interests |

| Challenging | Values |
|-------------|-----------------|
| Ultimate | Skill |
| | Ability |
| | Aptitude |
| | Personality |
| | Networking |
| | Job shadowing |
| | Internship |
| | Volunteerism |
| | Entry level job |
| | outsourcing |
| | |

| PRIORITY STANDARDS | SUPPORTING STANDARDS | |
|--|--------------------------------|--|
| Business and Finance | Marketing, Sales, and Services | |
| A1.0 | C2.1 | |
| A2.0 | C2.2 | |
| A3.0 | C2.3 | |
| A1.1 | | |
| A2.1 | | |
| A3.1 | | |
| A3.2 | | |
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| INSTRUCTIONAL STRATEGIES/INSTRUCTIONAL A | PPROACH/LEARNING EXPERIENCES | |
| • Direct instruction, lecture, and modeling | | |
| Guided and independent practice | | |
| Audio/video/digital supplements and instructional aids | | |
| Preteaching vocabulary | | |
| Reading logs or journals | | |
| • Whole-class and small-group collaborative d | iscussions/panels | |
| • Think/pair/share | | |
| Socratic Seminar | | |
| Independent reading | | |
| Small group work | | |
| • Oral presentations (individual, partner, and group) with visual and digital aids | | |
| Graphic organizers, advanced organizers, and response frames | | |
| • Evidence gathering and research | | |
| • Quick Writes | | |
| • Self and peer editing | | |
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UNIT 3 - FINANCIAL INSTITUTIONS AND FINANCIAL MANAGEMENT

Chapters 12, 17.1 Weeks 7 - 8

OVERVIEW

This unit enables students to understand: money functions as a standard of value, the functions of financial institutions and the Federal Reserve, the purpose of financial management and a financial plan (budget).

- Summarize the components, purpose and benefits of a financial plan (budget)
- Compare and contrast the purpose and the standard of value of money globally
- Illustrate the relationship between financial institutions and the Federal Reserve

| L/GUIDING QUESTIONS ify reasons for creating a financial plan ain what a budget is and how it is used at are major advantages and disadvantage sing a monetary system over bartering in ag goods and services pare and contrast various financial utions ribe the major functions of the Federal rve System |
|--|
| ain what a budget is and how it is used t are major advantages and disadvantage sing a monetary system over bartering in ng goods and services pare and contrast various financial utions ribe the major functions of the Federal |
| |
| udents will be able to do)Describe the functions and characteristicsf moneyDiscuss three main functions of a financialDistitutionsCompare and contrast three types of anancial institutions that are found in ourconomyExplain the major functions of the Federaldeserve System in the U.S.explain what a budget is and how it is used |
| E |

- Outside reading of business and technology-related resources
- Cornell Notes
- Graphic Organizers
- Quick Writes
- Digital Notebook
- Power Points and Projects; Presentations
- Budget software; online interest tools/apps, such as, compound interest and mortgage calculators
- CAcareerzone.com

UNIT ASSESSMENT:

- Create and defend a personal budget for a year
- Select and defend a financial institution of your choice that you would choose; provide vehicle loan rates (new and used), CD rates (5 and 10 year) along with incentives

TEXTS

| ACADEMIC VOCABULARY | CONTENT-SPECIFIC VOCABULARY |
|---------------------|---------------------------------|
| Acquire | Money |
| Stable | Monetary system |
| Primary | Financial institution |
| Secure | Bank account |
| Granted | Deposit |
| Bonds | Withdrawal |
| Monitors | Interest |
| Flexible | Electronic funds transfer (EFT) |
| Project | Direct deposit |
| Expand | Collateral |
| Require | Mortgage |
| Predict | Safe-deposit box |
| Converted | Commercial banks |
| Generate | Savings and loan associations |
| Release | Credit unions |

| formulas | Mortgage companies | |
|----------|------------------------|--|
| | Finance companies | |
| | Insurance companies | |
| | Brokerage firms | |
| | Federal Reserve System | |
| | Reserves | |
| | Financial plan | |
| | Capital | |
| | Financial forecast | |
| | Budget | |
| | | |
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| PRIORITY STANDARDS | SUPPORTING STANDARDS | | |
|--|----------------------|--|--|
| Business and Finance | Business and Finance | | |
| B1.0 | B1.1 | | |
| B5.0 | B1.5 | | |
| B8.0 | B5.1 | | |
| B9.0 | B8.1 | | |
| | B8.2 | | |
| | B8.3 | | |
| | B9.1 | | |
| | D7.1 | | |
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| INSTRUCTIONAL STRATEGIES/INSTRUCTIONAL APPROACH/LEARNING EXPERIENCES | | | |
| | | | |
| Guided and independent practice | | | |
| Audio/video/digital supplements and instructional aids | | | |
| Preteaching vocabulary | | | |
| Reading logs or journals | | | |
| Whole-class and small-group collaborative discussions/panels | | | |
| • Think/pair/share | | | |
| Socratic Seminar | | | |
| Independent reading | | | |
| Small group work | | | |
| • Oral presentations (individual, partner, and group) with visual and digital aids | | | |
| Graphic organizers, advanced organizers, and response frames | | | |
| Evidence gathering and research | | | |
| Quick Writes | | | |
| • Self and peer editing | | | |
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Unit 4 - Technology in the 21^{st} Century

Chapters 9, 18, 19 Weeks 9 - 10

OVERVIEW

This unit enables students to learn about how technology influences business:

- E-Work Force
- E-Commerce
- The Importance of Virtual Business
- Multichannel retailer
- Internet Ethics, privacy issues, and identity theft
- Business software and application exploration

- Summarize Identify Theft prevention
- Explore internet ethics and the 21st century applications
- Explore and evaluate various business software
- Illustrate and summarize how business has been influenced by E-Commerce, the E-Work Force, and virtual business

| BIG IDEAS/ ESSENTIAL UNDERSTANDING | ESSENTIAL/GUIDING QUESTIONS |
|---|--|
| Technology has changed the way people do business. Technological inventions have created new products, new markets and new jobs. The importance of virtual business in our U.S. and global economy. Internet ethics and privacy issues are crucial components of doing business. | How have technological advances changed and influenced business and our personal lives. How does virtual business help promote business exposure, and success and what are the pros and cons to having a virtual business. How does a business practice internet ethics and protect privacy and information. |
| | |

| CONCEPTS (Students will know) | SKILLS (Students will be able to do) |
|--|--|
| How technology influences business The importance of virtual business Internet ethics, privacy issues, and identify theft Business software and applications exploration for today's global economy | Describe how technological inventions have an effect on business Analyze how a specific business has grown and changed with the entrance to virtual business Compare and contrast various business software and applications |

- Outside reading of business and technology-related resources
- Explore and analyze outside reading resources that connect with topics and themes of core text
- Cornell Notes
- Graphic Organizers
- Quick Writes
- Digital Notebook
- Power Points and Projects; Presentations
- MS Excel

UNIT ASSESSMENT:

Design a virtual business concept and provide policies and procedures that apply to internet ethics, privacy, and identity theft

TEXTS

| ACADEMIC VOCABULARY | CONTENT-SPECIFIC VOCABULARY |
|---------------------|-----------------------------------|
| Technology | E-Work Force |
| Edit | E-Commerce |
| Images | Digital workflow |
| Authors | Start-up |
| Transports | E-Tail |
| Methods | Multi-channel retailer Brick-and- |
| Rely | mortar Clicks-and-mortar |
| Fee | E-Ticket |
| Transmit | Information technology (IT) |
| Automatic | Telecommunications |
| Simulate | Telecommuting |
| Visual | Wearable computer |
| Guidelines | Computer-aided design (CAD) |
| Authorized | Virtual reality |
| Reject | Internet |
| Insert | World Wide Web |
| Linked | Web Browser |
| Quotes | Search engine |
| Elements | Intranet |
| Random | Extranet |
| Creating | Hacker |
| Incorporate | Cookies |
| Schedules | Virus |
| Facilitate | Computer |
| | Ergonomics |
| | E-Learning |
| | Hardware |
| | Random access memory (RAM) |
| | Software |
| | |

| | Operating system World processing Spreadsheet Database management Presentation program Desktop publishing |
|----------------------------------|--|
| PRIORITY STANDARDS | SUPPORTING STANDARDS |
| Business and Finance | Business and Finance |
| A7.0 | A7.2 |
| C5.0 | A7.3 |
| 65.0 | A7.4 |
| | A7.5 |
| | C5.1 |
| Information Support and Services | C5.2 |
| A1.0 | C3.2 |
| A2.0 | |
| A3.0 | |
| A5.0 | Information Support Services |
| A5.0 | A1.1 |
| | A1.1 A2.2 |
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| | A3.1 |
| | A3.2 |
| | A3.5 |
| | A5.1 |
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UNIT 5 - MARKETING

Chapters 13, 14, 22, 23, 24 Weeks 11-15

OVERVIEW

This unit enables students to learn about:

- The functions of marketing
- The steps to develop a new product or service
- Identifying types of marketing media businesses use to reach potential customers
- Consumer choices, rights, and responsibilities
- Consumer Protection Laws

- Define and explain the functions of Marketing
- Illustrate the stages of product development
- Evaluate the effectiveness of various types of medial forms for specific industries
- Compare and contrast consumer rights and responsibilities
- Examine consumer protection laws

| BIG IDEAS/ ESSENTIAL UNDERSTANDING | ESSENTIAL/GUIDING QUESTIONS |
|--|---|
| BIG IDEAS/ ESSENTIAL UNDERSTANDING The function of marketing Define all aspects that are a part of marketing The steps to develop a new product and service Businesses research ways to reach potential customers by various media forms Consumers have choices, rights, and responsibilities to consider before making a buying decisions Consumer Protection Laws work to protect, inform and defend consumers | ESSENTIAL/GUIDING QUESTIONS How do the functions of marketing reach the consumer What is the reason behind the steps of product development How does the advertisement and media influence the potential consumer How do the consumer rights, responsibilities, and consumer protection laws affect the consumers' potential purchase and decisions |
| Consumers have choices, rights, and responsibilities to consider before making a buying decisions Consumer Protection Laws work to protect, | • How do the consumer rights, responsibilities and consumer protection laws affect the |
| | |

| CONCEPTS (Students will know) • The functions of marketing • The steps in developing a new product • The role of medial in promoting products and services • Consumer rights and responsibilities affect and influence consumer decisions • Consumer Protection Laws work to protect, inform and defend consumers | SKILLS (Students will be able to do) Define marketing Identify the functions of marketing List the elements of the marketing mix Describe the kinds of market research a company may use Identify the steps in developing a new product Define advertising List types of media that businesses use to reach potential customers Define and indicate three factors that affect the interest that is paid Name different groups in our economy who use credit Identify three advantages and disadvantages of using credit Name the places where you can get credit, and list three different types of credit cards |
|---|---|
| and influence consumer decisionsConsumer Protection Laws work to protect, | Identify the steps in developing a new product Define advertising List types of media that businesses use to reach potential customers Define and indicate three factors that affect the interest that is paid Name different groups in our economy who use credit Identify three advantages and disadvantages of using credit Name the places where you can get credit, |
| | good credit rating Discuss state and federal regulations of credit Describe federal laws that protect consumers |

| Identify sources of credit fraud and precautions to prevent it |
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| Discuss ways to repair credit problems |
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- Outside reading of business and technology-related resources
- Explore and analyze outside reading resources that connect with topics and themes of core text
- Cornell Notes
- Graphic Organizers
- Quick Writes
- Digital Notebook
- Power Points and Projects; Presentations
- MS Excel

UNIT ASSESSMENT:

Create and present a product or service using the steps to develop a new product. Identify the target market and marketing mix, all media promotion forms, and how this product/service will benefit the consumer; include a logo design.

TEXTS

| ACADEMIC VOCABULARY | CONTENT-SPECIFIC VOCABULARY |
|---------------------|-----------------------------|
| Genders | Market |
| Physical | Marketing |
| Located | Relationship marketing |
| Aware | Marketing mix |
| Survey | Channel of distribution |
| Potential | Direct distribution |
| Strategy | Indirect distribution |
| Crucial | Break-even point |
| Media | Market research |
| Communicate | Marketing concept |
| Unique | Demographics |
| Transit | Target marketing |
| Medium | Market segmentation |
| Display | Test-market |
| Prime | Advertising |
| Network | Mass media |

| Disposes | Infomercial |
|--------------|------------------------------|
| Priority | Direct-mail advertising |
| Version | Pop=up ads |
| Bulk | Banner ads |
| Convince | Webcast |
| Publications | Media planning |
| Label | Advertising agency |
| Document | Ad campaign |
| Accurate | Audience |
| Devices | Impression |
| Resolved | Frequency |
| Scenario | Cost per thousand (CPM) |
| Adjust | Prime time |
| Manuals | Consumer |
| Contact | Brand name |
| Adequate | Generic products |
| Behalf | Comparison Shopping |
| Panels | Promotional Sale |
| Supplements | Clearance sale |
| Assurance | Loss Leaders |
| Justify | Impulse Buying |
| Guarantee | Warranty |
| Reveal | Consumer rights |
| Community | Consumer movement |
| | Product liability |
| | Bait and switch |
| | Pollution |
| | Conservation |
| | Recycling |
| | Boycott |
| | Consumer advocates |
| | Grade labels |
| | Recall |
| | Legal monopoly |
| | Licenses |
| | Price discrimination |
| | Warranty |
| | Express warranty |
| | Full warranty |
| | Limited warranty |
| | Better Business Bureau (BBB) |
| | |

| PRIORITY STANDARDS | SUPPORTING STANDARDS | |
|--|--------------------------------|--|
| Business and Finance | Marketing, Sales, and Services | |
| A7.0 | A1.0 | |
| B5.0 | A5.0 | |
| A7.3 | A7.0 | |
| B5.1 | A8.0 | |
| | A1.6 | |
| | A5.2 | |
| | A5.5 | |
| | A7.1 | |
| | A7.2 | |
| A7.6 | | |
| A8.0 | | |
| | A8.2 | |
| | C9.1 | |
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| INSTRUCTIONAL STRATEGIES/INSTRUCTIONAL | APPROACH/LEARNING EXPERIENCES | |
| • Direct instruction, lecture, and modeling | | |
| • Guided and independent practice | | |
| • Audio/video/digital supplements and instruc | tional aids | |
| Preteaching vocabulary | | |
| • Reading logs or journals | | |
| • Whole-class and small-group collaborative of | discussions/panels | |
| • Think/pair/share | 1 | |
| Socratic Seminar | | |
| Independent reading | | |
| • Small group work | | |
| Oral presentations (individual, partner, and group) with visual and digital aids | | |
| Graphic organizers, advanced organizers, an | | |
| Evidence gathering and research | | |
| Onick Writes | | |

- Quick Writes
- Self and peer editing

Semester 1 Unit 6 – Human Resources and Risk Management

Chapters 15 Weeks 16-18

OVERVIEW

This unit enables students to learn about human resources management and how companies attract and reward good employees. Students will identify responsibilities of the Human Resource Manager.

UNIT OBJECTIVES TO BE ASSESSED

• Identify the functions, goals, and activities of Human Resource Management and each organizational level, including the background and reference processes of the applicant

| BIG IDEAS/ ESSENTIAL UNDERSTANDING | ESSENTIAL/GUIDING QUESTIONS |
|---|--|
| Human Resources is the process of finding, selecting, training, and evaluating employees Recruitment means actively looking for qualified people to fill a job | What is the role of Human Resource Management in a business Identify what a Human Resource Manager should consider about finding, selecting, training, and evaluating employees |
| CONCEPTS (Students will know) | SKILLS (Students will be able to do) |
| Human Resources Meeting Staffing Needs Considering job applicants Developing, training, and retaining employees | Diagram how Human Resource functions within a business; identify each organizational level State the investigative steps utilized to complete a full applicant background review; illustrate potential implications of social media use and personal financial history (FICO Score) |

- Outside reading of business and technology-related resources
- Explore and analyze outside reading resources that connect with topics and themes of core text
- Cornell Notes
- Graphic Organizers
- Quick Writes
- Digital Notebook
- Power Points and Projects; Presentations

UNIT ASSESSMENT:

Use graphic presentation software to outline the steps Human Resource Managers take to fill a position OR to outline how social media use and personal financial history (FICO Score) affects the job applicant process

TEXTS

| ACADEMIC VOCABULARY | CONTENT-SPECIFIC VOCABULARY |
|---------------------|-----------------------------|
| Temporary | Human resources |
| Fund | Human resources management |
| Summary | Job description |
| Comments | Compensation |
| Demonstrates | Wage |
| Relaxed | Salary |
| Complement | Benefits |
| Technical | Recruitment |
| | Background check |
| | Reference |
| | Orientation |
| | On-the-job training |
| | Group training |
| | Performance appraisal |
| | Promotion |
| | Transfer separation |
| | Turnover |

| PRIORITY STANDARDS | SUPPORTING STANDARDS | |
|---|--------------------------------|--|
| Business and Finance | Marketing, Sales, and Services | |
| A3.0 | C11 | |
| A3.1 | C11.1 | |
| A3.2 | | |
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| INSTRUCTIONAL STRATEGIES/INSTRUCTIONAL A | PPPOACH/I FARNING EXPERIENCES | |
| Direct instruction, lecture, and modeling | TROACH/LEARING EATERLENCES | |
| Guided and independent practice | - | |
| Outded and independent practice Audio/video/digital supplements and instructional aids | | |
| Audio/video/digital supplements and instructional aids Preteaching vocabulary | | |
| Reading logs or journals | | |
| • Whole-class and small-group collaborative d | iscussions/panels | |
| Think/pair/share | | |
| Socratic Seminar | | |
| Independent reading | | |
| Small group work | | |
| Oral presentations (individual, partner, and group) with visual and digital aids | | |
| Graphic organizers, advanced organizers, and response frames | | |
| • Evidence gathering and research | | |
| Quick Writes | | |
| • Self and peer editing | | |
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UNIT 7- GLOBAL MARKET PLACE

Chapters 9, 10, 11, 16 Weeks 19-21

OVERVIEW

The students will learn:

- The effect of culture in doing business globally and how corporate cultures differ among businesses
- Why the world has become a global economy
- Why people and countries specialize in producing goods and services
- Free trade and its implications
- How government at each level regulates business
- How government can stimulate or restrict economic activities
- Technology influences global business through E-Commerce

- Examine the effect of culture on doing business globally
- Compare and contrast corporate culture among different businesses
- Analyze the benefits of free trade
- Support and validate why the world is now a global economy with countries specializing in producing goals and services
- Illustrate how global business has been influenced by E-Commerce and virtual business

| BIG IDEAS/ ESSENTIAL UNDERSTANDING | ESSENTIAL/GUIDING QUESTIONS |
|---|--|
| Government's roles foster success in the economies globally, by creating rules and regulations that organizations and consumers must follow The different levels of governmental laws and regulations cover various aspects of the economy, such as competition and the production process The global market place has increased because more countries specialize and offer their goods and services to other countries Technology has changed the way countries do business globally The importance of virtual business in the global economy | How does culture affect business globally How do corporate cultures differ among businesses Why is the world becoming a global economy and why are people in countries specializing in producing goods and services What are the implications of free trade Identify the levels of government's roles in regulating business How have technological advances influenced global business |

| CONCEPTS (Students will know) | SKILLS (Students will be able to do) |
|---|---|
| Global Economy Trade Governments' regulations and influences on businesses globally Corporate culture Culture in a global economy | Analyze the effects of culture on doing business globally Compare/contrast corporate culture among different businesses Explain why the world has become a global economy Explain why people and countries specialize in producing goods and services Describe free trade Indicate who benefits and who does not benefit from free trade Name four ways in which government regulates business Name five aspects of the government's role in society Explain how government can stimulate or restrict economic activities |

- Outside reading of business and technology-related resources
- Explore and analyze outside reading resources that connect with topics and themes of core text
- Cornell Notes
- Graphic Organizers
- Quick Writes
- Digital Notebook
- Power Points and Projects; Presentations
- Microsoft Excel (worksheet and graphs)

UNIT ASSESSMENT:

- Select two technology companies and illustrate their differing corporate cultures.
- Select a country and graph its top exports and imports, their current exchange rate
- Create a spreadsheet representing two countries comparing and contrasting work place demographics related to cultural diversity

TEXTS

| ACADEMIC VOCABULARY | CONTENT-SPECIFIC VOCABULARY |
|---------------------|-----------------------------|
| Specific | Global economy |
| Professionals | International trade |
| Sustains | Multinational corporation |
| | Trade |
| Vehicles | Imports |
| Disputes | Exports |
| Restrict | Comparative advantage |
| Cooperate | Exchange rate |
| Controversy | Balance of trade |
| | Protectionism |
| Federal | Tariff |
| Enables | Quota |
| Symbol | Embargo |
| Registered | Free trade |
| | Interstate commerce |

| Incentives | Intrastate commerce |
|---------------|-----------------------------------|
| Welfare | Monopoly |
| Ensure | Oligopoly |
| Allocate | Trust |
| | Antitrust laws |
| Distinct | Contract |
| Ethnic | Breach of contract |
| Region | Copyright |
| Tradition | Patent |
| Diverse | Trademark |
| | Revenue |
| Assignments | Privatization |
| Prohibits | Subsidies |
| Accommodation | Tax Tay inconting |
| Technology | Tax incentive Culture |
| Edit | Business etiquette |
| Images | Corporate culture |
| _ | Hierarchy |
| Authors | Bureaucracy |
| Transports | Diversity |
| Methods | Stereotype |
| Rely | Baby boom generation |
| Fee | Discrimination |
| | Ageism |
| | E-Work Force |
| | E-Commerce |
| | Digital workflow Start- |
| | up |
| | E-Tail |
| | Multi-channel retailer Brick-and- |
| | mortar Clicks-and-mortar |
| | E-Ticket |
| | |
| | |

| PRIORITY STANDARDS | SUPPORTING STANDARDS | |
|--|--------------------------------|--|
| Business and Finance | Business and Finance | |
| C2.0 | C2.1 | |
| C3.0 | C2.2 | |
| C7.0 | C3.5 | |
| 01.0 | C7.1 | |
| Markating Salas and Sarvicas | C7.2 | |
| Marketing, Sales, and Services | C7.2 | |
| C1.0 | | |
| C10.0 | Marketing, Sales, and Services | |
| | C1.6 | |
| | C10.2 | |
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| INSTRUCTIONAL STRATEGIES/INSTRUCTIONAL | APPROACH/LEARNING EXPERIENCES | |
| • Direct instruction, lecture, and modeling | | |
| Guided and independent practice | | |
| Audio/video/digital supplements and instruc | tional aids | |
| Preteaching vocabulary | | |
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| | lisonasions/nonals | |
| • Whole-class and small-group collaborative of | inscussions/panels | |
| • Think/pair/share | | |
| Socratic Seminar | | |
| • Independent reading | | |
| Small group work | | |
| • Oral presentations (individual, partner, and group) with visual and digital aids | | |
| Graphic organizers, advanced organizers, and response frames | | |
| Evidence gathering and research | | |
| Quick Writes | | |
| • Self and peer editing | | |
| • MS Excel-worksheets and graphs | | |
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SEMESTER 2

UNIT 8 – BUSINESS ETHICS, SUSTAINABILITY, AND SOCIAL RESPONSIBILITY

Chapters 4, 23.2 Weeks 22-23

OVERVIEW

Students will learn:

- That business ethics are rules that guide the behavior of business and its employees
- That good ethics are beneficial for long term profitability and success of a business
- How social responsibility impacts the success of a business
- About their responsibilities as consumers

UNIT OBJECTIVES TO BE ASSESSED

- Establish and identify what are the principals of ethical behavior
- Identify and analyze social and sustainability responsibilities of a business and its community
- Evaluate various consumer responsibilities and their purpose

| BIG IDEAS/ ESSENTIAL UNDERSTANDING | ESSENTIAL/GUIDING QUESTIONS |
|---|--|
| Consumers have the responsibility to use products and service information, choose carefully, use products and services safely, to learn consumer skills and to speak out and seek a remedy when problems occur Ethical behavior is beneficial for long-term profitability and success of a business Social and sustainability responsibility is the duty of a businesses and its community to do what is best for the good of society | How do consumer responsibilities affect businesses and its communities What evidence demonstrates how being ethical improves long-term profitability and success of business How and why is social and sustainability responsibility the duty to do what is best for society |

| Ethical principles Consumer responsibilities Business, social, and sustainability responsibility List the steps for dealing with an ethical dilemma Define what is meant by the social responsibility of business Describe the responsibilities of consumers List nongovernmental consumer organizations that advocate for consumers List some federal and state agencies that provide consumer information and protected by laws related to the marketplace List ways that the business community assists with consumer protection Analyze, compare and contrast ethical behavior as it relates to business and its community Identify the various social and sustainability responsibilities of businesses that benefit society and the community | CONCEPTS (Students will know) | SKILLS (Students will be able to do) |
|---|---|--|
| | Ethical principles Consumer responsibilities Business, social, and sustainability | Define ethics and business ethics Describe why ethical behavior is good for business List the steps for dealing with an ethical dilemma Define what is meant by the social responsibility of business Describe the responsibilities of consumers List nongovernmental consumer organizations that advocate for consumers List some federal and state agencies that provide consumer information and protection Describe ways that consumers are protected by laws related to the marketplace List ways that the business community assists with consumer protection Analyze, compare and contrast ethical behavior as it relates to business and its community Identify the various social and sustainability responsibilities of businesses |

KEY ASSIGNMENTS

- Outside reading of business and technology-related resources
- Explore and analyze outside reading resources that connect with topics and themes of core text
- Cornell Notes
- Graphic Organizers
- Quick Writes
- Digital Notebook
- Power Points and Projects; Presentations
- Microsoft Excel

UNIT ASSESSMENT:

- Select a company and study its social and sustainability responsibility goals; present an analysis of this, along with a summary of the ones the student identifies with and represents their community best
- Debate what is ethical behavior
- Diagram consumer responsibilities and their affect on business and its communities

TEXTS

Introduction to Business, Brown, B., and Clow, J. Glencoe, Copyright 2008, ISBN 978-0-07-877694-6

| ACADEMIC VOCABULARY | CONTENT-SPECIFIC VOCABULARY |
|---------------------|-----------------------------|
| Principles | Ethics |
| Conduct | Business ethics |
| Encounter | Sweatshop |
| Alternative | Code of ethics |
| Integrity | Conflict of interest |
| Integral | Social responsibility |
| Benefit | Pollution |
| Sufficient | Conservation |
| Accurate | Recycling |
| Devices | Boycott |
| Resolved | |
| Scenario | |
| Adjust | |
| Manuals | |
| Contact | |

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| PRIORITY STANDARDS | SUPPORTING STANDARDS |
|--------------------------------|--------------------------------|
| Business and Finance | Business and Finance |
| A3.0 | A3.3 |
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| Marketing, Sales, and Services | Marketing, Sales, and Services |
| A2.0 | A2.13 |
| A3.0 | A3.3 |
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| INSTRUCTIONAL STRATEGIES/INSTRUCTIONAL APPROACH/LEARNING EXPERIENCES |
|--|
| Direct instruction, lecture, and modeling |
| Guided and independent practice |
| Audio/video/digital supplements and instructional aids |
| Preteaching vocabulary |
| Reading logs or journals |
| Whole-class and small-group collaborative discussions/panels |
| • Think/pair/share |
| Socratic Seminar |
| Independent reading |
| Small group work |
| • Oral presentations (individual, partner, and group) with visual and digital aids |
| Graphic organizers, advanced organizers, and response frames |
| Evidence gathering and research |
| Quick Writes |
| • Self and peer editing |
| |

SEMESTER 2

UNIT 9 – PERSONAL FINANCE/CONSUMER RIGHTS

Weeks 24-28 Chapters 25, 26, 27, 28, 29. 30, 31, 32, 33, 34, 35

OVERVIEW

The students will learn:

- Financial planning provides a solid foundation for making financial decisions
- It involves looking at your financial position, setting goals, and identifying risk and consequences of choices
- The importance of budgeting and preparing a budget
- How checking accounts work
- Keeping track of financial transactions
- Types of savings accounts and compound interest
- Types and sources of credit and the use of credit
- How to develop a credit history, applying for credit, and maintain credit
- State and Federal credit laws
- Solving credit problems and identity theft prevention
- Investment tools

UNIT OBJECTIVES TO BE ASSESSED

Students will be able to:

- Explain and apply the steps in the financial planning process
- Analyze risk and consequences of choices (opportunity cost)
- Identify the types of credit; evaluate the advantages and disadvantages of using credit
- Summarize the state and federal regulations of credit and how they protect consumers
- Evaluate the consequences of credit card and identity theft
- Analyze and differentiate between the various investment tools

| BIG IDEAS/ ESSENTIAL UNDERSTANDING | ESSENTIAL/GUIDING QUESTIONS |
|--|--|
| • Investment tools consist of types of Federal, | • Why is financial planning necessary to |
| Municipal, and corporate bonds, commodities, | developing a solid foundation |
| stocks and money market funds, T-Bills, and | • Why is budgeting important and how is one |
| real estate | prepared and followed |
| • Federal and state governments provide | • How do checking and savings accounts work |
| assistance and protection to consumers who | to benefit one's personal financial goals. |
| use credit | • Define credit and indicate three factors that |
| • The main credit problems that consumers face | affect interest that is paid |
| are credit card, identity theft, and overuse of | • How to maintain and develop a credit history |
| credit | • What are strategies to guard against credit card |
| • Developing and maintaining a credit history is | and identify theft |
| vital to a strong personal financial foundation | • How does government protect consumers who |
| • Developing an understanding of credit | use credit |

| and the instruction of the education of the | |
|---|---|
| essentials, including the advantages and | • What are the different types of investment |
| disadvantages of using credit | tools |
| • The purpose of saving, types of savings | |
| accounts and earning interest on savings | |
| • Checking accounts are tools that people use to | |
| make payments and keep track of their funds | |
| • Financial planning provides a solid foundation | |
| for making financial decisions | |
| • Meeting financial goals requires understanding | |
| the importance of creating and following a | |
| budget | |
| CONCEPTS (Students will know) | SKILLS (Students will be able to do) |
| Investment tools | • Explain the steps involved in the |
| • State and Federal regulation of | financial planning process |
| credit | Identify sources of financial information |
| • Developing a credit history and | Discuss sources of risk |
| keeping a healthy credit record | |
| Types of credit and loans Stops to choosing a choosing and | Discuss the consequences of choices |
| • Steps to choosing a checking and | |
| savings accountEarning interest on a savings | Discuss the importance of budgeting |
| account | List the steps for preparing a budget |
| Understanding financial planning, | Discuss two goals to set before |
| how to set goals, and the risk and | making investments |
| consequences of choices | Name five characteristics of bonds |
| consequences of enorces | Differentiate between types of |
| | federal, municipal, corporate bonds, |
| | and real estate |
| | Discuss stocks and stock markets |
| | • Describe the three types of |
| | residential properties |
| | • Discuss the different types of |
| | checking accounts and how they |
| | work |
| | • Describe how checking account |
| | holders manage their bank |
| | transactions |
| | • Describe the procedure for bringing |
| | accounts into agreement with bank |
| | records |
| | • Differentiate a regular savings |
| | account from a CD, a money |
| | market fund, and a money market |

| deposit account Explain two advantages and two disadvantages of savings accounts |
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KEY ASSIGNMENTS

- Outside reading of business and technology-related resources
- Explore and analyze outside reading resources that connect with topics and themes of core text
- Cornell Notes
- Graphic Organizers
- Quick Writes
- Digital Notebook
- Power Points and Projects; Presentations
- MS Excel

UNIT ASSESSMENT:

- In a provided scenario, students will collaborate in teams to build and develop a six month to one year budget including savings, utilizing an Excel spreadsheet with graph
- Students will create a portfolio, including diversified investment tools and savings (compound interest)
- In teams, students will select one of the following and present to the class:
 - 1. Federal and State Consumer Protection Laws
 - 2. Identify theft preventions and consequences of such
 - 3. Credit essentials
 - 4. Types of credit

TEXTS

Introduction to Business, Brown, B., and Clow, J. Glencoe, Copyright 2008, ISBN 978-0-07-877694-6

| ACADEMIC VOCABULARY | CONTENT-SPECIFIC VOCABULARY |
|---------------------|------------------------------|
| military | Credit |
| Contributes | Creditor |
| Constantly | Debtor |
| Committed | Interest |
| Available | Consumer credit |
| Annual | Commercial credit |
| Range | Credit rating |
| Options | Charge account |
| Impact | Installment loans |
| Anticipation | Collateral |
| Submit | Annual percentage rate (APR) |
| Minimum | Cash advance |

| Similar | Consigner |
|---------------------|--------------------------------------|
| Portion | Grace period |
| Maintain | Credit limit |
| Obtain | Variable rate |
| Comprehensive | Fixed rate |
| Plus | Down payment |
| Error | Principal |
| Remove | Finance change |
| Pose | Secured loan |
| Restore | Unsecured loan |
| Overall | Garnishment of wages |
| Instances | Repossess |
| Sources | Usury law |
| Achieve | Credit report |
| Revise | Collection agent |
| Resources | Identity theft |
| Utilize | Credit counselor |
| Hence | Consolidation loan |
| Intermediate | |
| | Bankruptcy |
| Major Demand | Personal financial planning Goals |
| Common | |
| | Opportunity cost |
| Compare Designed | Money management |
| Route | Budget Income |
| Traces | |
| Valid | Gross pay Deductions |
| Alteration | |
| | Net pay |
| Experts | Expense |
| Suggest Item | Fixed expenses |
| Accumulate | Variable expenses Budget variance |
| Institution | e e |
| Set | Surplus Deficit |
| Duration | Check |
| Mutual | Direct deposit |
| Participate | Interest-bearing account |
| Eliminate | Signature card |
| Commission | Overdrawn |
| Matures | Overdraft protection |
| Indicates | Stop payment |
| Illustrates | Debit card |
| Initiated | |
| Order | Check register Endorsement |
| Attached | Bank statement |
| Fluctuate | Canceled checks |
| Assembled | Bank reconciliation |
| Nevertheless | |
| | Outstanding checks |
| Finally | Savings |

| Despite | Rate of return |
|------------------|-------------------------------|
| Despite Sites | |
| Shees | Compound interest |
| | Regular savings accounts |
| Criteria | Certificate of deposit (CD) |
| Minimize | Maturity date |
| Decade | Money market fund |
| Occurrences | Money market deposit accounts |
| Retain | Liquidity |
| Mode | Inflation risk |
| Undergo | Investing |
| Conversely | Security |
| Issues | Yield |
| Quote | Bond |
| Exceed | Coupon rate |
| Vary | Bond discount |
| Consists | Savings bond |
| Injured | Municipal bonds |
| Civil | Corporate bonds |
| Nuclear | Stock |
| Estate | Dividends |
| Purpose | Capital gain |
| Survivor | Capital loss |
| Features | Common stock |
| Medical | Preferred stock |
| Mental | Stockbroker |
| Percentage | Stock exchange |
| Stress | Mutual fund |
| | Real estate |
| | Residential property |
| | Real estate agent |
| | Equity |
| | Income property |
| | Rental property |
| | Undeveloped property |
| | Diversity |
| | Precious metals |
| | Precious gems |
| | Commodities exchange |
| | Collectibles |
| | Fraud |
| | Risk |
| | Risk management |
| | Insurable risk |
| | Insurance |
| | Uninsurable risk |
| | Controllable risk |
| | Uncontrollable risk |
| | Pure risk |
| | Economic risk |
| | |

| Human risk Natural risk Premium Peril Hazard Insurance policy Actual cash value Depreciation Financial responsibility law Compulsory insurance law No- |
|--|
| Renters insurance Standard fire policy Extended coverage Homeowners policy Rider Replacement valve Life insurance Proceeds Beneficiary Cash-value insurance Term insurance Coinsurance Copayment Pre-existing condition Health maintenance organization (HMO) Preferred provider organization (PPO) Medicare Medicaid |

PRIORITY STANDARDS

SUPPORTING STANDARDS

| Business and Finance | Business and Finance |
|--|-------------------------------|
| A5.0 | A5.1 |
| B1.0 | A5.4 |
| B8.0 | A5.6 |
| | B1.2 |
| | B1.5 |
| | B8.0 |
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| INSTRUCTIONAL STRATEGIES/INSTRUCTIONAL A | APPROACH/LEARNING EXPERIENCES |
| Direct instruction, lecture, and modeling | |
| Guided and independent practice | |
| Audio/video/digital supplements and instructional aids | |
| Preteaching vocabulary | |
| Reading logs or journals | |
| Whole-class and small-group collaborative discussions/panels | |
| Think/pair/share | |
| Socratic Seminar | |
| Independent reading | |
| Small group work | |
| • Oral presentations (individual, partner, and group) with visual and digital aids | |
| Graphic organizers, advanced organizers, and response frames | |
| • Evidence gathering and research | |
| Quick Writes | |
| • Self and peer editing | |
| Microsoft Excel-Worksheets and graphs | |
| | |
| | |

SEMESTER 2

$UNIT \, 10 - CAREER \, PLANNING \, \text{in a Global Economy/Entrepreneurship}$

Weeks 29-32 Chapters 5, 6, 20, 21

OVERVIEW

This unit enables students to learn the importance of career planning, identifying and defining their own attributes, and aligning them with a career pathway. Students will develop the skills necessary to market themselves as potential employees and will also identify areas to advance in skills and education. The students will have a common understanding of:

- The rewards and challenges of entrepreneurship and why entrepreneurs are important to the global economy
- Market research
- The steps to the Business Plan
- Types and functions of business ownership

UNIT OBJECTIVES TO BE ASSESSED

- Identify a career pathway including skills, attributes, education, advancement potential and job outlook
- Preparation for job application and interview process
- What is an entrepreneur and entrepreneurship
- Identify challenges, rewards, and traits to being an entrepreneur
- Defend why entrepreneurs are important to the global economy
- Identify parts of the Business Plan
- Explain the initial steps in setting up a business, including market research
- Compare and contrast the types and functions of business ownership, including nonprofit organizations

| BIG IDEAS/ ESSENTIAL UNDERSTANDING | ESSENTIAL/GUIDING QUESTIONS |
|---|--|
| • Choosing a career is one of the most important | • Describe how career planning is important |
| decisions that an individual will make | • What are the steps to the career planning |
| • Career planning involves considering one's | process |
| interests and skills, along with researching and | • What are employers looking for in an |
| identifying potential careers and job outlook | employee what are the steps in getting a job |
| Businesses and nonprofits provide different | and starting a career |
| products and services | • What types of business generate the most |
| • They need all kinds of workers to perform | revenue |
| various tasks | • What are the initial steps in setting up a |
| • What employers look for in an employee | business |
| • The steps to getting a job and starting a career, | • Identify the parts of the Business Plan |
| including preparing a resume, cover letter, and | • What is an entrepreneur, including traits, the |
| job application, along with the interview | rewards, and the challenges |
| process | |
| • An entrepreneur is someone who recognizes a | |
| business opportunity and organizes, manages, | |
| and assumes the risks of starting a business | |
| • Entrepreneurs face rewards and challenges and | |

| are important to the global economy Market research helps determine whether there is a demand for a product or service Market research also uncovers issues to address in the Business Plan Sole proprietorships, partnerships, and corporations are the most common forms of business ownership Nonprofit organizations are another form of business | |
|--|---|
| CONCEPTS (Students will know) | SKILLS (Students will be able to do) |
| Self awareness Making decisions about career pathways Making a career plan and setting goals Job search Identifying qualifications and job skills Rewards and challenges of entrepreneurship Traits of entrepreneurship Impact of small entrepreneur businesses The Business Plan Initial steps to setting up a business Market research Types and functions of business ownership, including nonprofit | Discuss the importance of career planning Define at least five attributes a student should know about him/herself when analyzing careers Name four sources where a student can learn about careers Define short-, medium-, and long-term goals for career pathway advancement Identify steps needed to make a career plan Describe some of the qualifications employers seek in employees Describe the steps involved in the application process Develop successful interviewing skills Research and report on a career of interest Understand personal appearance for business in the interviewing process and beyond Define entrepreneur and entrepreneurship List at least five rewards of being an entrepreneur Identify at least four challenges of being an entrepreneur Discuss why entrepreneurs are important to the U.S. economy and the global economy Discuss the initial steps in setting up a |

| | business Identify the parts of the Business Plan Differentiate the types and functions of business ownership Describe the five functions of a business Research and write essential parts to the Business Plan |
|--|--|
|--|--|

KEY ASSIGNMENTS

- Outside reading of business and technology-related resources
- Explore and analyze outside reading resources that connect with topics and themes of core text
- Cornell Notes
- Graphic Organizers
- Quick Writes
- Digital Notebook
- Power Points and Projects; Presentations
- MS Excel

UNIT ASSESSMENT:

- Students will research a career pathway suited to their interests, aptitudes, skills, and education; create a brochure
- Students will prepare a functional resume and cover letter for a current job posting
- Construct a Business Plan

TEXTS

Introduction to Business, Brown, B., and Clow, J. Glencoe, Copyright 2008, ISBN 978-0-07-877694-6

| ACADEMIC VOCABULARY | CONTENT-SPECIFIC VOCABULARY |
|---------------------|-------------------------------------|
| Area | Small business |
| Significant | Virtual business or dot.com company |
| Research | Business plan |
| Estimate | Executive summary |
| Section | Vision statement |
| Concept | Mission statement |
| Established | Sole proprietorship |
| Data | Unlimited liability |
| Sole | Partnership |
| Income | Corporation |
| Partners | Limited liability |
| Regulates | Cooperative |
| Distributes | Nonprofit organization |
| Tasks | Franchise |
| Functions | Producer |
| Involves | Processor |

| Pursuing | Manufacturer |
|---------------|----------------------------|
| Overseas | Intermediary |
| Via | Wholesaler |
| Adaptable | Retailer |
| Series | Production |
| Internal | Procurement |
| Challenging | Marketing |
| Ultimate | Management |
| Administrator | Finance |
| Accessing | Accounting |
| Seek | Fulltime job |
| Attitude | Job |
| Assess | Occupation |
| Achievements | Career |
| Transferable | Interests |
| Objective | Values |
| 3 | Skill |
| | Ability |
| | Aptitude |
| | Personality |
| | Networking |
| | Job shadowing |
| | Internship |
| | Volunteerism Entry- |
| | level job |
| | Outsourcing |
| | Qualifications |
| | Employability skills |
| | Body language |
| | Extracurricular activities |
| | Resume |
| | Chorological resume |
| | Job objective |
| | Cover letter |
| | Job interview |
| | |
| <u></u> | |

| PRIORITY STANDARDS | SUPPORTING STANDARDS |
|--|-------------------------------|
| Business and Finance | Marketing Sales & Services |
| A1.0 | C1.1 |
| A1.1 | C2.1 |
| | C2.2 |
| A1.5 | |
| | C7.4 |
| | C2.1 |
| | C2.2 |
| | C7.1 |
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| INSTRUCTIONAL STRATEGIES/INSTRUCTIONAL | APPROACH/LEARNING EXPERIENCES |
| • Direct instruction, lecture, and modeling | |
| Guided and independent practice | |
| Audio/video/digital supplements and instruc | tional alds |
| Preteaching vocabulary | |
| Reading logs or journals Whale class and small snown callsharetive discussions/namels | |
| Whole-class and small-group collaborative discussions/panels Think/pain/share | |
| Think/pair/share Socratic Seminar | |
| | |
| Independent readingSmall group work | |
| Small group work Oral presentations (individual, partner, and group) with visual and digital aids | |
| Graphic organizers, advanced organizers, and response frames | |
| Evidence gathering and research | |
| Quick Writes | |
| Self and peer editing | |
| Microsoft Excel-Worksheets and graphs | |
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