

Boonton School District

Course Title:	Business Administration	Grade Level(s):	9 - 12		
Curriculum Area / Level:	Business	Credits:	5		
Course prerequisites and/or co-requisites:	None				
Course Description:	This course will cover major fields of study within business including: economics, management, marketing, accounting and finance. It will also examine entrepreneurship, human resources, business law, career and financial planning, and the use of technology in business. Fulfills Financial Literacy Requirement.				
Created by:	Robert Davis	Date:	8/2016	BOE Approval:	9/26/16
District Equity Statement:	As required by state law, it is the policy of Boonton School District not to discriminate on the basis of race, color, creed, religion, sex, ancestry, national origin, social or economic status, pregnancy, or physical handicap in its educational programs or activities and to maintain a learning environment that is free from sexual harassment. Courses of study and instructional materials shall be designed and selected in order to eliminate discrimination and promote understanding, sex equity, and mutual respect among people. No course offering, including but not limited to physical education, health, technology education, vocational, home economics, music and adult education, shall be limited on the basis of race, color, creed, religion, sex, ancestry, national origin, social or economic status, pregnancy, or physical handicap. Furthermore, there shall be no discrimination against students as to any educational activity or program because of pregnancy, childbirth, pregnancy-related disabilities, actual or potential parenthood, or family or marital status. If a student requests to be excluded or a physician certifies that such is necessary for her physical, mental, or emotional well-being, she must be provided with adequate and timely opportunity for instruction to continue or make up her schoolwork without prejudice or penalty.				

Division of Umbrella & Mini Units

Umbrella Unit 1: Economics

Mini Unit(s)

1A. Scarcity

1B. Economic Systems, Demand & Supply

1C. Economics Goals and Measurement

Umbrella Unit 2: Business Operations

Mini Unit(s)

2A. Business in the U.S. Economy

2B. Business Organization

2C. Management / Leadership

2D. Marketing

2E. International Trade

Umbrella Unit 3: Career Planning

Mini Unit(s)

3A. Human Resources

3B. Career Planning

Umbrella Unit 4: Technology

Mini Unit(s)

4A. Computer Systems

4B. Computer Applications

Umbrella Unit 5: Government and Small Business Management	Mini Unit(s) 5A. Government and Business 5B: Small Business 5C: Pay / Benefits 5D: Financial Information
Umbrella Unit 6: Banking System and Financial Services	Mini Unit(s) 6A. Financial System 6B. Checking
Umbrella Unit 7: Savings and Investments	Mini Unit(s) 7A. Savings 7B. Investments
Umbrella Unit 8: Credit	Mini Unit(s) 8A. Credit

UMBRELLA UNIT 1	
Title:	Economics
Duration:	4 weeks
Essential Questions:	How can individuals, groups, and societies apply economic reasoning to make difficult choices about scarce resources? What are the possible consequences of these decisions for individuals, groups, and societies?
Summative Assessments: (Assessment at the end the learning period)	Unit Exams, Projects
Formative Assessments: (Ongoing assessments during the learning period)	Discussion, questioning, exit slips, graphic organizers, presentations, blogging, collaborative activities, study guides
Differentiation:	Pre-/Post-tests, blogs, study guides
TECHNOLOGY STANDARD (STANDARD 8)	
CPI #	CUMULATIVE PROGRESS INDICATOR (CPI)
	8.1.A, 8.1.B, 8.1.C, 8.1.D, 8.1.E, 8.1.F
21ST CENTURY LIFE AND CAREER (STANDARD 9)	
CPI #	CUMULATIVE PROGRESS INDICATOR (CPI)
	6.1.C, 6.2.C, 6.3.C

MINI UNIT 1A	
Title:	Scarcity
Duration:	1 week
Overview:	Economics is the science of choice. The basic economic problem is scarcity where we have unlimited needs and wants but have limited resources to produce goods and services to meet these needs and wants. Scarcity forces individuals, businesses, and society to make choices.
Essential Outcomes - Upon completion of this course students will know (declarative):	Alignment to Standards
Distinguish between wants and needs	6.1.C
Distinguish between goods and services	6.1.C
Describe the economic resources used in producing goods and services	6.1.C
Essential Outcomes - Upon completion of this course students will be able to (procedural):	Alignment to Standards
N/A	
Essential Outcomes - Upon completion of this course students will understand (conceptual):	Alignment to Standards
Explain how the basic economic problem of scarcity forces you to make decisions	6.1.C

Resources Mini Unit 1A:	<p><u>Principles of Business</u>, 8E - Dlabay, Cengage, 2012</p> <p><u>Principles of Business</u>, Activities and Study Guide</p> <p>Internet resources</p>
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MINI UNIT 1B	
Title:	Economic Systems, Demand & Supply
Duration:	1 week
Overview:	<p>Every society must decide 3 basic economic questions: What to produce?, How to produce?, and For whom to produce? Economics systems are developed to answer these questions in trying to address the basic economic problem of scarcity. Economic systems can be primarily based on customs, directed, or market systems, but every society has some level of a mixture of these systems.</p>
Essential Outcomes - Upon completion of this course students will know (declarative):	Alignment to Standards
List the 3 main economic questions every society must make	6.1.C, 6.2.C
List major features of the free enterprise system	6.1.C, 6.2.C
Essential Outcomes - Upon completion of this course students will be able to (procedural):	Alignment to Standards
Identify the 3 economic roles of worker, consumer and citizen that each person performs	6.1.C, 6.2.C
Essential Outcomes - Upon completion of this course	Alignment to Standards

students will understand (conceptual):	
Explain how consumers affect the supply and demand for goods and services	6.1.C, 6.2.C
Explain the impact of worker productivity on our standard of living	6.1.C, 6.2.C
Explain the role of citizens in our economy	6.1.C, 6.2.C
Resources Mini Unit 1B:	<u>Principles of Business</u> , 8E - Dlabay, Cengage, 2012 <u>Principles of Business</u> , Activities and Study Guide Internet resources

MINI UNIT 1C	
Title:	Economics Goals and Measurement
Duration:	2 weeks
Overview:	Every society must have economic goals. There may be many, but the major goals are usually to have “full” employment, economic growth, and price stability. The government can use fiscal policy, a change in government spending or taxes, and monetary policy, the control of the availability of credit and the level of interest rates, to attempt to accomplish these goals. In order to create proper policy, and to adjust if necessary, society needs economic data.
Essential Outcomes - Upon completion of this course students will know (declarative):	Alignment to Standards
Describe inflation and deflation	6.1.C, 6.2.C, 6.3.C
Essential Outcomes - Upon completion of this course	Alignment to Standards

students will be able to (procedural):	
Explain how GDP, CPI and the unemployment rate measure our economic performance	6.1.C, 6.2.C, 6.3.C
Differentiate between the characteristics of the 4 phases of the business cycle	6.1.C, 6.2.C, 6.3.C
Essential Outcomes - Upon completion of this course students will understand (conceptual):	Alignment to Standards
Describe our economic goals and current performance	6.1.C, 6.2.C, 6.3.C
Resources Mini Unit 1C:	<u>Principles of Business</u> , 8E - Dlabay, Cengage, 2012 <u>Principles of Business</u> , Activities and Study Guide Internet resources

UMBRELLA UNIT 2	
Title:	Business Operations
Duration:	6 weeks
Essential Questions:	<p>What impact do businesses have on a community?</p> <p>What are the advantages and disadvantages of different forms of business organization?</p> <p>How do effective leaders manage?</p> <p>Is international trade beneficial?</p>
Summative Assessments: (Assessment at the end the learning period)	Unit Exams, Projects
Formative Assessments: (Ongoing assessments during the learning period)	Discussion, questioning, exit slips, graphic organizers, presentations, blogging, collaborative activities, study guides
Differentiation:	Pre-/Post-tests, blogs, study guides
TECHNOLOGY STANDARD (STANDARD 8)	
CPI #	CUMULATIVE PROGRESS INDICATOR (CPI)
	8.1.A, 8.1.B, 8.1.C, 8.1.D, 8.1.E, 8.1.F
21ST CENTURY LIFE AND CAREER (STANDARD 9)	

CPI #	CUMULATIVE PROGRESS INDICATOR (CPI)
	9.3.BM, 9.3.BM-MGT, 9.3.MK

MINI UNIT 2A	
Title:	Business in the U.S. Economy
Duration:	1 week
Overview:	There are a variety of businesses in our economy: extractors, manufacturers, and service businesses. Despite their differences, there are a common set of activities that each business must engage in to operate productively and efficiently. Students also need to understand the many ways in which businesses affect the communities in which it operates.
Essential Outcomes - Upon completion of this course students will know (declarative):	Alignment to Standards
Distinguish between the 4 basic types of businesses	9.3.BM
Recognize 7 kinds of activities performed by businesses	9.3.BM
Essential Outcomes - Upon completion of this course students will be able to (procedural):	Alignment to Standards
N/A	
Essential Outcomes - Upon completion of this course students will understand (conceptual):	Alignment to Standards
The impact of a business in the community	9.3.BM

Resources Mini Unit 2A:	<u>Principles of Business</u> , 8E - Dlabay, Cengage, 2012 <u>Principles of Business</u> , Activities and Study Guide Internet resources
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MINI UNIT 2B	
Title:	Business Organization
Duration:	1 week
Overview:	Owners of a business must not only decide what business they want to compete in, but they must also decide the form of business organization. They generally must decide whether to form as a sole proprietorship, a partnership, or a corporation. There are also some other specialized forms of business organization, and all these forms have their own advantages and disadvantages.
Essential Outcomes - Upon completion of this course students will know (declarative):	Alignment to Standards
Identify different forms of business organization	9.3.BM, 9.3.BM-MGT
Identify different specialized forms of business organization	9.3.BM, 9.3.BM-MGT
Essential Outcomes - Upon completion of this course students will be able to (procedural):	Alignment to Standards
Describe specialized forms of business organization	9.3.BM, 9.3.BM-MGT
Essential Outcomes - Upon completion of this course students will understand (conceptual):	Alignment to Standards

The differences between different forms of business organization	9.3.BM, 9.3.BM-MGT
Resources Mini Unit 2B:	<u>Principles of Business</u> , 8E - Dlabay, Cengage, 2012 <u>Principles of Business</u> , Activities and Study Guide Internet resources

MINI UNIT 2C	
Title:	Management / Leadership
Duration:	2 weeks
Overview:	Management is the coordination of resources which includes many different types of activities. Effective managers have many common characteristics, skills, and styles. However, influence within an organization can exist with many individuals, and for many different reasons.
Essential Outcomes - Upon completion of this course students will know (declarative):	Alignment to Standards
List 4 types of influence	9.3.BM, 9.3.BM-MGT
Essential Outcomes - Upon completion of this course students will be able to (procedural):	Alignment to Standards
Discuss the common characteristics of effective leaders	9.3.BM, 9.3.BM-MGT
Essential Outcomes - Upon completion of this course students will understand (conceptual):	Alignment to Standards
Differentiate between tactical and strategic management	9.3.BM, 9.3.BM-MGT

Resources Mini Unit 2C:	<u>Principles of Business</u> , 8E - Dlabay, Cengage, 2012 <u>Principles of Business</u> , Activities and Study Guide Internet resources <u>Pirates of Silicon Valley</u> movie
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MINI UNIT 2D	
Title:	Marketing
Duration:	1 week
Overview:	Marketing is about meeting customer needs, and every business is dependent upon meeting these needs. Marketing is much more than promotion and advertising. Students will examine the 4 P's (product, price, place, and promotion) in meeting the needs of a business' target market.
Essential Outcomes - Upon completion of this course students will know (declarative):	Alignment to Standards
Define the marketing concept	9.3.MK
Essential Outcomes - Upon completion of this course students will be able to (procedural):	Alignment to Standards
Describe various types of marketing activities	9.3.MK
Essential Outcomes - Upon completion of this course students will understand (conceptual):	Alignment to Standards
Apply the 4 P's of the marketing mix to a target market	9.3.MK
Resources Mini Unit 2D:	<u>Principles of Business</u> , 8E - Dlabay, Cengage, 2012 <u>Principles of Business</u> , Activities and Study Guide Internet resources

MINI UNIT 2E	
Title:	International Trade
Duration:	2 weeks
Overview:	International trade can be a hot topic. Barriers to trade have existed for centuries but the trend has been to eliminate these barriers. Students will examine the advantages and disadvantages to international trade as no society can truly be self-sufficient.
Essential Outcomes - Upon completion of this course students will know (declarative):	Alignment to Standards
State why nations trade	9.3.BM, 9.3.BM-MGT, 9.3.MK
Describe barriers to trade	9.3.BM, 9.3.BM-MGT, 9.3.MK
Essential Outcomes - Upon completion of this course students will be able to (procedural):	Alignment to Standards
Describe what is a multinational corporation	9.3.BM, 9.3.BM-MGT, 9.3.MK
Essential Outcomes - Upon completion of this course students will understand (conceptual):	Alignment to Standards
The concepts of currency exchange, balance of trade and balance of payments	9.3.BM, 9.3.BM-MGT, 9.3.MK
Resources Mini Unit 2E:	<u>Principles of Business</u> , 8E - Dlabay, Cengage, 2012 <u>Principles of Business</u> , Activities and Study Guide Internet resources

UMBRELLA UNIT 3	
Title:	Career Planning
Duration:	4 weeks
Essential Questions:	What trends will affect future job opportunities? How can students prepare for the future job market? Why is career planning a constant process, even after formal education is completed?
Summative Assessments: (Assessment at the end the learning period)	Unit Exams, Projects
Formative Assessments: (Ongoing assessments during the learning period)	Discussion, questioning, exit slips, graphic organizers, presentations, blogging, collaborative activities, study guides
Differentiation:	Pre-/Post-tests, blogs, study guides
TECHNOLOGY STANDARD (STANDARD 8)	
CPI #	CUMULATIVE PROGRESS INDICATOR (CPI)
	8.1.A, 8.1.B, 8.1.C, 8.1.D, 8.1.E, 8.1.F
21ST CENTURY LIFE AND CAREER (STANDARD 9)	
CPI #	CUMULATIVE PROGRESS INDICATOR (CPI)
	9.3.BM-HR

MINI UNIT 3A	
Title:	Human Resources
Duration:	2 weeks
Overview:	Human resources are a vital economic force. Students should be aware of the various industries and occupational groups within our society's economy. Students will examine important employment trends and the factors affecting job opportunities, including HR activities undertaken by employers.
Essential Outcomes - Upon completion of this course students will know (declarative):	Alignment to Standards
Identify types of industries and occupational groups in our workforce	9.3.BM-HR
Essential Outcomes - Upon completion of this course students will be able to (procedural):	Alignment to Standards
Discuss factors that affect job opportunities and how the workplace is changing	9.3.BM-HR
Essential Outcomes - Upon completion of this course students will understand (conceptual):	Alignment to Standards
Explain why human resources are a vital economic force	9.3.BM-HR
Resources Mini Unit 3A:	Principles of Business, 8E - Dlabay, Cengage, 2012 Principles of Business, Activities and Study Guide Internet resources

MINI UNIT 3B	
Title:	Career Planning
Duration:	2 weeks
Overview:	Career planning starts while in high school, and will continue after graduation from high school and college. Career planning starts with self-assessment and with understanding trends in the employment market. Students also need to understand the importance of resumes, cover letters, interviewing, on-going decision-making about their careers, and how to properly exit a job.
Essential Outcomes - Upon completion of this course students will know (declarative):	Alignment to Standards
Describe success factors in the workplace	9.3.BM-HR
Describe how to exit a job	9.3.BM-HR
Essential Outcomes - Upon completion of this course students will be able to (procedural):	Alignment to Standards
Explain career planning and find sources of career information	9.3.BM-HR
Learn approaches that can be used to learn about your values and abilities	9.3.BM-HR
Apply decision-making models to career planning	9.3.BM-HR
Find sources of information to help with writing resumes, cover letters and conducting an interview	9.3.BM-HR

Essential Outcomes - Upon completion of this course students will understand (conceptual):		Alignment to Standards
Discuss factors that affect job opportunities and how the workplace is changing		9.3.BM-HR
Resources Mini Unit 3B:		<u>Principles of Business</u> , 8E - Dlabay, Cengage, 2012 <u>Principles of Business</u> , Activities and Study Guide Internet resources

UMBRELLA UNIT 4	
Title:	Technology
Duration:	4 weeks
Essential Questions:	What is the difference between computer hardware and computer applications? How is technology evolving? How is technology used in business and what is a Management Information system?
Summative Assessments: (Assessment at the end the learning period)	Unit Exams, Projects
Formative Assessments: (Ongoing assessments during the learning period)	Discussion, questioning, exit slips, graphic organizers, presentations, blogging, collaborative activities, study guides

Differentiation:	Pre-/Post-tests, blogs, study guides
TECHNOLOGY STANDARD (STANDARD 8)	
CPI #	CUMULATIVE PROGRESS INDICATOR (CPI)
	8.1.A, 8.1.B, 8.1.C, 8.1.D, 8.1.E, 8.1.F
21ST CENTURY LIFE AND CAREER (STANDARD 9)	
CPI #	CUMULATIVE PROGRESS INDICATOR (CPI)
	9.3.BM, 9.3.BM-BIM

MINI UNIT 4A	
Title:	Computer Systems
Duration:	1 week
Overview:	Technology is more than hardware and software, but also the people and processes that provide information for decision-making. In other words, it is a system of several components. Input, processing, storage, and output devices are also constantly evolving.
Essential Outcomes - Upon completion of this course students will know (declarative):	Alignment to Standards
Explain the elements of a computer system	9.3.BM, 9.3.BM-BIM
Describe different types and functions of input, processing, storage and output devices	9.3.BM, 9.3.BM-BIM

Essential Outcomes - Upon completion of this course students will be able to (procedural):		Alignment to Standards
Essential Outcomes - Upon completion of this course students will understand (conceptual):		Alignment to Standards
Resources Mini Unit 4A:	<u>Principles of Business</u> , 8E - Dlabay, Cengage, 2012 <u>Principles of Business, Activities and Study Guide</u> Internet resources	

MINI UNIT 4B		
Title:	Computer Applications	
Duration:	3 weeks	
Overview:	Students will become familiar with essential software programs and apps, both for use in the personal and professional lives.	
Essential Outcomes - Upon completion of this course students will know (declarative):		Alignment to Standards
Describe the purpose of a Management Information System		9.3.BM, 9.3.BM-BIM
Identify services that technology brings into our homes		9.3.BM, 9.3.BM-BIM
Essential Outcomes - Upon completion of this course		Alignment to Standards

students will be able to (procedural):		
Explore the uses of technology in business, education and at home		9.3.BM, 9.3.BM-BIM
Describe how technology affects employment, business operations and expands global business opportunities		9.3.BM, 9.3.BM-BIM
Essential Outcomes - Upon completion of this course students will understand (conceptual):	Alignment to Standards	
Explain the benefits of work processing, spreadsheet, database and desktop publishing software		9.3.BM, 9.3.BM-BIM
Discuss social concerns about technology		9.3.BM, 9.3.BM-BIM
Resources Mini Unit 4B:	<u>Principles of Business</u> , 8E - Dlabay, Cengage, 2012 <u>Principles of Business</u> , Activities and Study Guide Internet resources	

UMBRELLA UNIT 5	
Title:	Government and Small Business Management
Duration:	6 weeks
Essential	What roles does our government play in our economy?

Questions:	Why is entrepreneurship important to our economy? How is managing a small business different than managing a large business? What are the primary financial statements available to a business and what information do they provide?
Summative Assessments: (Assessment at the end the learning period)	Unit Exams, Projects
Formative Assessments: (Ongoing assessments during the learning period)	Discussion, questioning, exit slips, graphic organizers, presentations, blogging, collaborative activities, study guides
Differentiation :	Pre-/Post-tests, blogs, study guides
TECHNOLOGY STANDARD (STANDARD 8)	
CPI #	CUMULATIVE PROGRESS INDICATOR (CPI)
	8.1.A, 8.1.B, 8.1.C, 8.1.D, 8.1.E, 8.1.F
21ST CENTURY LIFE AND CAREER (STANDARD 9)	
CPI #	CUMULATIVE PROGRESS INDICATOR (CPI)
	9.3.BM, 9.3.BM-ADM, 9.3.BM-BIM, 9.3.BM-MGT, 9.3.BM-HR

MINI UNIT 5A	
Title:	Government and Business
Duration:	2 weeks
Overview:	The government has many roles in our economy. While businesses produce most of our goods and services, the government does as well. The government provides many protections to individuals and businesses, assists businesses but also regulates the economy. The government pays for all these activities through taxation and borrowing money.
Essential Outcomes - Upon completion of this course students will know (declarative):	Alignment to Standards
Explain protections provided by our government	9.3.BM, 9.3.BM-BIM, 9.3.BM-MGT
Describe how the government assists businesses	9.3.BM, 9.3.BM-BIM, 9.3.BM-MGT
Essential Outcomes - Upon completion of this course students will be able to (procedural):	Alignment to Standards
Recognize the role of government in producing goods and services and hiring workers	9.3.BM, 9.3.BM-BIM, 9.3.BM-MGT
Explain 2 ways the government raises money	9.3.BM, 9.3.BM-BIM, 9.3.BM-MGT
Essential Outcomes - Upon completion of this course students will understand (conceptual):	Alignment to Standards
Explain methods used by the government to regulate the economy	9.3.BM, 9.3.BM-BIM, 9.3.BM-MGT
Resources Mini Unit 5A:	Principles of Business, 8E - Dlabay, Cengage, 2012 Principles of Business, Activities and Study Guide Internet resources

MINI UNIT 5B	
Title:	Small Business
Duration:	2 weeks
Overview:	Entrepreneurship is an important aspect of our economy, creating new ideas and providing substantial employment opportunities. Students will explore entrepreneurship and the importance of planning in starting and maintaining a small business, and the critical role of financing.
Essential Outcomes - Upon completion of this course students will know (declarative):	Alignment to Standards
Describe the characteristics of entrepreneurs and small business owners	9.3.BM, 9.3.BM-ADM, 9.3.BM-BIM, 9.3.BM-MGT
Identify key steps small business owners follow to start their businesses	9.3.BM, 9.3.BM-ADM, 9.3.BM-BIM, 9.3.BM-MGT
Essential Outcomes - Upon completion of this course students will be able to (procedural):	Alignment to Standards
Detail various types of financing for a new business	9.3.BM, 9.3.BM-ADM, 9.3.BM-BIM, 9.3.BM-MGT
Essential Outcomes - Upon completion of this course students will understand (conceptual):	Alignment to Standards
Explain the importance of a business plan	9.3.BM, 9.3.BM-ADM, 9.3.BM-BIM, 9.3.BM-MGT
Resources Mini Unit 5B:	Principles of Business, 8E - Dlabay, Cengage, 2012 Principles of Business, Activities and Study Guide Everfi <u>Venture</u>

	Other Internet resources
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MINI UNIT 5C	
Title:	Pay / Benefits
Duration:	1 week
Overview:	Employers use various forms of pay to attract, incent, and retain employees. Small businesses have to use pay and benefits in different ways than established businesses to meet their human resource needs.
Essential Outcomes - Upon completion of this course students will know (declarative):	Alignment to Standards
Describe different forms of compensation and benefits	9.3.BM-HR
Essential Outcomes - Upon completion of this course students will be able to (procedural):	Alignment to Standards
Determine factors to be considered when assessing human resource needs	9.3.BM-HR
Essential Outcomes - Upon completion of this course students will understand (conceptual):	Alignment to Standards
Resources Mini Unit 5C:	<u>Principles of Business</u> , 8E - Dlabay, Cengage, 2012 <u>Principles of Business</u> , Activities and Study Guide Internet resources

MINI UNIT 5D	
Title:	Financial Information
Duration:	1 week
Overview:	Financial information is available from many sources in planning future business needs. Businesses also must maintain many financial records, including financial statements.
Essential Outcomes - Upon completion of this course students will know (declarative):	Alignment to Standards
Identify common sources of financial information for small businesses	9.3.BM, 9.3.BM-ADM, 9.3.BM-BIM, 9.3.BM-MGT
Outline the primary financial records needed to manage a small business	9.3.BM, 9.3.BM-ADM, 9.3.BM-BIM, 9.3.BM-MGT
Essential Outcomes - Upon completion of this course students will be able to (procedural):	Alignment to Standards
Explain the primary financial statements used for decision-making	9.3.BM, 9.3.BM-ADM, 9.3.BM-BIM, 9.3.BM-MGT
Essential Outcomes - Upon completion of this course students will understand (conceptual):	Alignment to Standards
Resources Mini Unit 5D:	<u>Principles of Business</u> , 8E - Dlabay, Cengage, 2012 <u>Principles of Business</u> , Activities and Study Guide Internet resources

UMBRELLA UNIT 6	
Title:	Banking System and Financial Services
Duration:	4 weeks
Essential Questions:	What are the major types of financial services provided by participants in our financial system? What are the roles of the major financial intermediaries in our financial system? What are the responsibilities of the Federal Reserve System? How does an individual manage a checking account in the changing technological world we live in?
Summative Assessments: (Assessment at the end the learning period)	Unit Exams, Projects
Formative Assessments: (Ongoing assessments during the learning period)	Discussion, questioning, exit slips, graphic organizers, presentations, blogging, collaborative activities, study guides
Differentiation	Pre-/Post-tests, blogs, study guides
TECHNOLOGY STANDARD (STANDARD 8)	
CPI #	CUMULATIVE PROGRESS INDICATOR (CPI)
	8.1.A, 8.1.B, 8.1.C, 8.1.D, 8.1.E, 8.1.F
21ST CENTURY LIFE AND CAREER (STANDARD 9)	
CPI #	CUMULATIVE PROGRESS INDICATOR (CPI)

	9.1.B, 9.1.D
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MINI UNIT 6A	
Title:	Financial System
Duration:	1 week
Overview:	The financial system is a major component of our economy. There are many financial intermediaries that will provide a variety of services to our citizens, and the Federal Reserve System has many functions in maintaining our financial system and facilitating economic progress.
Essential Outcomes - Upon completion of this course students will know (declarative):	Alignment to Standards
Detail common financial services	9.1.B, 9.1.D
Describe the major types of deposit and non-deposit financial institutions	9.1..B, 9.1.D
Essential Outcomes - Upon completion of this course students will be able to (procedural):	Alignment to Standards
Outline the functions of the Federal Reserve System	9.1.B, 9.1.D
Essential Outcomes - Upon completion of this course students will understand (conceptual):	Alignment to Standards
N/A	

Resources Mini Unit 6A:	<p>Principles of Business, 8E - Dlabay, Cengage, 2012</p> <p>Principles of Business, Activities and Study Guide</p> <p>Internet resources</p> <p>FitKit™ Personal Financial Literacy curriculum, DoughMain Education Foundation</p>
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MINI UNIT 6B	
Title:	Checking
Duration:	3 weeks
Overview:	There are many forms of payment in our economic system, and students must become familiar with these payment mechanisms and how to protect themselves.
Essential Outcomes - Upon completion of this course students will know (declarative):	Alignment to Standards
Describe the differences between the 2 major types of checking accounts	9.1.B
Demonstrate proper check-writing techniques	9.1.B
Name 3 special types of checks	9.1.B
Essential Outcomes - Upon completion of this course students will be able to (procedural):	Alignment to Standards
Describe the process of opening a checking account	9.1.B
Define 3 types of endorsements and explain when each is used	9.1.B

Explain how money can be transferred electronically	9.1.B
Explain how checks clear the banking system	9.1.B
Reconcile a checking account	9.1.B
Essential Outcomes - Upon completion of this course students will understand (conceptual):	Alignment to Standards
Describe the advantages of a checking account	9.1.B
Explain the purpose of a stop-payment order	9.1.B
Resources Mini Unit 6B:	<u>Principles of Business</u> , 8E - Dlabay, Cengage, 2012 <u>Principles of Business</u> , Activities and Study Guide Internet resources FitKit™ Personal Financial Literacy curriculum, DoughMain Education Foundation

UMBRELLA UNIT 7	
Title:	Savings and Investments
Duration:	4 weeks
Essential Questions:	Why do we need to save? What are the primary savings vehicles available? Besides savings vehicles, what are the advantages and disadvantages of other investments?

Summative Assessments: (Assessment at the end the learning period)	Unit Exams, Projects
Formative Assessments: (Ongoing assessments during the learning period)	Discussion, questioning, exit slips, graphic organizers, presentations, blogging, collaborative activities, study guides
Differentiation :	Pre-/Post-tests, blogs, study guides
TECHNOLOGY STANDARD (STANDARD 8)	
CPI #	CUMULATIVE PROGRESS INDICATOR (CPI)
	8.1.A, 8.1.B, 8.1.C, 8.1.D, 8.1.E, 8.1.F
21ST CENTURY LIFE AND CAREER (STANDARD 9)	
CPI #	CUMULATIVE PROGRESS INDICATOR (CPI)
	9.1.A, 9.1.B, 9.1.C, 9.1.D

MINI UNIT 7A	
Title:	Savings
Duration:	2 weeks

Overview:	There are many reasons we must save. Once these goals are established, individuals must understand the investment options they have available to them, including the potential returns and the risks involved. The first part of the process is understanding savings goals and the basic savings vehicles available.
Essential Outcomes - Upon completion of this course students will know (declarative):	Alignment to Standards
Describe differences between various savings vehicles	9.1.A, 9.1.B, 9.1.C, 9.1.D
List criteria for choosing between savings vehicles	9.1.A, 9.1.B, 9.1.C, 9.1.D
Essential Outcomes - Upon completion of this course students will be able to (procedural):	Alignment to Standards
Calculate simple and compound interest	9.1.A, 9.1.B, 9.1.C, 9.1.D
Essential Outcomes - Upon completion of this course students will understand (conceptual):	Alignment to Standards
Create short-term and long-term savings goals	9.1.A, 9.1.B, 9.1.C, 9.1.D
Explain the power of compounding	9.1.A, 9.1.B, 9.1.C, 9.1.D
Resources Mini Unit 7A:	Principles of Business, 8E - Dlabay, Cengage, 2012 Principles of Business, Activities and Study Guide Internet resources FitKit™ Personal Financial Literacy curriculum, DoughMain Education Foundation

MINI UNIT 7B	
Title:	Investments
Duration:	2 weeks
Overview:	Beyond savings vehicles, many investment options are available, with different potential returns and different risks.
Essential Outcomes - Upon completion of this course students will know (declarative):	Alignment to Standards
Describe the differences between stocks and bonds	9.1.A, 9.1.B, 9.1.C, 9.1.D
List different types of government bonds	9.1.A, 9.1.B, 9.1.C, 9.1.D
Describe differences between common and preferred stock	9.1.A, 9.1.B, 9.1.C, 9.1.D
Essential Outcomes - Upon completion of this course students will be able to (procedural):	Alignment to Standards
Describe how stocks are traded	9.1.A, 9.1.B, 9.1.C, 9.1.D
Essential Outcomes - Upon completion of this course students will understand (conceptual):	Alignment to Standards
Describe the terms and advantages of an IRA	9.1.A, 9.1.B, 9.1.C, 9.1.D
State the advantages of mutual funds	9.1.A, 9.1.B, 9.1.C, 9.1.D
Resources Mini Unit 7B:	<u>Principles of Business</u> , 8E - Dlabay, Cengage, 2012 <u>Principles of Business</u> , Activities and Study Guide Internet resources

	FitKit™ Personal Financial Literacy curriculum, DoughMain Education Foundation
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UMBRELLA UNIT 8

Title:	Credit
Duration:	4 weeks
Essential Questions:	What is credit? What forms of credit are available? How does one develop a good credit record?
Summative Assessments: (Assessment at the end the learning period)	Unit Exams, Projects
Formative Assessments: (Ongoing assessments during the learning period)	Discussion, questioning, exit slips, graphic organizers, presentations, blogging, collaborative activities, study guides
Differentiation :	Pre-/Post-tests, blogs, study guides
TECHNOLOGY STANDARD (STANDARD 8)	
CPI #	CUMULATIVE PROGRESS INDICATOR (CPI)
	8.1.A, 8.1.B, 8.1.C, 8.1.D, 8.1.E, 8.1.F
21ST CENTURY LIFE AND CAREER (STANDARD 9)	
CPI #	CUMULATIVE PROGRESS INDICATOR (CPI)

	9.1.C, 9.1.E
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MINI UNIT 8A	
Title:	Credit
Duration:	4 week
Overview:	Credit, or using someone else’s money, is common in our economy and is widely used by individuals, businesses, and the government. It is important to understand the various types of credit, it’s cost, and how to use it properly so that it continues to be available in the future.
Essential Outcomes - Upon completion of this course students will know (declarative):	Alignment to Standards
Explain what credit is	9.1.C, 9.1.E
Distinguish between different types of credit	9.1.C, 9.1.E
Describe 3 types of charge accounts	9.1.C, 9.1.E
List common types of credit cards	9.1.C, 9.1.E
Essential Outcomes - Upon completion of this course students will be able to (procedural):	Alignment to Standards
Describe how credit is granted (3 C’s)	9.1.C, 9.1.E
Calculate the cost of credit, including non-interest charges	9.1.C, 9.1.E
Discuss the purpose of credit applications, credit bureaus and credit reports	9.1.C, 9.1.E

Essential Outcomes - Upon completion of this course students will understand (conceptual):	Alignment to Standards
Cite advantages and disadvantages of credit	9.1.C, 9.1.E
Explain how installment credit differs from credit card sales	9.1.C, 9.1.E
Explain how to build a credit rating	9.1.C, 9.1.E
Resources Mini Unit 8A:	Principles of Business, 8E - Dlabay, Cengage, 2012 Principles of Business, Activities and Study Guide Internet resources FitKit™ Personal Financial Literacy curriculum, DoughMain Education Foundation

Board of Education Adoption Date: 09/26/2016