

# **Chariho Regional School District**

## **Business/Technology Curriculum**

**Grades 9-12**

**March 5, 2007**

**(revised December 20, 2010)**

Chariho Regional School District  
Business/Technology Curriculum  
Grades 9-12

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## **Business/Technology Task Force**

### **Membership**

*Madeline Crocker*

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## Epistemological Foundations

The Chariho Regional School District believes that students learn best when they are actively engaged in and personally responsible for the learning process. Students need a safe and positive environment in which to talk purposefully about learning, to experience learning, and to observe learning. Learning is enhanced when students have an interest in and choice about what they learn. Students should be engaged in meaningful learning experiences that match their developmental status.

New learning builds on previous knowledge through a process that is challenging and rigorous. That process must encourage students to problem-solve and to think originally, critically, and creatively. Thinking and problem-solving are closely linked to a demanding core of content knowledge. Learning is most quickly assimilated when connected to student goals, when students evaluate their own work and learning habits, and when instruction appeals to a variety of learning modalities and talents.

In an environment of high expectations, sustained and directed student effort and expert teaching practices determine the extent of learning. Our schools and district will organize to encourage and support both.



# **Business/Technology Curriculum**

## **Introduction**

The Business/Technology Curriculum is being reviewed because of a District, state and national move to standards-based education and because of a need to update instructional materials. The National Standards for Business Education will guide this work by 1) providing the standard by which our program will be measured, 2) define the many facets of business/technology education as it has emerged in recent years, and 3) raise the level of competency required of students and entry-level employees. Our students need to be literate in business and technology because we believe that business/technology competencies are essential for the success of all students. Students will encounter a business environment that is characterized by domestic and international diversity; therefore, they will need to practice interpersonal, teamwork, and leadership skills that will help them function successfully in that environment. In addition, they will need to effectively use technology as a tool for managing information to develop the lifelong learning skills that foster confidence in adapting to a workplace that is constantly changing.



## District Mission

The Chariho Regional School District is a community of learners whose mission is to ensure that all students receive an outstanding education with an emphasis on rigorous academic standards and the skills needed to inspire lifelong learning and productive citizenship.

## District Vision

The District's state-of-the-art facilities and highly qualified staff support the attainment of high standards of performance, the development of inspired leaders, and the encouragement of innovative thinking. Committed to continuous improvement, research-based exemplary practice, and data-informed decision-making, we nurture, challenge, and guide our community of learners to thrive and excel.

## District Beliefs

We believe that:

- rigorous academic standards are the foundation of this school district;
- all students can learn;
- education is a shared responsibility of students, parents, staff, and the community;
- learning is a continuous, lifelong process;
- all students, parents, staff, and community members have unique talents and abilities that are to be encouraged, developed, and celebrated;
- highly capable students must be engaged in rigorous and challenging academic experiences;
- appropriate resources and supports are necessary for a successful learning community;
- the "whole child" must be educated in a safe, secure, and nurturing environment;
- everyone must be treated with kindness, dignity, and respect;
- schools must prepare students to be creative and critical thinkers, problem solvers, and effective communicators;
- schools must prepare students to be team members, community contributors, and productive citizens in a global society;
- with vision, courage, and hard work, all things are possible;
- instructional and program decisions must be data-informed and research-based;
- all students can meet or exceed rigorous academic standards.



**BUSINESS/TECHNOLOGY EDUCATION  
COURSE OFFERINGS**

**Accounting I  
Accounting II  
Banking and Finance  
Business Law I  
Business Law II  
Career Skills  
College Accounting  
College Business  
Entrepreneurship**

**International Business  
Introduction to Business  
Marketing  
Note Taking for Success  
Personal Finance  
Personal Finance II  
Technology Applications  
Web Design  
Web Design II**



## **Report on Knowledge Base for Business/Technology Education**

Students are motivated and learn best when they understand the relevance of what they are studying. Our Business/Technology programs will provide rich opportunities for relevant, real-world learning experiences. These experiences will reinforce high academic standards and at the same time provide authentic contexts in which students can apply what they learn. Learning is best facilitated in a student-centered environment; learners are guided as they develop the skills needed to be effective consumers, citizens, workers, and business leaders. Learning is customized: students select projects based on personal and career interests. Working independently or in teams, students use a wide range of technologies to solve unstructured problems. All of these opportunities will encourage students to be independent and creative. Learners will apply work-based skills, gain business experience, participate in student organizations, and explore careers.

National Business Education Association



## Hallmarks of Excellence for Business/Technology Curriculum

Desirable Features of the Curriculum

### MORE

- Student-centered learning
- Hands-on simulations and projects
- Higher order thinking
- Authentic assessment
- Integrate technology
- Workplace/real world connections
- Cooperative group activities
- Application of skills
- Connections within business/technology disciplines as well as across disciplines

### LESS

- Lecture-based instruction
- End-of-chapter activities
- Memorization
- Objective testing
- Talk about technology
- Talk about the workplace
- Independent learning
- Talk about skills
- Isolated topics without connections to broader disciplines



## Statement of Educational Goals for Business/Technology Curriculum

In alignment with Chariho Regional High School's graduation requirements, students with a focus in Business/Technology will demonstrate the ability to:

- Acquire, analyze, and evaluate information and ideas to effectively solve problems;
- Effectively utilize literacy skills: writing, listening, speaking, reading analysis, and reading interpretation;
- Work actively and cooperatively to achieve group goals;
- Be self-directed learners effectively using and connecting ideas and information from various disciplines;
- Display technological literacy;
- Manage personal finances;
- Communicate in their personal and professional lives;
- Apply their knowledge at the post-secondary level;
- Effectively apply the skills needed to succeed in business;
- Analyze problems from a global perspective and contribute to society as responsible and skilled citizens.



## **Content Standards for Business/Technology Curriculum**

The Chariho Regional School District Business/Technology Content Standards for grades 9-12 are:

BT 1.0: Complete and explain the purpose of the various steps in the accounting cycle. (Accounting I, College Accounting)

BT 2.0: Apply generally accepted principles to determine the value of assets, liabilities, and owner's equity. (Accounting I, Accounting II, College Accounting)

BT 3.0: Prepare, interpret, and analyze financial statements using manual and computerized systems for service, merchandising, and manufacturing businesses. (Accounting I, Accounting II, College Accounting)

BT 4.0: Apply appropriate accounting principles to payroll, income taxation, managerial systems, and various forms of ownership. (Accounting I, Accounting II, College Accounting)

BT 5.0: Use planning and control principles to evaluate the performance of an organization and apply differential analysis and present-value concepts to make decisions. (Accounting II, College Accounting)

BT 6.0: Analyze the relationship between ethics and the law and describe sources of the law, the structure of the court system, different classifications of procedural law, and different classifications of substantive law. (Business Law I)

BT 7.0: Analyze the relationships between contract law, law of sales, and consumer law. (Business Law I, Business Law II)

BT 8.0: Analyze the role and importance of agency law and employment law as they relate to the conduct of business in the national and international marketplace. (Business Law II)



BT 9.0: Describe the major types of business organizations operating within the socioeconomic arena of the national and international marketplace. (Business Law I)

BT 10.0: Explain the legal rules that apply to personal property and real property. (Business Law II)

BT 11.0: Analyze the functions of commercial paper, insurance, secured transactions, and bankruptcy. (Business Law II)

BT 12.0: Explain how advances in computer technology impact such areas as property law, contract law, criminal law, and international law. (Business Law II)

BT 13.0: Explain the legal rules that apply to the environment and energy regulation. (Business Law I)

BT 14.0: Explain the legal rules that apply to marriage, divorce, and child custody. (Business Law II)

BT 15.0: Determine the appropriateness of wills and trusts in estate planning. (Business Law II)

BT 16.0: Assess personal skills, abilities and aptitudes, and personal strengths and weaknesses as they relate to career exploration and development. (Career Skills)

BT 17.0: Utilize career resources to develop a career information database that includes international career opportunities. (Career Skills)

BT 18.0: Relate the importance of workplace expectations to career development. (Career Skills)

BT 19.0: Apply knowledge gained from individual assessment to a comprehensive set of goals and an individual career plan. (Career Skills)

BT 20.0: Develop strategies to make an effective transition from school to career. (Career Skills)

BT 21.0: Relate the importance of lifelong learning to career success. (Career Skills)

BT 22.0: Communicate in a clear, courteous, concise, and correct manner on personal and professional levels. (Career Skills)



- BT 23.0: Apply basic social communication skills in personal and professional situations. (Career Skills, Web Design)
- BT 24.0: Use technology to enhance the effectiveness of communication. (Web Design)
- BT 25.0: Integrate all forms of communication in the successful pursuit of employment. (Career Skills)
- BT 26.0: Incorporate appropriate leadership and supervision techniques, customer service strategies, and personal ethics standards to communicate effectively with various business constituencies. (Marketing)
- BT 27.0: Use mathematical procedures to analyze and solve business problems. (Personal Finance, Accounting I, Accounting II, College Accounting, Banking and Finance)
- BT 28.0: Assess opportunity costs and trade-offs involved in making choices about how to use scarce economic resources. (College Business)
- BT 29.0: Explain why societies develop economic systems, identify the basic features of different economic systems, and analyze the major features of the US economic system. (College Business)
- BT 30.0: Analyze the role of core economic institutions and incentives in the US economy. (College Business)
- BT 31.0: Analyze the role of markets and prices in the US economy. (College Business)
- BT 32.0: Analyze the different types of market structures and the effect they have on the price and the quality of the goods and services provided. (College Business)
- BT 33.0: Explain the importance of productivity and analyze how specialization, division of labor, investment in physical and human capital, and technological change affect productivity. (College Business)
- BT 34.0: Analyze the role of government in economic systems, especially the role of government in the US economy. (Banking and Finance, College Business)
- BT 35.0: Examine the role of trade, protectionism, and monetary markets in the global economy. (College Business)



- BT 36.0: Analyze how the US economy functions as a whole and describe selected macroeconomic measures of economic activity. (College Business)
- BT 37.0: Use a rational decision-making process as it applies to the roles of citizens, workers, and consumers. (Personal Finance)
- BT 38.0: Identify various forms of income and analyze factors that affect income as a part of the career decision-making process. (Personal Finance)
- BT 39.0: Develop and evaluate a spending/savings plan. (Personal Finance)
- BT 40.0: Evaluate savings and investment options to meet short- and long-term goals. (Personal Finance, Banking and Finance)
- BT 41.0: Apply a decision-making model to maximize consumer satisfaction when buying goods and services. (Personal Finance)
- BT 42.0: Evaluate services provided by financial deposit institutions to transfer funds. (Personal Finance, Banking and Finance)
- BT 43.0: Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit. (Personal Finance)
- BT 44.0: Analyze choices available to consumers for protection against risk and financial risk. (Personal Finance)
- BT 45.0: Assess the impact of information technology on society. (Technology Applications)
- BT 46.0: Identify, evaluate, select, install, use, upgrade, customize, and diagnose and solve problems with various types of operating systems, environments, and utilities. (Web Design)
- BT 47.0: Use input technologies appropriately to enter and manipulate text and data. (Web Design)
- BT 48.0: Gather, evaluate, use, and cite information from information technology sources. (Web Design)



BT 49.0: Use, plan, develop, and maintain database management systems. (Technology Applications)

BT 50.0: Design, develop, test, and implement programs. (Technology Applications)

BT 51.0: Explain the role of international business; analyze how it impacts business at all levels (including the local, state, national, and international levels). (International Business)

BT 52.0: Describe the interrelatedness of the social, cultural, political, legal, and economic factors that shape and impact the international business environment. (International Business)

BT 53.0: Apply communication strategies necessary and appropriate for effective and profitable international business relations. (International Business)

BT 54.0: Describe the environmental factors that define what is considered ethical business behavior in a global business environment. (International Business)

BT 55.0: Identify forms of business ownership and entrepreneurial opportunities available in international business. (International Business)

BT 56.0: Relate balance of trade concepts to the import/export process. (International Business)

BT 57.0: Analyze special challenges in operations and human resource management in international business. (International Business)

BT 58.0: Apply marketing concepts to international business situations. (International Business)

BT 59.0: Explain the concepts, role, and importance of international finance and risk management. (International Business)

BT 60.0: Analyze the management functions and their implementation and integration within the business environment. (Introduction to Business)

BT 61.0: Analyze management theories and their application within the business environment. (International Business)



- BT 62.0: Analyze the organization of a business. (Introduction to Business)
- BT 63.0: Develop personal management skills to function effectively and efficiently in a business environment. (Introduction to Business)
- BT 64.0: Examine the role of ethics and social responsibility in decision-making. (Introduction to Business)
- BT 65.0: Describe human resource functions and their importance to an organization's successful operation. (Introduction to Business)
- BT 66.0: Describe the role of organized labor and its influence on government and business. (Introduction to Business)
- BT 67.0: Utilize information and technology tools to conduct business effectively and efficiently. (Introduction to Business)
- BT 68.0: Analyze a business organization's competitive position within the industry. (Introduction to Business)
- BT 69.0: Analyze financial data influenced by internal and external factors in order to make short-term and long-term decisions. (Introduction to Business)
- BT 70.0: Apply operations management principles and procedures to the design of an operations plan. (Introduction to Business)
- BT 71.0: Examine the issues of managing in the global environment. (Introduction to Business)
- BT 72.0: Be able to keyboard using the touch system. (Technology Applications)
- BT 73.0: Be able to format personal and business documents and reports. (Technology Applications)
- BT 74.0: Be able to operate keyboarding equipment. (Technology Applications)
- BT 75.0: Be able to key a minimum of \_\_\_\_ net words a minute for \_\_\_\_ minutes with \_\_\_\_ or fewer errors. (Technology Applications)



- BT 76.0: Recognize that entrepreneurs possess unique characteristics and evaluate the degree to which one possesses those characteristics. (Entrepreneurship)
- BT 77.0: Analyze customer groups and develop a plan to identify, reach, and keep customers in a specific target market. (Entrepreneurship)
- BT 78.0: Apply economic concepts when making decisions for an entrepreneurial venture. (Entrepreneurship)
- BT 79.0: Use the financial competencies needed by an entrepreneur. (Entrepreneurship, Banking and Finance)
- BT 80.0: Recognize that entrepreneurs must establish, maintain, and analyze appropriate records to make business decisions. (Entrepreneurship)
- BT 81.0: Develop a management plan for an entrepreneurial venture. (Entrepreneurship)
- BT 82.0: Analyze the effect of cultural differences, export/import opportunities, and trends on an entrepreneurial venture. (Entrepreneurship)
- BT 83.0: Analyze how forms of business ownership, government regulations, and business ethics affect entrepreneurial ventures. (Entrepreneurship)
- BT 84.0: Develop a business plan. (Entrepreneurship)
- BT 85.0: Recognize the customer-oriented nature of marketing and analyze the impact of marketing activities on the individual, business, and society. (Marketing)
- BT 86.0: Analyze the influence of external factors on marketing. (Marketing)
- BT 87.0: Analyze the characteristics, motivations, and behaviors of consumers. (Marketing)
- BT 88.0: Analyze the elements of the marketing mix, their interrelationships, and how they are used in the marketing process. (Marketing)



BT 89.0: Analyze the role of marketing research in decision-making. (Marketing)

BT 90.0: Describe the elements, design, and purposes of a marketing plan. (Marketing)

BT 91.0: Relate the importance of lifelong learning to career success. (Career Skills)

BT 92.0: Each student will be able to use a variety of technology-based productivity tools. (Technology Applications)

BT 93.0: Each student will understand social, ethical, and human issues as related to technology. (Web Design)



# Business/Technology Performance Standards

## Accounting I

Standard BT 1.0: Complete and explain the purpose of the various steps in the accounting cycle.

Students will demonstrate the ability to:

- Define accounting and explain the purpose of the accounting system.
- Define the concept of generally accepted accounting principles and ascertain the source of these standards.
- Demonstrate an understanding of the fundamental accounting equation.
- Classify items as assets, liabilities, or owner's equity.
- Describe the purposes of the revenue, expense, and drawing accounts and illustrate their effects on owner's equity.
- Analyze business transactions using source documents and describe the effect on the accounting equation.
- Explain the double-entry system of accounting and apply debit and credit rules when analyzing business transactions.
- Explain the purpose of the journal and the process of journalizing business transactions.
- Analyze the relationship of the journal to the ledger.
- Explain the purpose of a ledger account and post information from the journal to the ledger.
- Prepare a trial balance and explain its uses and limitations.
- Explain the purpose of adjusting entries.
- Analyze the trial balance to determine the necessary adjustments (accruals and deferrals) to prepare financial statements.
- Prepare and explain the purposes of each financial statement and describe the way they articulate with each other.
- Explain the purposes of the closing process and journalize and post closing entries.
- Use spreadsheet and accounting software to maintain accounting records and describe the differences between manual and computerized accounting systems.
- Evaluate the effect of adjusting entries on financial statements.

Standard BT 2.0: Apply generally accepted principles to determine the value of assets, liabilities, and owner's equity.

Students will demonstrate the ability to:



## ASSETS

- Define and identify current and long-term assets and explain their impact on financial statements.
- Define cash; prepare bank reconciliations; establish, maintain, and reconcile petty cash and charge accounts; identify cash control techniques; explain the benefits of electronic funds transfers, automated teller machine transactions, electronic data interchange, automated bill paying, and uses of a debit card.
- Create and maintain the accounts receivable subsidiary ledger and an account for credit card sales.

## LIABILITIES

- Define and identify current and long-term liabilities and explain their impact on financial statements.
- Create and maintain the accounts payable subsidiary ledger.
- Explain the purposes of notes payable; establish and maintain accounts for payables and related interest.
- Use spreadsheet or accounting software to maintain accounting records for short-term and long-term liabilities.

## OWNER'S EQUITY

- Explain the purpose of the capital and drawing accounts for a sole proprietorship and partnership.

Standard BT 3.0: Prepare, interpret, and analyze financial statements using manual and computerized systems for service, merchandising, and manufacturing businesses.

Students will demonstrate the ability to:

### FINANCIAL STATEMENT PREPARATION AND ANALYSIS

- Analyze the income statement and balance sheet of a business by comparing a vertical analysis with industry standards.
- Explain the importance of high ethical standards in the preparation of the financial statements.

### INCOME STATEMENTS FOR THE THREE TYPES OF BUSINESS OPERATIONS

- Apply the revenue realization and matching principles in the preparation of an income statement or statement of operations for service and merchandising business.
- Determine cost of goods sold and gross profit for a merchandising business.

Standard BT 4.0: Apply appropriate accounting principles to payroll, income taxation, managerial systems, and various forms of ownership.

Students will demonstrate the ability to:



## FORMS OF OWNERSHIP

- Explain the advantages and disadvantages of the three forms of business ownership—sole proprietorships, partnerships, and corporations.
- Apply appropriate accounting techniques for the formation and allocation of earnings of a partnership.

## PAYROLL

- Prepare and maintain payroll records using manual and computerized systems.
- Calculate earnings at an hourly and piece rate and on a salary, commission, and salary/commission basis.
- Calculate deductions including federal income tax, Social Security tax, Medicare tax, state income tax, and other deductions to determine net pay.
- Calculate employer's payroll taxes (Social Security, Medicare, federal unemployment, and state unemployment) and employee benefits paid by the employer.
- Prepare federal, state, and local payroll reports.

Standard BT 27.0: Use mathematical procedures to analyze and solve business problems. (optional)

Students will demonstrate the ability to:

## PAYROLL AND HUMAN RESOURCE MANAGEMENT

- Calculate gross earnings (salary, hourly rate, commission, per diem, tips, or production).
- Calculate payroll withholdings, Social Security and Medicare deductions, other deductions, and net earnings.
- Maintain payroll register and individual earnings record.
- Complete the employer's quarterly federal tax return, which includes calculations for employee and employer taxes.

## CASH MANAGEMENT

- Maintain check records (check register and deposit slips).
- Calculate income and expenses for a given time period.
- Calculate fixed and variable costs, analyze data, and estimate the projected total income and total expenses for a given time period.
- Reconcile the bank statement with the check register.
- Reconcile and replenish petty cash fund and cash drawer.
- Maintain a columnar cash record.

## FINANCIAL MANAGEMENT

- Calculate net sales, cost of goods sold, gross profit, operating expenses, and net profit for the income statement.



- Calculate total assets, liabilities, and owner's equity for the balance sheet.
- Calculate the distribution of profit/loss to the proprietor, partners, or stockholders.

Standard M1 The student produces evidence that demonstrates understanding of number and operation concepts.

Students will demonstrate the ability to:

- M1a-Use addition, subtraction, multiplication, division, exponentiation, and root-extraction in forming and working with numerical and algebraic expressions.
- M1g- Carry out proportional reasoning in cases involving part-whole relationships, and in cases involving expansions and contractions

Standard M5 (NCEE/Problem Solving and Mathematical Reasoning): The student demonstrates problem solving by using mathematical concepts and skills to solve non-routine problems that do not lay out specific and detailed steps to follow, and solves problems that make demands on all three aspects of the solution process—formulation, implementation, and conclusion.

Students will demonstrate the ability to:

#### FORMULATION

- Fill out the formulation of a definite problem that is to be solved.
- Extract pertinent information from the situation as a basis for working on the problem.
- Ask and answer a series of appropriate questions in pursuit of a solution and do so with minimal "scaffolding" in the form of detailed guiding questions.

#### IMPLEMENTATION

- Choose and employ effective problem-solving strategies in dealing with non-routine and multi-step problems.
- Select appropriate mathematical concepts and techniques from different areas of mathematics and apply them to the solution of the problem.
- Apply mathematical concepts to new situations within mathematics and use mathematics to model real world situations involving basic applications of mathematics in the physical and biological sciences, the social sciences, and business.

#### CONCLUSION

- Conclude a solution process with a useful summary of results.
- Evaluate the degree to which the results obtained represent a good response to the initial problem.
- Formulate generalizations of the results obtained.
- Carry out extensions of the given problem to related problems.



## MATHEMATICAL REASONING

- Employ forms of mathematical reasoning and proof appropriate to the solution of the problem at hand, including deductive and inductive reasoning, making and testing conjectures, and using counterexamples and indirect proof.
- Differentiate clearly between giving examples that support a conjecture and giving a proof of the conjecture.

## Accounting II

Standard BT 2.0: Apply generally accepted principles to determine the value of assets, liabilities, and owner's equity. Students will demonstrate the ability to:

### ASSETS

- Apply appropriate accounting techniques for uncollectible accounts.
- Establish and maintain accounts for receivables and related interest.
- Compare and evaluate inventory concepts and costing procedures and apply these concepts and procedures to merchandising and manufacturing businesses.
- Explain the purpose of depreciation.
- Apply appropriate accounting concepts and techniques for acquisition, depreciation, and disposal of property, plant, and equipment.
- Use spreadsheet or accounting software to maintain accounting records for short-term and long-term assets.
- Compute and compare the cost basis and fair value of assets.
- Compare and analyze various depreciation methods and their impact on financial statements.
- Use appropriate accounting concepts and techniques to analyze and record repairs and improvements of plant and equipment and exchanges of equipment.
- Define intangible assets and account for their acquisition, amortization, and disposal.
- Define natural resources and account for their acquisition, depletion, and disposal.

### LIABILITIES

- Explain the purposes of notes payable; establish and maintain accounts for payables and related interest.
- Use spreadsheet or accounting software to maintain accounting records for short-term and long-term liabilities.

### OWNER'S EQUITY

- Explain the purpose of the capital stock and retained earnings accounts for a corporation.



- Apply appropriate accounting techniques to account for investments and withdrawals by owners.
- Explain the purpose of the following accounts: common stock, preferred stock, paid-in capital, retained earnings, and dividends for a corporation.
- Apply appropriate accounting concepts and techniques to analyze and record investments by stockholders and the declaration of payment of dividends.

Standard BT 3.0: Prepare, interpret, and analyze financial statements using manual and computerized systems for service, merchandising, and manufacturing businesses.

Students will demonstrate the ability to:

#### FINANCIAL STATEMENT PREPARATION AND ANALYSIS

- Identify and define the three basic types of business activities: operating, investing, and financing.
- Prepare a statement of cash flows.
- Analyze corporate financial data using a variety of sources (the Internet and primary source documentation).

#### INCOME STATEMENTS FOR THE THREE TYPES OF BUSINESS OPERATIONS

- Apply the revenue realization and matching principles in the preparation of an income statement or statement of operations for a manufacturing business.
- Determine cost of goods sold and gross profit for a manufacturing business.

Standard BT 4.0: Apply appropriate accounting principles to payroll, income taxation, managerial systems, and various forms of ownership.

Students will demonstrate the ability to:

#### FORMS OF OWNERSHIP

- Apply appropriate accounting principles to government and not-for-profit entities.
- Apply appropriate accounting techniques for the formation and allocation of earnings of a corporation.

#### PAYROLL

- Differentiate between taxation at the personal and business levels.

#### MANAGERIAL ACCOUNTING PRINCIPLES AND SYSTEMS

- Describe the management process and the role of managerial accounting in this process.
- Describe and explain those costs and accounts that are unique to the manufacturing process and distinguish between product and period costs.



- Prepare the statement of cost of goods manufactured and explain its purpose on the income statement of a manufacturing business.

Standard BT 5.0: Use planning and control principles to evaluate the performance of an organization and apply differential analysis and present-value concepts to make decisions.

Students will demonstrate the ability to:

#### PLANNING AND CONTROL

- Explain and compare the behavior of fixed, variable, and mixed costs.
- Apply cost-volume-profit and contribution margin analyses in planning operations.
- Prepare a budget for planning purposes.
- Apply variable and absorption costing concepts to analyze profitability.
- Evaluate company performance by applying standard costing and variance analysis.
- Apply responsibility accounting concepts to evaluate cost, profit, and investment centers.

#### DECISION MAKING

- Apply differential analysis to make decisions regarding making or buying a product; leasing or buying an asset; discontinuing a department, plant, or product; offering discounted prices on special orders; replacing or repairing equipment.

Standard BT 27.0: Use mathematical procedures to analyze and solve business problems.

Students will demonstrate the ability to:

#### PURCHASES

- Calculate the total purchase price given the number of units and unit price.
- Calculate net business purchases with discounts and purchase returns and allowances.

#### SALES

- Determine the dollar amount of cost, markup, or selling price when one of the three variables is unknown.
- Determine the dollar amount of markdown, regular selling price, or reduced price when one of the three variables is unknown.
- Calculate the total sales and the sales tax for a sales transaction.
- Compute net sales with sales/returns allowances and sales discount.
- Compute the percent of markup when based on the cost or when based on the selling price.



- Compute the percent of markdown given the regular selling price and the reduced price.

#### INVENTORY RECORDS

- Determine inventory valuation according to different plans including LIFO, FIFO, specific-identification, and weighted average.
- Determine cost of goods sold for a given period using different inventory valuation methods.
- Determine gross profit for a given period using different inventory valuation methods.
- Calculate economic order quantity and reorder points.

#### DEPRECIATION, COST RECOVERY, AND DEPLETION

- Calculate the depletion of natural resources.
- Calculate book value.
- Calculate average annual depreciation.
- Calculate the rate of depreciation.

Standard M1 The student produces evidence that demonstrates understanding of number and operation concepts.

Students will demonstrate the ability to:

- M1a-Use addition, subtraction, multiplication, division, exponentiation, and root-extraction in forming and working with numerical and algebraic expressions.
- M1g- Carry out proportional reasoning in cases involving part-whole relationships, and in cases involving expansions and contractions.

Standard M5 (NCEE/Problem Solving and Mathematical Reasoning): The student demonstrates problem solving by using mathematical concepts and skills to solve non-routine problems that do not lay out specific and detailed steps to follow, and solves problems that make demands on all three aspects of the solution process—formulation, implementation, and conclusion.

Students will demonstrate the ability to:

#### FORMULATION

- Fill out the formulation of a definite problem that is to be solved.
- Extract pertinent information from the situation as a basis for working on the problem.
- Ask and answers a series of appropriate questions in pursuit of a solution and does so with minimal “scaffolding” in the form of detailed guiding questions.

#### IMPLEMENTATION



- Choose and employ effective problem-solving strategies in dealing with non-routine and multi-step problems.
- Select appropriate mathematical concepts and techniques from different areas of mathematics and apply them to the solution of the problem.
- Apply mathematical concepts to new situations within mathematics and uses mathematics to model real world situations involving basic applications of mathematics in the physical and biological sciences, the social sciences, and business.

#### CONCLUSION

- Conclude a solution process with a useful summary of results.
- Evaluate the degree to which the results obtained represent a good response to the initial problem.
- Formulate generalizations of the results obtained.
- Carry out extensions of the given problem to related problems.

#### MATHEMATICAL REASONING

- Employ forms of mathematical reasoning and proof appropriate to the solution of the problem at hand, including deductive and inductive reasoning, making and testing conjectures, and using counterexamples and indirect proof.
- Differentiate clearly between giving examples that support a conjecture and giving a proof of the conjecture.

## Banking and Finance

Standard BT 40.0: Evaluate savings and investment options to meet short- and long-term goals.

Students will demonstrate the ability to:

- Apply criteria for choosing a savings or investment instrument (market risk, inflation risk, interest rate risk, liquidity, and minimum amount needed for investment).
- Distinguish between the rights and responsibilities of owners of debit and equity investments.
- Explain why a savings and investing plan changes as one proceeds through the life cycle.
- Differentiate between interest, dividends, capital gains, and rent from property.
- Describe how saving and investing influence economic growth (capital formation).
- Evaluate the tax incentives available for certain investments.

Standard BT 42.0: Evaluate services provided by financial deposit institutions to transfer funds.

Students will demonstrate the ability to:



- Identify other means of transferring funds (money orders and certified checks).
- Recognize the costs associated with services offered by financial deposit institutions (overdrafts and stop-payment orders).
- Describe and use the steps involved in the bank reconciliation process.
- Compare and contrast the various forms of endorsement.
- Discuss the advantages and disadvantages of e-banking.
- Analyze privacy and security issues associated with financial transactions.
- Describe the federal banking system and federal reserve board.

BT 27.0: Use mathematical procedures to analyze and solve business problems.

Students will demonstrate the ability to:

- Calculate the amount, compound interest, and present value for a simple annuity.
- Determine total amount deposited and interest earned on a sinking fund.
- Determine current yield on a bond.
- Calculate penalties for early withdrawal and minimum withdrawals from an IRA.
- Calculate penalties for early withdrawal from a certificate of deposit.
- Calculate the net income from real estate investments.

BT 79.0: Use the financial competencies needed by an entrepreneur.

Students will demonstrate the ability to:

- Identify the major sources of funding for a business.
- Describe the trade-offs between debt and equity financing.
- Discuss types of funding within each funding source (mortgage, short-term loan, long-term loan, and credit line).
- Identify the components of a loan application.
- Analyze for decision-making purposes the financial health of a business.
- Analyze for decision-making purposes the cash flow of a business.
- Analyze for decision-making purposes the worth of a business.
- Describe situations in which financial experts should be consulted for the interpretation of financial data.



Standard BT 34.0: Analyze the role of government in economic systems, especially the role of government in the US economy.

Students will demonstrate the ability to:

- Identify monetary policies used by the Federal Reserve System to regulate the economy.
- Identify fiscal policies use by the federal government to regulate the economy.
- Discuss the history of banking in the United States, how monetary and fiscal policies have evolved, and how monetary and fiscal policies have been in opposition or in harmony with each other.
- Differentiate between monetary and fiscal policies and identify when it may be appropriate to use a given policy.
- Analyze the effect of national debt or surplus on the economy.

## **Business Law I**

Standard BT 6.0: Analyze the relationship between ethics and the law and describe sources of the law, the structure of the court system, different classifications of procedural law, and different classifications of substantive law.

Students will demonstrate the ability to:

### **ETHICS AND THE LAW**

- Identify consequences of unethical and illegal conduct.
- Describe how to develop an ethical and legal lifestyle.
- List most common sources of the law.
- Explain the way social forces may sometimes conflict.

### **SOURCES OF THE LAW**

- Describe the powers and limitations of the federal government as stated in the Constitution.
- Identify the basic freedoms guaranteed by the Bill of Rights and describe several key constitutional amendments beyond the Bill of Rights.
- Compare and contrast the national constitution with state, territory, and province constitutions.
- Determine how courts make laws and explain the role of precedent in the legal system.

### **STRUCTURE OF THE COURTS**

- Differentiate between cases that belong within the jurisdiction of the federal and state, territory, and province court systems.



- Compare the role of the juvenile court with the role of the other courts within a state, territory, or province
- Explain the role of the national and state, territory, and province appellate courts.
- Differentiate between the roles of the U.S. Supreme Court and state, territory, and province supreme courts.
- Differentiate between the rules of the International Law Commission, the U.N. Commission on International Trade Law, and the World Trade Organization.

#### CLASSIFICATION OF PROCEDURAL LAW

- Define litigation.
- Define alternate dispute resolution (ADR).
- Explain the advantages and disadvantages of arbitration, mediation, and conciliation.
- Compare and contrast the steps in a civil law suit with the steps in a criminal prosecution.
- List and explain the steps in criminal and civil trials.
- Describe the appellate process in criminal and civil cases.
- Define the statute of limitations.

#### CLASSIFICATION OF SUBSTANTIVE LAW

- Define different types of business crime (arson, forgery, and embezzlement).
- Determine several defenses to criminal acts (insanity defense and self-defense).
- Distinguish between a tort and a crime.
- Differentiate between and give examples of negligence and intentional torts.
- Explain the concepts of the reasonable person test and proximate cause.
- Explain the concept of strict liability and describe circumstances under which it is imposed.
- Describe the penalties available in criminal law and the remedies available in tort law.

Standard BT 7.0: Analyze the relationships between contract law, law of sales, and consumer law.

Students will demonstrate the ability to:

#### CONTRACT LAW

- Differentiate between classes of contracts (bilateral and unilateral, express and implied, and oral and written).
- Explain how offer and acceptance can create contractual rights and duties.
- Determine whether or not an agreement is definite enough to be enforced as a contract.
- Differentiate between the ways that assent can be undermined (fraud, nondisclosure, misrepresentation, mistake, duress,



and undue influence).

- Define and distinguish between different types of consideration and list the exceptions to the requirements of consideration.
- Explain a minor's right to avoid a contract.
- Identify categories of people who lack contractual capacity.
- Describe the concept of unconscionability and compare it to illegality.
- List the essential information that should be included in writing under the statute of frauds.
- Explain the parole evidence rule.
- Describe the various rules applied to the interpretation of contracts.
- Explain the various rules applied to contracts involving third parties.
- List the ways a contract can be discharged.
- Describe breach of contract and the remedies available when a contract is breached.
- Discuss the impact of the laws of different countries on contractual transactions.

Standard BT 9.0: Describe the major types of business organizations operating within the socioeconomic arena of the national and international marketplace.

Students will demonstrate the ability to:

#### SOLE PROPRIETORSHIPS AND PARTNERSHIPS

- Outline the legal procedures for forming and running a sole proprietorship.
- Describe legislation that affects partnerships.
- Explain the property rights involved in partnerships.
- Identify how the acts of the partners, operation of the law, and the order of the court may dissolve a partnership.
- Determine, after a dissolution, whether a partnership would continue or terminate through a winding up.
- Explain the winding up of a partnership affairs and distribution of partnership assets after dissolution.
- Distinguish between a limited partnership and a general partnership.
- Describe how the Revised Uniform Limited Partnership Act affects limited partnerships.
- Explain the rights and duties of limited partners and general partners in a limited partnership.
- Explain the distribution of assets after the dissolution of a limited partnership.
- Differentiate between other partnership-type business organizations.

#### CORPORATIONS



- Differentiate between types of corporations.
- Explain the steps in forming a corporation
- Explain the circumstances under which the courts may disregard the corporate entity and "pierce the corporate veil."
- Describe the functions of the board of directors and officers of a corporation with regard to control of corporate affairs.
- Differentiate between common and preferred stock.
- Identify shareholders rights and preemptive rights.
- Explain the nature of the shareholders' liability.
- Describe when promoters, directors, and officers are liable to the corporation, shareholders, and third persons.
- Differentiate between types of corporate expansion.
- Identify federal, state, territory, and province statutes that regulate corporations.
- Describe the ways corporate existence may be terminated.

#### LIMITED LIABILITY COMPANIES

- Define a limited liability company.
- Explain the steps in forming a limited liability company
- Explain the advantages and disadvantage of doing business as a limited liability company.
- Explain the nature of management responsibilities in a limited liability company.
- Describe the effects of the tax code on limited liability companies.
- Differentiate between types of corporate expansions.
- Identify federal, state, territory, and province statutes that regulate corporations.
- Describes the ways corporate existence may be terminated.

Standard BT 13.0: Explain the legal rules that apply to the environment and energy regulation.

Students will demonstrate the ability to:

#### ENVIRONMENTAL LAW

- Describe the various federal statutes.
- Describe the various state statutes that impact the environment.
- Describe the various international initiatives that influence environmental regulations.

#### ENERGY REGULATION

- Describe the federal agencies that impact energy regulation and conservation.



- Describe the various state statutes that impact energy regulation and conservation.

## Business Law II

Standard BT 7.0: Analyze the relationships between contract law, law of sales, and consumer law.

Students will demonstrate the ability to:

### CONTRACT LAW

- Differentiate between classes of contracts (bilateral and unilateral, express and implied, and oral and written).
- Explain how offer and acceptance can create contractual rights and duties.
- Determine whether or not an agreement is definite enough to be enforced as a contract.
- Differentiate between the ways that assent can be undermined (fraud, nondisclosure, misrepresentation, mistake, duress, and undue influence).
- Define and distinguish between different types of consideration and list the exceptions to the requirements of consideration.
- Explain a minor's right to avoid a contract.
- Identify categories of people who lack contractual capacity.
- Describe the concept of unconscionability and compare it to illegality.
- List the essential information that should be included in writing under the statute of frauds.
- Explain the parole evidence rule.
- Describe the various rules applied to the interpretation of contracts.
- Explain the various rules applied to contracts involving third parties.
- List the ways a contract can be discharged.
- Describe breach of contract and the remedies available when a contract is breached.
- Discuss the impact of the laws of different countries on contractual transactions.

### LAW OF SALES

- Distinguish between a sale of goods and other transactions relating to goods.
- Describe the Uniform Commercial Code (UCC).
- Explain why the UCC has been adopted by individual states.
- Describe the Uniform Computer Information Transactions Act (UCITA), the Uniform Electronic Transactions Act, the



Electronic Signatures in Global and National Commerce Act, and the Millennium Digital Commerce Act.

- Discuss the issue of taxation and e-commerce.

#### CONSUMER LAW

- Identify legislation that regulates consumer credit and electronic credit transactions (Fair Credit Reporting Act, Fair Credit Billing Act, Equal Credit Opportunity Act, Fair Credit Collection Practices Act, and Consumer Credit Protection Act).
- Discuss consumer protection legislation (Federal Trade Commission Act, Consumer Product Safety Act, and Consumer Leasing Act).

Standard BT 8.0: Analyze the role and importance of agency law and employment law as they relate to the conduct of business in the national and international marketplace.

Students will demonstrate the ability to:

#### AGENCY

- Distinguish between an agent and individuals such as independent contractors, real estate brokers, bailees, and trustees.
- Distinguish between a general power of attorney, a durable power of attorney, and a limited power of attorney.
- Explain the different types of agents.
- Define ratification and its elements.
- Explain the concept of vicarious liability.

#### EMPLOYMENT

- Explain the relationship of Title VII of Civil Rights Act to employment.
- Explain the difference between disparate treatment and disparate impact in discrimination cases.
- Explain the Civil Rights Act of 1991.
- Determine what question can and cannot be asked during an employment interview.
- Demonstrate an understanding of the basis on which employees or applicants may be asked to take tests (aptitude, psychological, polygraph, and drug tests).
- Identify legislation that regulates employee rights (Americans with Disabilities Act, Age Discrimination in Employment Act, Family and Medical Leave Act, and Older Workers Benefit Protection Act).
- Identify legislation that regulates employment conditions (Fair Labor Standards Act, Immigration Reform and Control Act, and Occupational Safety and Health Act).
- Identify legislation that guarantees worker benefits (unemployment insurance, pension protection, workers' compensation,



and Social Security legislation).

- Describe the collective-bargaining process.
- Identify legislation that regulates union activities (National Labor Relations Act, Taft-Hartley Act, and Landrum-Griffin Act).

Standard BT 10.0: Explain the legal rules that apply to personal property and real property.

Students will demonstrate the ability to:

#### PERSONAL PROPERTY

- List different methods by which property is acquired.
- Identify the forms of co-ownership of personal property.
- Explain how bailment is created and describe the standard of care different bailees are required to exercise over bailed property.
- Distinguish between an ordinary bailment and a special bailment.
- Define intellectual property and list types of intellectual property.
- Identify a common carrier's liability for loss or damage to goods.

#### REAL PROPERTY

- Distinguish among liens, licenses, and easements and explain the differences.
- List the major estates in land and describe the major features of each.
- List and describe the forms of co-ownership of real property.
- Illustrate the method of transferring title (deeding) to real property.
- Describe the kinds of rental relationships that landlords and tenants may create.

Standard BT 11.0: Analyze the functions of commercial paper, insurance, secured transactions, and bankruptcy.

Students will demonstrate the ability to:

#### INSURANCE

- Define insurance and differentiate between requirements for an insurable interest for property insurance and those needed for life insurance.
- Compare and contrast the different types of life insurance (ordinary, limited payment, endowment, and term).
- Compare and contrast the different types of property insurance (automobile, homeowner's, and marine).
- Explain some of the differences in health insurance coverage.



Standard BT 12.0: Explain how advances in computer technology impact such as areas as property law, contract law, criminal law, and international law.

Students will demonstrate the ability to:

#### BASICS OF COMPUTER LAW

Define the key terms involved in computer law.

Standard BT 14.0: Explain the legal rules that apply to marriage, divorce, and child custody.

Students will demonstrate the ability to:

#### MARRIAGE AND ITS LEGAL CONSEQUENCES

- Identify the issues and concerns that might be included in a prenuptial agreement.
- Distinguish between common law and ceremonial marriages.
- Identify the types of marriages that are prohibited by law.

#### DIVORCE AND ITS LEGAL CONSEQUENCES

- Describe the law as it relates to the distribution of property in a divorce.
- Explain the law of domestic relations as it relates to child custody.

Standard BT 15.0: Determine the appropriateness of wills and trusts in estate planning.

Students will demonstrate the ability to:

#### WILLS

- Define testamentary capacity and testamentary intent.
- Identify the requirements necessary for a valid will.
- Distinguish between signing, attesting, and publishing a will.
- Explain how a will may not be modified or revoked.
- Distinguish between the protections given to spouses and to children under the law of wills.
- Explain what happens to a decedent's estate when a person dies without a will.

#### TRUSTS

- Identify the key characteristics of trusts.
- Explain the advantages and disadvantages of establishing a trust.



- Differentiate between the various types of trusts (charitable, private, spendthrift, revocable, and irrevocable trusts).

## **Career Skills**

Standard BT 16.0: Assess personal skills, abilities, and aptitudes and personal strengths and weaknesses as they relate to career exploration and development.

Students will demonstrate the ability to:

- Assess and analyze personal talents, values, and interest as they may relate to a future career based on the completion of standardized career interest in personality indicator assessments.
- Evaluate and reconcile peer feedback.
- Compare personal skills and aptitudes with various career options.
- Correlate personal characteristics with the requirements of specific jobs within career clusters.

Standard BT 17.0: Utilize career resources to develop a career information database that includes international career opportunities.

Students will demonstrate the ability to:

- Evaluate several occupational interests, based on various criteria.
- Use available resources for projecting career opportunities and trends.
- Relate career interest to opportunities in the global economy.
- Describe the culture of a particular country and discuss the available career choices in that culture.
- Explore employment opportunities in international trade.

Standard BT 18.0: Relate the importance of workplace expectations to career development.

Students will demonstrate the ability to:

- Illustrate how personal qualities transfer from school to the work place.
- State ways in which the honesty and integrity of coworkers affect work performance.
- Describe the program time management techniques and their application in the workplace.



- Describe how product quality affects job stability.

#### WORKPLACE RELATIONSHIPS

- Describe how the workplace environment influences behavior.
- Demonstrate appropriate interpersonal skills working with and for others.
- Demonstrate appropriate employer and employee interactions in workplace situations.
- Demonstrate appropriate employee and customer interactions in work place situations.
- Identify techniques for maintaining a healthy self-esteem and for maintaining and projecting a positive attitude.
- Explain the importance of maintaining professionalism in work relationships.

#### WORKPLACE DIVERSITY

- Describe ways in which work can help resolve social and economic problems.
- Discuss social and economic factors that have resulted in changing career patterns for a diverse workforce.
- Demonstrate how behavior influences the actions of coworkers.
- Describe techniques for eliminating gender bias and stereotyping.
- Formulate strategies for working effectively with coworkers of varying age groups, cultures, and mental or physical abilities.
- Describe ways tasks and the workplace environment can be structured to accommodate the diverse needs of workers.

#### WORKPLACE COMMUNICATION

- Demonstrate effective interpersonal skills in a work relationship.
- Develop effective oral communication skills that include listening, active listening, and verbal skills.
- Demonstrate techniques for responding to working with individuals under stress.
- Develop skills to give and receive constructive criticism.
- Demonstrate appropriate telephone and e-mail etiquette.
- Demonstrate correct grammar, spelling, and technical writing skills.

#### CONTINUAL SKILLS IMPROVEMENT

- Identify ways to use feedback to improve skills.
- Identify resources for developing and strengthening workplace skills.

#### VIRTUAL WORK ENVIRONMENT

- Compare how performing a job in a virtual work environment differs from performing the same job in a traditional work setting.

#### CAREER AND JOB SELF-MANAGEMENT



- Demonstrate project planning and management skills.
- Explain the advantages and disadvantages of temporary work in the pursuit of career goals.
- Describe activities that may be used to bring about a balance between personal and career interest.

Standard BT 19.0: Apply knowledge gained from individual assessment to a comprehensive set of goals and an individual career plan.

Students will demonstrate the ability to:

#### SELF-ASSESSMENT AND CAREER RESEARCH

- Identify considerations for making responsible educational and occupational choices.
- Identify sources of financial assistance.
- Identify the steps necessary to apply for financial assistance.
- Identify how part-time jobs can contribute to career development.

#### SHORT-LONG TERM CAREER GOALS

- Compare advantages and disadvantages of various programs utilized to attain career goals.
- Apply skills developed in academic and technical programs to career goals.
- Determine how educational achievement impacts one's choice of a college major, further training and/or entry into the job market.
- Demonstrate the ability to set, monitor, and achieve clearly defined goals.

#### INDIVIDUAL CAREER PLAN

- Create and implement a career plan that includes the required steps to transition from high school to postsecondary education/training or the workplace.
- Explore opportunities for appropriate employment and continuing education.
- Develop a network of people who can assist in achieving career goals.

Standard BT 20.0: Develop strategies to make an effective transition from school to career.

Students will demonstrate the ability to:

- Identify high school programs that articulate with post-secondary educational programs, industry-based training, and technical education programs in a chosen career field.

Standard BT 21.0: Relate the importance of lifelong learning to career success.



Students will demonstrate the ability to:

- Analyze school/work evaluations to assess strengths, weaknesses, and areas for improvement.

Standard BT 22.0: Communicate in a clear, courteous, concise, and correct manner on personal and professional levels.

Students will demonstrate the ability to:

- Participate in group discussions for problem resolution.
- Discuss the preliminary steps involved in creating oral presentations.

Standard BT 23.0: Apply basic social communication skills in personal and professional situations.

Students will demonstrate the ability to:

- Exhibit professional and ethical behavior in the work environment.
- Demonstrate an appropriate work ethic in a business environment.
- Demonstrate appropriate manners and etiquette in a variety of social settings.
- Respect rights and feelings of others.
- Demonstrate respect for authority.
- Work cooperatively with peers and authority figures.
- Select appropriate communication techniques to avoid, minimize, or prevent conflicts.

Standard BT 25.0: Integrate all forms of communication in the successful pursuit of employment.

Students will demonstrate the ability to:

#### WORKPLACE EXPERIENCES

- Experience paid/unpaid work opportunities and one or more career clusters through various opportunities.
- Identify high school programs that articulate with postsecondary education programs, industry-based training, and technical education programs in the chosen career field.

#### CAREER DEVELOPMENT FILE AND EMPLOYMENT PORTFOLIO

- Prepare paper and electronic resumes and cover letters. Assemble a career development file for use in lifelong career activities that includes transcripts, diplomas, certificates, licenses, forms of identification, and educational and employment history information.
- Develop a career portfolio of items including resumes, sample cover letters, letters of recommendation, examples of work and technical skills, awards, and documentation of extra curricular and community service activities.



- Use evolving technologies to enhance the career portfolio.
- Present the career portfolio.

#### JOB SEARCH STRATEGIES

- Explain the importance of research and prospective employers.
- Identify the types of information that should be researched relating to prospective employers.
- Identify appropriate sources of job leads.
- Develop criteria for selecting prospective employers.
- Demonstrate the ability to describe personal skills to interviewers.
- Demonstrate a program of interviewing techniques for participation in mock or actual interviews.
- Explain the importance of appropriate interview follow-up techniques.
- List tasks to be completed following the interview.
- Identify techniques for negotiating monetary and benefit compensation.
- Identify appropriate factors for evaluating job offers in deciding whether to accept or reject them.

## College Accounting

Standard BT 1.0: Complete and explain the purpose of the various steps in the accounting cycle.

Students will demonstrate the ability to:

- Define accounting and explain the purpose of the accounting system.
- Define the concept of generally accepted accounting principles and ascertain the source of these standards.
- Demonstrate an understanding of the fundamental accounting equation.
- Classify items as assets, liabilities, or owner's equity.
- Describe the purposes of the revenue, expense, and drawing accounts and illustrate their effects on owner's equity.
- Analyze business transactions using source documents and describe the effect on the accounting equation.
- Explain the double-entry system of accounting and apply debit and credit rules when analyzing business transactions.
- Explain the purpose of the journal and the process of journalizing business transactions.
- Analyze the relationship of the journal to the ledger.
- Explain the purpose of the ledger account and post information from the journal to the ledger.
- Prepare a trial balance and explain its uses and limitations.



- Explain the purposes of adjusting entries.
- Analyze the trial balance to determine the necessary adjustments (accruals and deferrals) to prepare financial statements.
- Prepare and explain the purposes of each financial statement and describe the way they articulate with each other.
- Explain the purposes of the closing process and journalize and post closing entries.
- Use spreadsheet and accounting software to maintain accounting records and describe the differences between manual and computerized accounting systems.
- Evaluate the effect of adjusting entries on financial statements.

Standard BT 2.0: Apply generally accepted principles to determine the value of assets, liabilities, and owner's equity  
Students will demonstrate the ability to:

#### ASSETS

- Use appropriate accounting concepts and techniques to analyze and record repairs and improvements of plant equipment and exchanges of equipment.
- Define intangible assets and account for acquisition, amortization, and disposal.
- Define natural resources and account for their acquisition, depletion, and disposal.
- Identify long-term investments that represent a significant degree of influence or controlling interest in another company.

#### LIABILITIES

- Define and identify current and long-term liabilities and explain their impact on financial statements.
- Create and maintain the accounts payable subsidiary ledger.
- Explain the purposes of notes payable; establish and maintain accounts for payables and related interest.
- Use spreadsheet or accounting software to maintain accounting records for short-term and long-term liabilities.
- Explain the impact of foreign exchange rates on accounts payable and notes payable with supplies.
- Compute the gains or losses on accounts payable and notes payable resulting from changes in foreign exchange rates.
- Use appropriate accounting concepts and techniques to analyze and record the issuance, amortization, and retirement of bonds.
- Use appropriate accounting concepts and techniques to analyze and record mortgage and lease obligations and subsequent principal and interest payments.
- Analyze a trial balance and identify any contingent liabilities.



## OWNER'S EQUITY

- Explain the purpose of the capital stock and retained earning accounts for a corporation.
- Apply appropriate accounting techniques to account for investments and withdrawals by owners.
- Explain the purpose of the following accounts: common stock, preferred stock, paid-in capital, retained earnings, and dividends for a corporation.
- Apply appropriate accounting concepts and techniques to analyze and record investments by stockholders and the declaration and payment of dividends.
- Analyze the effect of cash dividends on financial statements.

Standard BT 3.0: Prepare, interpret, and analyze financial statements using manual and computerized systems for service, merchandising, and manufacturing businesses.

Students will demonstrate the ability to:

## FINANCIAL STATEMENT PREPARATION AND ANALYSIS

- Analyze the income statement and balance sheet of a business by comparing a vertical analysis with industry standards.
- Analyze the statement of cash flows by comparing it with previous statements.
- Explain the importance of high ethical standards in the preparation of financial statements.
- Research and analyze financial statements of corporations using a variety of sources (the Internet and primary source documentation).
- Identify and define the three basic types of business activities—operating, investing, and financing.
- Prepare a statement of cash flows.
- Perform horizontal and vertical analyses and compute appropriate ratios to evaluate solvency and earning power.
- Analyze corporate financial data using a variety of sources (the Internet and primary source documentation).

## INCOME STATEMENTS FOR TYPES OF BUSINESS OPERATIONS

- Apply the revenue realization and matching principles in the preparation of an income statement or statement of operations for service and merchandising businesses.
- Determine cost of goods sold and gross profit for a merchandising business.
- Apply the revenue realization and matching principles in the preparation of an income statement or statement of operations for a manufacturing business.
- Determine cost of goods sold and gross profit for a manufacturing business.



Standard BT 4.0: Apply appropriate accounting principles to payroll, income taxation, managerial systems, and various forms of ownership.

Students will demonstrate the ability to:

#### FORMS OF OWNERSHIP

- Explain the advantages and disadvantages of business ownership.
- Apply appropriate accounting techniques for the formation and allocation of earnings of a partnership.
- Apply appropriate accounting techniques for the formation and allocation of earnings of a corporation.
- Prepare and maintain payroll records using manual systems.

#### INCOME TAXATION

- Differentiate between taxation at the personal and business levels.
- Explain the basic differences between generally accepted accounting principles and tax law.

#### MANAGERIAL ACCOUNTING PRINCIPLES AND SYSTEMS

- Describe the management process and the role of managerial accounting in this process.
- Describe and explain those costs and accounts that are unique to the manufacturing process and distinguish between product and period costs.
- Prepare the statement of cost of goods manufactured and explain its purpose on the income statement of a manufacturing business.
- Describe the cost flow concepts followed by a manufacturing business.
- Describe the types of products and manufacturing processes most appropriate for job order and process costing systems.
- Apply appropriate accounting concepts and procedures for a job order costing system.

Standard BT 5.0: Use planning and control principles to evaluate the performance of an organization and apply differential analysis and present-value concepts to make decisions.

Students will demonstrate the ability to:

#### PLANNING AND CONTROL

- Explain and compare the behavior of fixed, variable, and mixed costs.
- Apply cost-volume-profit and contribution margin analyses in planning operations.
- Prepare a budget for planning purposes.
- Apply variable and absorption costing concepts to analyze profitability.
- Evaluate company performance by applying standard costing and variance analysis.



- Apply responsibility accounting concepts to evaluate cost, profit, and investment centers.

#### DECISION MAKING

- Apply differential analysis to make decisions regarding making or buying a product; leasing or buying an asset; discontinuing a department, plant, or product; offering discounted prices on special orders; replacing or repairing equipment.

Standard BT 27.0: Use mathematical procedures to analyze and solve business problems.

Students will demonstrate the ability to:

#### TAXATION

- Calculate property tax, assessed value, or the tax rate when one of the three variables is unknown.

#### SAVINGS AND INVESTMENTS

- Compute and compare the rates of return for various instruments to make decisions.
- Calculate the amount, compound interest, and present value for a simple annuity.
- Calculate earnings per share.
- Calculate the net income from real estate investments.

#### PAYROLL AND HUMAN RESOURCE MANAGEMENT

- Maintain payroll register and individual earnings record.
- Complete the employer's quarterly federal tax return, which includes the calculations for employee and employer taxes.
- Calculate fringe benefits.
- Calculate wage and salary increase plans (COLA, merit, and profit sharing).
- Calculate the costs of recruiting, placing, and training employees.

#### CASH MANAGEMENT

- Reconcile the bank statement with the check register.
- Reconcile and replenish petty cash fund and cash drawer.
- Maintain a columnar cash record.

#### FINANCIAL MANAGEMENT

- Calculate net sales, cost of goods sold, gross profit, operating expenses, and net profit for the income statement.
- Calculate the total assets, liabilities, and owner's equity for the balance sheet.
- Calculate the distribution of profit/loss to the proprietor, partners, or stockholders.
- Calculate bankruptcy distribution rate and amounts.



## CREDIT MANAGEMENT

- Determine the outstanding amount for installment purchases.
- Determine finance/additional charges, periodic payment, total cost, and APR on an installment contract.
- Compare cash price to installment price in order to make a purchasing decision.
- Calculate the effects of early payoff of an installment plan.

## PURCHASES

- Compare the cost of renting, leasing, and buying equipment.

## SALES

- Compute net sales with sales/returns allowances and sales discount.
- Compute the percent of markup when based on the cost or when based on the selling price.
- Compute the percent of markdown given the regular selling price and the reduced price.
- Calculate sales projections and market share.
- Calculate advertising costs.

## INVENTORY RECORDS

- Determine inventory valuation according to different plans including LIFO, FIFO, specific identification, and weighted average.
- Determine cost of goods sold for a given period using different inventory valuation methods.
- Determine gross profit for a given period using different inventory valuation methods.
- Calculate economic order quantity and reorder points.
- Calculate shipping costs.

## DEPRECIATION, COST RECOVERY, AND DEPLETION

- Calculate the depletion of natural resources.
- Calculate book value.
- Calculate average annual depreciation.
- Calculate the rate of depreciation.

Standard M1 The student produces evidence that demonstrates understanding of number and operation concepts.

Students will demonstrate the ability to:

- M1a-Use addition, subtraction, multiplication, division, exponentiation, and root-extraction in forming and working with numerical and algebraic expressions.



- M1g- Carry out proportional reasoning in cases involving part-whole relationships, and in cases involving expansions and contractions

Standard M5 (NCEE/Problem Solving and Mathematical Reasoning): The student demonstrates problem solving by using mathematical concepts and skills to solve non-routine problems that do not lay out specific and detailed steps to follow, and solves problems that make demands on all three aspects of the solution process—formulation, implementation, and conclusion.

Students will demonstrate the ability to:

#### FORMULATION

- Fill out the formulation of a definite problem that is to be solved.
- Extract pertinent information from the situation as a basis for working on the problem.
- Ask and answer a series of appropriate questions in pursuit of a solution and does so with minimal "scaffolding" in the form of detailed guiding questions.

#### IMPLEMENTATION

- Choose and employ effective problem-solving strategies in dealing with non-routine and multi-step problems.
- Select appropriate mathematical concepts and techniques from different areas of mathematics and apply them to the solution of the problem.
- Apply mathematical concepts to new situations within mathematics and use mathematics to model real world situations involving basic applications of mathematics in the physical and biological sciences, the social sciences, and business.

#### CONCLUSION

- Conclude a solution process with a useful summary of results.
- Evaluate the degree to which the results obtained represent a good response to the initial problem.
- Formulate generalizations of the results obtained.
- Carry out extensions of the given problem to related problems.

#### MATHEMATICAL REASONING

- Employ forms of mathematical reasoning and proof appropriate to the solution of the problem at hand, including deductive and inductive reasoning, making and testing conjectures, and using counterexamples and indirect proof.
- Differentiate clearly between giving examples that support a conjecture and giving a proof of the conjecture.



## College Business

Standard BT 28.0: Assess opportunity costs and trade-offs involved in making choices about how to use scarce economic resources.

Students will demonstrate the ability to:

- Correlate the relationship between scarcity and choice in the production possibilities curve.
- Evaluate the tradeoffs of alternative choices for solving societal problems according to economic goals.

Standard BT 29.0: Explain why societies develop economic systems, identify the basic features of different economic systems, and analyze the major features of the US economic system.

Students will demonstrate the ability to:

- Analyze existing economies and how they answer the three questions every economic system must answer.
- Explain how change and one component of the circular flow of economic activity affect other components.
- Analyze how economic systems, resources, and culture affect each other.
- Analyze how wages and prices are determined in command and market economies.
- Critique how command, mixed, and market economy is based on the criteria of freedom, efficiency, equity, security, employment, stability, and growth.
- Debate the pros and cons of the role of government intervention in the U.S. economy.

Standard BT 30.0: Analyze the role of core economic institutions and incentives in the US economy.

Students will demonstrate the ability to:

- Explain how specific financial and non- financial incentives influence economic behavior of individuals in different ways.
- Explain why economic behaviors of institutions and individuals differ as a result of pursuing self-interest.
- Provide illustrations of how the market system requires a give and take between institutions and individuals.
- Discuss ways in which profits are used in a market-oriented economy.
- Identify major functions of the public sector in a market economy.
- Analyze reasons why a society's allocation of resources will be affected by its laws, public policy, and taxation.



Standard BT 31.0: Analyze the role of markets and prices in the US economy.

Students will demonstrate the ability to:

- Analyze the relationship of price to scarcity when the market forces of supply and demand set prices.
- Identify determinants of supply and demand.
- Graph the supply and demand curves that show increases and decreases in quantity supplied and quantity demanded.
- Graph the supply and demand curves when there are increases and decreases in supply and demand and explain why these changes occurred.
- Illustrate how a change in price affects quantity demanded for quantity supplied.
- Explain how the equilibrium price changes according to changes in supplying for demand.
- Explain how a market reacts to shortages and surpluses.
- Explain how a market reacts to governmental intervention.
- Describe the concept of elasticity and inelasticity.
- Explain how efficient production and allocation of goods and services in a market economy is based on pricing information.
- Explain why changes in prices of resources create incentives/disincentives for resource allocation in the U. S. economy.
- Illustrate the effect of substitute for complimentary goods on supply and demand.
- Explain the effect of derived demand of labor on labor supply in wages.

Standard BT 32.0: Analyze the different types of market structures and the effect they have on the price and the quality of the goods and services provided.

Students will demonstrate the ability to:

- Describe the characteristics of an oligopoly and identify examples in the current market.
- Describe the characteristics of monopolistic competition in identifying samples in the current market.
- Describe how collusion affects market competition.
- Discuss the major barriers to new firms entering a market and how the barriers affect the level of competition in an industry.
- Examine U.S. laws and government regulations that are designed to impact competition.



Standard BT 33.0: Explain the importance of productivity and analyze how specialization, division of labor, investment in physical and human capital, and technological change affect productivity.

Students will demonstrate the ability to:

- Assess opportunity cost and economic risk involved when investing in physical and human capital to increase productivity.
- Discuss the effects of government expenditures, regulations, and tax policies on productivity.
- Explain how investment in research and development affects productivity.
- Distinguish between fixed, variable, explicit, and implicit cost.
- Explain the principle of diminishing returns and illustrate how it relates to productivity.
- Explain the law of profit maximization.

Standard BT 34.0: Analyze the role of government in economic systems, especially the role of government in the US economy.

Students will demonstrate the ability to:

- Identify monetary policies used by the Federal Reserve System to regulate the economy.
- Identify fiscal policies use by the Federal government to regulate the economy.
- Discuss the history of banking in the United States, how monetary and fiscal policies have evolved, and how monetary and fiscal policies have been in opposition or in harmony with each other.
- Differentiate between monetary and fiscal policies and identify when it may be appropriate to use a given policy.
- Analyze the effect of national debt or surplus on the economy.

Standard BT 35.0: Examine the role of trade, protectionism, and monetary markets in the global economy.

Students will demonstrate the ability to:

- Determine how the supply and demand of a currency affects its foreign exchange rate.
- Differentiate between currency appreciation and currency depreciation.
- Analyze how changes in the value of a nation's currency can affect the level of its imports and exports.
- Compare and contrast absolute in comparative advantage.
- Analyze different countries to determine their comparative advantage for making and trading goods and services.
- Discuss the advantages and disadvantages of trade restrictions.
- Appraise free trade agreements between and among nations.
- Distinguish between the balance of trade and the balance of payments.



- Evaluate the impact of international economic unions on the global community and the influence these unions have on the member nations.

Standard BT 36.0: Analyze how the US economy functions as a whole and describe selected macroeconomic measures of economic activity.

Students will demonstrate the ability to:

- Analyze the cause and effects of demand-pull and cost-push inflation.
- Calculate the real interest rate.
- Compare and contrast the different stages of the business cycle.
- Identify the components of the labor force.
- Differentiate between the types of unemployment.
- Interpret the consumer price index in relation to purchasing power.
- Discuss major factors that affect the level of the country's gross domestic product.

## Entrepreneurship

Standard BT 76.0: Recognize that entrepreneurs possess unique characteristics and evaluate the degree to which one possesses those characteristics.

Students will demonstrate the ability to:

- Analyze the degree to which one possesses the characteristics of an entrepreneur.
- Analyze the personal advantages and risk of owning a business.
- Analyze the tradeoffs between the roles of a manager and entrepreneur.
- Compare and contrast the advantages and disadvantages of buying an existing business, starting an entirely new business, or purchasing a franchise.
- Explain the feasibility of starting a home-based or Internet-based business.
- Describe an entrepreneurial opportunity and formulate the steps in establishing a business oriented toward that opportunity.
- Analyze possible solutions to a specific business problem.



Standard BT 77.0: Analyze customer groups and develop a plan to identify, reach, and keep customers in a specific target market.

Students will demonstrate the ability to:

- Identify target markets for potential new businesses.
- Use primary and secondary data sources to locate information about potential target markets.
- Formulate a customer profile for a planned business.
- Identify the advantages and disadvantages of starting a business on the Internet.
- Describe how the Internet and other emerging technologies have impacted the components of marketing.
- Describe the layout and facilities needed for a planned business.
- Analyze the components of an effective commerce site.
- Design a marketing plan for a business.
- Select appropriate methods to respond to customer concerns.
- Identify new product/service opportunities.

Standard BT 78.0: Apply economic concepts when making decisions for an entrepreneurial venture.

Students will demonstrate the ability to:

- Determine the differences between marginal cost and sunk cost.
- Compare and contrast the different types of market structures.
- Explain the effect of different market structures on market price.
- Assess how market prices ration goods and services among those who want them.
- Assess how market prices provide an incentive to produce goods and services.
- Establish prices for products/services.
- Evaluate long-term alternatives for a business to reach profitability.
- Assess how government plays a role in determining what is and what is not provided in a market economy.
- Assess how government plays a role in modifying the way in which a market economy distributes income.

Standard BT 79.0: Use the financial competencies needed by an entrepreneur.

Students will demonstrate the ability to:

- Project total cash needed to start a business.
- Identify the major sources of funding for a business.



- Describe the trade-offs between debt and equity financing.
- Discuss types of funding within each funding source.
- Identify the components of a loan application.
- Analyze for decision-making purposes the financial health of the business.
- Analyze the decision-making purposes of cash flow of a business.
- Analyze for decision-making purposes the worth of the business.
- Describe situations in which financial experts should be consulted for the interpretation of financial data.
- Calculate the number of products to be sold to make a profit using break-even analysis.

Standard BT 80.0: Recognize that entrepreneurs must establish, maintain, and analyze appropriate records to make business decisions.

Students will demonstrate the ability to:

- Describe the interrelationships of various business records.
- Describe the effect that inaccurate or missing records have on other business records.
- Describe the importance of comparing plans/budgets with actual data from business records.
- Identify and use appropriate software to fulfill record keeping needs.
- Forecast sales in order to plan purchases.
- Plan purchases based on sales forecast.
- Compare actual income and expenses to budgeted amount for a specific period.

Standard BT 81.0: Develop a management plan for an entrepreneurial venture.

Students will demonstrate the ability to:

- Develop a vision for a planned business.
- Create a mission statement for a planned business.
- Develop strategies for achieving divisions for a planned business.
- Diagram the organizational structure of play and business.
- Design hiring procedures for a specific job, ranging from the initial advertisement to the final interview.
- Develop job descriptions for positions in a planned business.
- Identify situations where outsourcing should be used for hiring needs.
- Describe ways to motivate others.



- Identify practices of an entrepreneurial leader.
- Explain the importance of delegation.
- Explain the importance of linking the goals of the individual to the goals of the team.
- Establish criteria to monitor achievement of the vision for a planned business.
- Analyze vision statements from various businesses in terms of future trends.
- Identify types of business insurance.
- Identify types of insurance needed for a planned business.

Standard BT 82.0: Analyze the effect of cultural differences, export/import opportunities, and trends on an entrepreneurial venture.

Students will demonstrate the ability to:

- Analyze necessary modifications to the U.S. business practices to facilitate interaction in the global market place.
- Explain the facts of government regulations on international trade.
- Identify the challenges of selling to consumers in other countries.
- Describe the ways the Internet has impacted trade between countries.
- Identify financial export assistance programs that the U. S. government agencies and investment corporations offer.
- Analyze current trends in the global marketplace and their impact on business.

Standard BT 83.0: Analyze how forms of business ownership, government regulations, and business ethics affect entrepreneurial ventures.

Students will demonstrate the ability to:

- Describe the advantages and disadvantages of owning a franchise.
- Describe the relationship between franchising and other forms of business ownership.
- Compare and contrast the advantages and disadvantages of the various forms of business ownership.
- Select the most appropriate form of business ownership for a planned business.
- Identify legal issues facing entrepreneurs who establish e-commerce sites.
- Identify and evaluate the various ways in which government affects specific businesses.
- Analyze the effect of government intervention on entrepreneurial incentives.
- Analyze the effect of unethical behavior on a business.
- Identify strategies that facilitate ethical behavior in a small business.



Standard BT 84.0: Develop a business plan.

Students will demonstrate the ability to:

- Identify the information to be included in each component of a business plan.
- Identify sources of information to be included in the business plan.
- Critique a business plan for a specific business.
- Develop a business plan for a planned business.

## International Business

Standard BT 51.0: Explain the role of international business; analyze how it impacts business at all levels (local, state, national, and international levels).

Students will demonstrate the ability to:

- Explain the role of international business at the local, state, and national levels.
- Describe the impact of international business activities on the local, state, national, and international economies.
- Interpret the impact of emerging economies and political changes on international operations.
- Describe the resources of major cities throughout the world.
- Determine the impact of geography on international business, including factors such as climate; time zones; distance; topography; and social, economic, and natural resources.
- Illustrate and explain the relationships of the major trade alliances with each other.
- Create a plan to obtain the skills and qualifications to enter a selected international business career.
- Detail the process for securing travel documents.
- Explain the role of U. S. Customs and the customs agencies of other countries.

Standard BT 52.0: Describe the interrelatedness of the social, cultural, political, legal, and economic factors that shape and impact the international business environment.

Students will demonstrate the ability to:

- Compare the social roles of various populations in different countries.
- Identify distinctive social and cultural factors that affect business activities.



- Describe how tariffs, quotas, taxation policies, and other formal trade barriers affect choice of location for companies operating internationally.
- Analyze the impact of political environments on international business.
- Describe the differences between the legal systems of various countries and compare them to the codes, statutes, and common laws of the United States.
- Describe the challenges that the U. S. licensing requirements for exporting products and services present to a U.S. company involved in exporting.
- Recognize legal differences and areas such as consumer protection, product guidelines, labor laws, contract formulation, liability, and taxation from various countries.
- Define methods for resolving legal differences in different cultures.
- Identify the levels of regulation applied to intellectual properties in different countries.
- Define the foreign market entry rules and practices used by a given country to limit access of international companies trying to establish a presence in that country.
- Identify how economic issues affect international business activities.
- Analyze the availability of resources in a country in the economic potential of the country to improve the quality of life of its citizens by engaging in international trade.
- Explain how decision-making an opportunity cost is used to allocate the scarce resources of companies and countries.
- Describe situations in which comparative and absolute advantages occur.
- Identify how various economic systems determine what is produced, how it is produced, and for whom it's produced in a country.

Standard BT 53.0: Apply communication strategies necessary and appropriate for effective and profitable international business relations.

Students will demonstrate the ability to:

- Discuss complications involved when incorrectly interpreting a language abroad.
- Use words and phrases, in a given language, important to business people.
- Explain conversation modifications for communicating with a person who speaks English as a second language.
- Identify the role of translators and interpreters in international business settings.
- Compare the use of business cards throughout the world.
- Explain the usage of names, titles, and ranks in different cultures in countries.



- Prepare international trade documentation.
- Compose effective business communications for the global business environment based on an understanding of different sizes in tone, style, and format.
- Evaluate the growing use of English in international communications via the Internet.
- Recognize gift-giving in business relationships and several cultures and give samples of appropriate and inappropriate gifts for persons in a given country.
- Compare business entertainment in various parts of the world.
- Compare the business protocol of various countries.
- State examples of nonverbal communications affecting international business relationships and negotiations.
- Relate cultural attitudes about time, silence, space, body language, and eye contact to successful international business relationships.
- List the steps for receiving business visitors from specific countries.
- Discuss the challenges of acculturation of expatriate business managers in foreign business environments.
- Identify how people from specific cultures approach business negotiations.
- Describe how the process of negotiating may be affected by cultural differences.
- Describe the role and use of electronic communication tools.
- Evaluate which telecommunication for electronic methods are most appropriate for given international business situations.
- Identify the e-commerce applications for global business activities.

Standard BT 54.0: Describe the environmental factors that define what is considered ethical business behavior in a global business environment.

Students will demonstrate the ability to:

- Identify stakeholders to whom international companies are responsible.
- Identify current and emerging ethical issues in the global business environment.
- Explain how a country's culture, history, and politics can influence ethical decisions.
- Describe potential consequences of unethical business dealings in various international settings.
- Identify proactive strategies that international companies can use to build an ethical business culture.
- Identify pressures that international firms may face when dealing with ethical business issues.



Standard BT 55.0: Identify forms of business ownership and entrepreneurial opportunities available in international business.

Students will demonstrate the ability to:

- Suggest an appropriate form of business ownership for different international business situations.
- Identify organizations, government agencies, and other resources that a small and/or medium sized business might use to investigate international trade opportunities.
- Debate the advantages and disadvantages of expansion into international trade activities for a given business.
- Describe situations appropriate for indirect and direct exporting.
- Distinguish between licensing and franchising for international business activities.
- Describe internal and external factors that influence a company's international expansion.
- Create examples of joint ventures and strategic alliances for international business.

Standard BT 56.0: Relate balance of trade concepts to the import/export process.

Students will demonstrate the ability to:

- Identify information and sources of financial assistance that facilitate the import/export process.
- Explain how a company that exports has a different level of commitment to the international environment than does a company with global operations in several countries.
- Compare the benefits and cost of indirect exporting.
- Identify documents commonly used in the importing and exporting process.
- Analyze the import or export potential for a good or service and the ability of the company carry out the role.
- Debate the relationship between involvement in international trade and creation of economic value for the region.
- Describe the role of state and Federal agencies and other agencies and organizations that provide exporting information and assistance.
- Explain how historical events have contributed to the formation of strategic trade alliances.
- Discuss why governments impose trade barriers.
- Describe several international trade agreements and organizations.
- Calculate positive and negative trade balances.
- Describe potential resolutions for a negative trade balance.



Standard BT 57.0: Analyze special challenges in operations and human resource management in international business.

Students will demonstrate the ability to:

- Identify environmental factors that influence the use of a particular organizational structure for global business operations.
- Describe uses of centralized and decentralized organizational structures.
- Discuss the effect of economic and cultural factors on the use of manual and computerized production systems.
- Explain quality standards as they relate to international commerce.
- Identify the factors that influence the application of managerial styles in different countries.
- Define such terms as host country, home country, expatriate, host country national, and third country.
- Compare ethnocentric, polycentric, regiocentric, and geocentric to managing human resources.
- Suggest an appropriate form of business ownership for different international business situations.
- Identify organizations, government agencies, and other resources that a small and/or medium sized business might use to investigate international trade opportunities.
- Debate the advantages and disadvantages of expansion into international trade activities for a given business.

Standard BT 58.0: Apply marketing concepts to international business situations.

Students will demonstrate the ability to:

- Illustrate how social, cultural, technological, and geographic factors influence consumer buying behavior in different cultures.
- Contrast international consumer markets and organizational markets.
- Evaluate market potential for a good or service in a foreign market.
- Describe how marketing mix elements need to be adapted for international marketing efforts.
- Describe how cultural differences may affect the way a product is advertised and/or marketed in different countries.
- Explain how the marketing research process, including data collection, differs in international settings.
- Define the steps in the marketing research process.
- Create a data collection survey instrument for an international marketing research study.

Standard BT 59.0: Explain the concepts, role, and importance of international finance and risk management.

Students will demonstrate the ability to:

CURRENCY AND EXCHANGE



- Describe how economic conditions, balance of payment situations, and political issues affect currency values.
- Distinguish between currencies.
- List sources of capital for international, transnational, multinational and global companies.
- Identify different types of international banking organizations.
- Identify basic elements of the international securities markets.

#### PAYMENT METHODS AND REPORTING

- Explain how a business finances trade in another country.
- Identify essential components of payment documents used in payment for international trade activities.

## Introduction to Business

Standard BT 60.0: Analyze the management functions and their implementation and integration within the business environment.

Students will demonstrate the ability to:

#### PLANNING

- Discuss the importance of vision, mission, and goal setting within the context of the business environment.
- Describe the role of the strategic planning process.
- Analyze a business plan.

#### ORGANIZING

- Explain how management uses various resources in the organizing process to accomplish goals.
- Explain the advantage and disadvantages of centralization and decentralization.
- Describe how the organization provides accountability by delegating authority and assigning responsibility.

#### LEADING/DIRECTING

- Differentiate between leading and managing.
- Compare leadership styles.
- Identify the appropriate leadership style for a given situation.

#### EVALUATING/CONTROLLING

- Discuss the importance of the evaluating/controlling function in the business environment.
- Determine alternative actions (changing goals and changing strategies) when goals are not being met in a specific situation.



Standard BT 62.0: Analyze the organization of a business.

Students will demonstrate the ability to:

#### FORMS OF BUSINESS OWNERSHIP

- Identify variations of basic ownership forms (franchise, limited partnership, limited liability company, and S corporation).
- Compare the forms of business ownership.

#### MANAGEMENT LEVELS

- Describe the interaction between management levels.
- Differentiate between tall and flat organizational structures.

#### ORGANIZATIONAL STRUCTURE

- Discuss the interrelationships of a variety of organizational models (line, line and staff, and functional).
- Describe line versus staff departments and the authority relationship between them.
- Describe the effects of group dynamics on group decision-making and consensus building.

Standard BT 64.0: Examine the role of ethics and social responsibility in decision-making.

Students will demonstrate the ability to:

#### ETHICS

- Examine a business code of ethics.
- Identify the impact of unethical behavior on a business.
- Identify the relationship between ethics and governmental regulations.
- Identify guidelines for ethical decision-making.
- Identify ethical considerations resulting from various situations (technological advances, international competition, employer-employee relationships, and consumer relations).

#### SOCIAL RESPONSIBILITY

- Identify ways in which a business organization demonstrates social responsibility toward its internal and external stakeholders.

Standard BT 65.0: Describe human resource functions and their importance to an organization's successful operation.

Students will demonstrate the ability to:



## HUMAN RESOURCE PLANNING

- Identify activities of the human resource unit.

## RECRUITMENT AND SELECTION

- Identify recruitment sources.
- Identify selection tools and determine why they are used (interviews, tests, and reference checks).
- Identify legislation affecting the recruitment and selection process (affirmative action, right to privacy, and Americans With Disabilities Act).

## EMPLOYEE DEVELOPMENT

- Explain why orientation and training are needed for successful employee performance.
- Discuss why professional development is a shared responsibility between a business and an employee.

## EVALUATION

- Explain why employees are evaluated.
- Explain how employees are evaluated.
- Identify the impact of performance appraisals on employees.

## COMPENSATION, PROMOTION, BENEFITS, AND INCENTIVES

- Identify compensation plans, benefit packages, and incentive programs available to employees.
- Identify advancement opportunities within an organization.

## SEPARATION, TERMINATION, AND TRANSITION

- Define and discuss the concept of rightsizing.

## LABOR RELATIONS

- Describe the common elements of a labor contract.
- Outline the procedures involved in the grievance process.
- Discuss the role of human resource personnel in the collective-bargaining process.

Standard BT 66.0: Describe the role of organized labor and its influence on government and business.

Students will demonstrate the ability to:

- Describe the history of the labor movement and why unions were organized.
- Describe the collective-bargaining process.

Standard BT 67.0: Utilize information and technology tools to conduct business effectively and efficiently.

Students will demonstrate the ability to:



## TECHNOLOGY TOOLS

- Use appropriate technology tools for business applications.

## INFORMATION MANAGEMENT

- Define knowledge management.
- Interpret, analyze, and synthesize information for use in decision-making.

## E-BUSINESS

- Discuss the advantages and disadvantages of e-business.

Standard BT 68.0: Analyze a business organization's competitive position within the industry.

Students will demonstrate the ability to:

### COMPETITION

- Describe ways to increase market share.
- Compare various forms of competition (pure competition, monopolistic competition, oligopoly, and monopoly).
- Describe how various laws (Sherman Antitrust Act and Robinson-Patman Act) impact competition.

### COMPETITIVE ADVANTAGE

- Define competitive advantage.
- Analyze various businesses to determine their competitive advantage.

Standard BT 69.0: Analyze financial data influenced by internal and external factors in order to make short-term and long-term decisions.

Students will demonstrate the ability to:

### FINANCIAL STATEMENTS

- Describe the purpose of financial statements.
- Interpret the data shown on financial statements (income statement, balance sheet, cash flow statement, and statement of net worth).

### SHORT-TERM AND LONG-TERM FINANCING

- Identify sources of financing.

### RISK MANAGEMENT

- Identify risks to business.



Standard BT 70.0: Apply operations management principles and procedures to the design of an operations plan.

Students will demonstrate the ability to:

#### PRODUCT DESIGN (GOODS/SERVICES)

- Identify methods and tools to design or redesign products.

#### SCHEDULING

- Identify factors used in scheduling and the tools that assist in the process.

#### MATERIALS PROCUREMENT

- Describe the importance of maintaining close working relationships with suppliers.
- Identify the factors considered when selecting suppliers (quality, price, and reliable delivery).

#### INVENTORY MANAGEMENT

- Define inventory control.
- Identify methods of inventory control.
- Identify inventory control concerns.

#### QUALITY STANDARDS

- Define quality management and its evolution.
- Illustrate why current quality standards are necessary to compete in the global marketplace.

Standard BT 71.0: Examine the issues of managing in the global environment.

Students will demonstrate the ability to:

#### LEGAL ISSUES

- Recognize the legal issues related to managing a business in the global environment.

#### ECONOMIC CONSIDERATIONS

- Recognize the economic impact of global business.
- Identify global economic factors that impact business.

#### WORKPLACE DIVERSITY

- Discuss the impact of diversity within the global environment.

#### GLOBAL PARTNERING

- Define forms of global partnering (licensing, joint ventures, exporting, importing, and franchising).
- Identify businesses that have global partners.



## Marketing

BT 26.0: Incorporate appropriate leadership and supervision techniques, customer service strategies, and personal ethics standards to communicate effectively with various business constituencies.

Students will demonstrate the ability to:

- Discuss the use of customer profiles
- Describe strategies for establishing reciprocal relationships with customers.

Standard BT 85.0: Recognize the customer-oriented nature of marketing and analyze the impact of marketing activities on the individual, business, and society.

Students will demonstrate the ability to:

- Recognize that a successful marketing strategy is built on positive customer relationships.
- Identify the elements of the marketing mix (product, price, plan, and promotion).
- Describe the wide scope of marketing: business-to-consumer, business-to-business, industrial, nonprofit, personal, government, and electronic.
- Describe the importance of marketing in a global society.

Standard BT 86.0: Analyze the influence of external factors on marketing.

Students will demonstrate the ability to:

### GOVERNMENT AND LEGAL REGULATIONS

- Identify specific regulations/laws and their impact on marketing.
- Describe the impact of specific marketing regulations/laws on both domestic and international business.

### ETHICAL ISSUES

- Identify ethical issues and their impact on marketing.
- Differentiate between ethical and unethical marketing practices.
- Identify the differences in ethical standards in international markets.
- Explain how unethical behavior can lead to government regulations.

### ECONOMIC ISSUES



- Determine the ways in which economic conditions, both domestic and international, affect marketing.

#### COMPETITIVE ENVIRONMENT

- Describe ways competition affects marketing decisions.
- Explain competitive situations (monopolistic, oligopolistic, and pure competition) and the impact they have on marketing decisions).

#### STAKEHOLDERS

- Identify special interest groups concerned with marketing policy (stockholders, consumer groups, labor groups, and environmental groups).
- Describe the ways in which special interest groups influence marketing (pressure from government and labor groups).
- Analyze the ways in which marketers may respond to the concerns of special groups.

#### CULTURE

- Describe ways cultural differences, both domestic and international, affect marketing activities.
- Analyze ways in which marketers may respond to the concerns of cultural groups.

#### TECHNOLOGY

- Explain the importance of having a technological edge over the competition (faster to market with new product).
- Determine new ways of marketing products using emerging and evolving technologies.

Standard BT 87.0: Analyze the characteristics, motivations, and behaviors of consumers.

Students will demonstrate the ability to:

#### CHARACTERISTICS OF CONSUMER BEHAVIOR

- Describe the impact of consumer differences (life stages and socioeconomic characteristics) on buying decisions.
- Differentiate between ultimate consumers and other types of consumers (government, business, industry, and nonprofit).
- Describe characteristics of the changing domestic and global population (demographics, psychographics, geographics, and sociographics).
- Differentiate between rational (cognitive) and emotional (affective) buying motives.
- Examine the ways the appearance of a business (including professional offices, online businesses, and in-store businesses) impact a customer's perceptions and expectations.

#### SEGMENTATION AND TARGET MARKETS

- Define market segmentation and describe how it is used.
- Identify the tools of market segmentation (demographics, psychographics, and geographics).



- Explain ways that segmentation can be used to identify target markets.

Standard BT 88.0: Analyze the elements of the marketing mix, their interrelationships, and how they are used in the marketing process.

Students will demonstrate the ability to:

## PRODUCTS AND SERVICES

Classification:

- Classify products in consumer categories (convenience, shopping, and specialty goods) or industrial categories (raw materials, component parts, and installations).

New Product Development and Ideas

- Describe the process for new product and service development (conception, development, and test marketing).
- Identify ethical issues associated with product development.
- Examine global opportunities for new products.

Packaging

- Explain ethical and socially responsible considerations of packaging.
- Identify packaging options for different market segments.

Branding

- Identify qualities of an effective brand.
- Explain the impact of brands on consumer behavior.

Product Mix

- Define product mix.
- Illustrate how product mix is impacted by consumer demand.

Service Extensions

- Identify examples of service extensions (product warranty, technical support, or service contract).
- Explain the need for comprehensive marketing of extended services.

Product Life Cycle

- Identify the stages of a product life cycle.
- Identify the product life cycle stage in which a product is located.

Place

- Examine direct and indirect channels of distribution (wholesaler, agent, and broker) and when each is most appropriate to



use.

- Describe evolving technologies (the Internet) as a channel of distribution.

#### Price

- Identify pricing strategies (line, loss leader, psychological, penetration, and skimming) and situations in which each is applicable.
- Calculate a product's price using different pricing methods.
- Describe the impact of global influences (currency exchange rates, tariffs, and distribution costs) on pricing.
- Explain ways that government regulations/laws affect pricing practices (price discrimination and collusion).
- Explain the impact of evolving technologies on the changing roles of buyers and sellers in determining price.

#### Promotion:

##### Advertising

- Evaluate factors used to determine media selection.
- Identify methods for evaluating the effectiveness of various forms of advertising (print, broadcast, and electronic).
- Evaluate media pricing in relation to reach and frequency.
- Identify ethical issues (false and misleading advertising, copyright infringement, and age group discrimination).
- Recognize the impact of different cultural standards on advertising.
- Recognize marketing opportunities created by new communication technologies.

##### Sales Promotion

- Describe the purposes of various types of sales promotion (encouraging repeat purchases and building traffic).
- Evaluate alternative forms of sales promotion.
- Identify legal issues related to various forms of sales promotion (sweepstakes, contests, and giveaways).

##### Public Relations and Publicity

- Identify various forms of public relations activities.
- Differentiate between public relations activities (which are largely controllable) and publicity (which is largely uncontrollable).

##### Personal Selling

- Demonstrate the steps involved in the personal selling process.
- Explore the ethical issues involved in personal selling (high pressure sales and misrepresenting product information).
- Examine the role of salespersons in building customer relationships



Standard BT 89.0: Analyze the role of marketing research in decision-making.

Students will demonstrate the ability to:

- Identify the reasons for conducting market research.
- Differentiate between primary and secondary sources of data.
- Identify sources of secondary data (electronic and library).
- Identify the methods for collecting primary data (focus groups and surveys).
- Describe the procedures for conducting marketing research.

Standard BT 90.0: Describe the elements, design, and purposes of a marketing plan.

Students will demonstrate the ability to:

- Explain why a marketing plan is essential.
- Differentiate between short-term and long-term planning.
- Identify the components of a marketing plan.
- Identify the goals of a marketing plan.
- Recognize that a marketing plan is not a static document.
- Develop a marketing plan.

## Note Taking for Success

### NOTE TAKING PRINCIPLES

- Read and write the principles of construction.
- Memorize the speed notes.
- Transcribe dictated material in properly formatted documents.
- Take dictation from various sources (teacher, tapes, one another, guest dictators).
- Write in note form in a timely manner through drill and practice.
- Use abbreviations to develop shortcuts for frequently used words.

### STUDY SKILLS

- Manage time.



- Create an appropriate study environment.
- Demonstrate improved reading skills.
- Take notes from text.
- Take notes from lecture.
- Memorize information.
- Take tests efficiently and effectively.

## Personal Finance

Standard BT 38.0: Identify various forms of income and analyze factors that affect income as a part of the career decision-making process.

Students will demonstrate the ability to:

- Discuss how income from employment is affected by external factors.
- Identify types of income other than wages.
- Assess the impact of sociological, economic, and technological changes on future jobs.
- Compare and contrast compensation packages that include varying levels of wages and benefits.
- Use the decision-making process in the selection of ways to earn a living.
- Calculate personal tax liabilities for various types of taxes.
- Explain the impact of taxes on personal financial planning.

Standard BT 34.0: Analyze the role of government in economic systems, especially the role of government in the US economy.

Students will demonstrate the ability to:

- Define and give examples of progressive, regressive, and proportional taxes and their effect on specific income groups.
- Give examples of taxes based on the principles of benefits received and ability to pay.
- Evaluate the equity of taxes based on income, wealth, and consumption.



- Explain how government's redistribution of income from taxation, spending, and assistance/entitlement programs affects the well being of people and businesses in an economy.

Standard BT 39.0: Develop and evaluate a spending/savings plan.

Students will demonstrate the ability to:

- Compare a personal spending plan with typical consumer spending as a tool for determining individual financial goals.
- Describe how income and spending patterns change throughout the life cycle of the typical person and family.

Standard BT 40.0: Evaluate savings and investment options to meet short- and long-term goals.

Students will demonstrate the ability to:

- Apply criteria for choosing a savings or investment instrument (market risk, inflation risk, interest rate risk, liquidity, and minimum amount needed for investment).
- Distinguish between the rights and responsibilities of owners of debit and equity investments.
- Explain why a savings and investing plan changes as one proceeds through the life cycle.
- Differentiate between interest, dividends, capital gains, and rent from property.
- Describe how saving and investing influence economic growth (capital formation).
- Evaluate the tax incentives available for certain investments.

Standard BT 42.0: Evaluate services provided by financial deposit institutions to transfer funds.

Students will demonstrate the ability to:

- Identify other means of transferring funds (money orders and certified checks).
- Recognize the costs associated with services offered by financial deposit institutions (overdrafts and stop-payment orders).
- Describe and use the steps involved in the bank reconciliation process.
- Compare and contrast the various forms of endorsement.
- Discuss the advantages and disadvantages of e-banking.
- Analyze privacy and security issues associated with financial transactions.

Standard BT 43.0: Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.



Students will demonstrate the ability to:

- Analyze various sources and types of credit (short-and long-term) and related costs.
- Select an appropriate form of credit for a particular buying decision.
- Compare and contrast the various aspects of credit cards (APR, grace period, incentive buying, methods of calculating interest, and fees).
- Explain credit ratings and credit reports and describe why they are important to consumers.
- Describe the relationship between a credit rating and the cost of credit.
- Recognize the signals of credit problems.
- Analyze the advantages and disadvantages of various alternatives for resolving credit problems.
- Research rights and responsibilities of consumers according to credit legislation (truth-in lending, fair credit reporting, equal credit opportunity, and fair debt collection).
- Compare and contrast the legal aspects of different forms of credit (title transfer, responsibility limits, collateral requirements, and co-signing).
- Describe legal and illegal types of credit that carry high interest rates (payday loans, rent-to-buy agreements, and loan sharking).
- Identify the components listed on a credit report and explain how that information is used.

Standard BT 44.0: Analyze choices available to consumers for protection against risk and financial risk.

Students will demonstrate the ability to:

- Identify the type of insurance associated with different types of risk (automobile, personal and professional liability, home and apartment, health, life, long- term care, and disability).
- Explain why insurance needs change throughout the life cycle.
- Identify various suppliers of insurance (public and private).

Standard M1 The student produces evidence that demonstrates understanding of number and operation concepts.

Students will demonstrate the ability to:

- M1a-Use addition, subtraction, multiplication, division, exponentiation, and root-extraction in forming and working with numerical and algebraic expressions.
- M1g- Carry out proportional reasoning in cases involving part-whole relationships, and in cases involving expansions and contractions.



Standard M5 (NCEE/Problem Solving and Mathematical Reasoning): The student demonstrates problem solving by using mathematical concepts and skills to solve non-routine problems that do not lay out specific and detailed steps to follow, and solves problems that make demands on all three aspects of the solution process—formulation, implementation, and conclusion. Students will demonstrate the ability to:

#### FORMULATION

- Fill out the formulation of a definite problem that is to be solved.
- Extract pertinent information from the situation as a basis for working on the problem.
- Ask and answer a series of appropriate questions in pursuit of a solution and do so with minimal “scaffolding” in the form of detailed guiding questions.

#### IMPLEMENTATION

- Choose and employ effective problem-solving strategies in dealing with non-routine and multi-step problems.
- Select appropriate mathematical concepts and techniques from different areas of mathematics and apply them to the solution of the problem.
- Apply mathematical concepts to new situations within mathematics and use mathematics to model real world situations involving basic applications of mathematics in the physical and biological sciences, the social sciences, and business.

#### CONCLUSION

- Conclude a solution process with a useful summary of results.
- Evaluate the degree to which the results obtained represent a good response to the initial problem.
- Formulate generalizations of the results obtained.
- Carry out extensions of the given problem to related problems.

#### MATHEMATICAL REASONING

- Employ forms of mathematical reasoning and proof appropriate to the solution of the problem at hand, including deductive and inductive reasoning, making and testing conjectures, and using counterexamples and indirect proof.
- Differentiate clearly between giving examples that support a conjecture and giving a proof of the conjecture.

## Personal Finance II

Standard BT 40.0: Evaluate savings and investment options to meet short- and long-term goals. Students will demonstrate the ability to:



- Apply criteria for choosing a savings or investment instrument (market risk, inflation risk, interest rate risk, liquidity, and minimum amount needed for investment).
  - Distinguish between the rights and responsibilities of owners of debit and equity investments.
  - Explain why a savings and investing plan changes as one proceeds through the life cycle.
  - Differentiate between interest, dividends, capital gains, and rent from property.
  - Describe how saving and investing influence economic growth (capital formation).
  - Evaluate the tax incentives available for certain investments.
  - Examine the role of saving and investing in creating a financial plan
  - Develop financial goals for the future based on one's lifestyle expectations and career choices
- BT 27.0: Use mathematical procedures to analyze and solve business problems.

Students will demonstrate the ability to:

- Calculate the amount, compound interest, and present value for a simple annuity.
- Determine total amount deposited and interest earned on a sinking fund.
- Determine current yield on a bond.
- Calculate penalties for early withdrawal and minimum withdrawals from an IRA.
- Calculate penalties for early withdrawal from a certificate of deposit.
- Calculate the net income from real estate investments.

Standard BT 34.0: Analyze the role of government in economic systems, especially the role of government in the US economy.

Students will demonstrate the ability to:

- Identify monetary policies used by the Federal Reserve System to regulate the economy.
- Identify fiscal policies used by the federal government to regulate the economy.
- Discuss the history of banking in the United States, how monetary and fiscal policies have evolved, and how monetary and fiscal policies have been in opposition or in harmony with each other.
- Differentiate between monetary and fiscal policies and identify when it may be appropriate to use a given policy.
- Analyze the effect of national debt or surplus on the economy.



Standard BT 43.0: Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.

Students will demonstrate the ability to:

- Explain credit ratings and credit reports and describe why they are important to consumers.
- Describe the relationship between a credit rating and the cost of credit.
- Recognize the signals of credit problems.
- Analyze the advantages and disadvantages of various alternatives for resolving credit problems.
- Research rights and responsibilities of consumers according to credit legislation (truth-in lending, fair credit reporting, equal credit opportunity, and fair debt collection).
- Compare and contrast the legal aspects of different forms of credit (title transfer, responsibility limits, collateral requirements, and co-signing).
- Describe legal and illegal types of credit that carry high interest rates (payday loans, rent-to-buy agreements, and loan sharking). Identify the components listed on a credit report and explain how that information is used.

Standard BT 44.0: Analyze choices available to consumers for protection against risk and financial risk.

Students will demonstrate the ability to:

- Identify the type of insurance associated with different types of risk (automobile, personal and professional liability, home and apartment, health, life, long-term care, and disability).
- Explain why insurance needs change throughout the life cycle.
- Identify various suppliers of insurance (public and private).

Writing and Math GSE's for Personal Finance II coursework:

Reading-Writing Connection: Writing in Response to Literary or Informational Text- Making Analytical Judgments about Text (W-3)

W-10-3 In response to literary or informational text, students make and support analytical judgments about text by...

- W-10-3.4 Organizing ideas, using transitional words/phrases and drawing a conclusion by synthesizing information (e.g., demonstrate a connection to the broader world of ideas) (State)



Informational Texts: Initial Understanding of Informational Text (R-7.1 to R-7.2)

R-10-7 Demonstrate initial understanding of informational texts (expository and practical texts) by...

R-10-7.2 Using information from the text to answer questions; to state the main/central ideas; to provide supporting details; to explain visual components supporting the text; or, to interpret maps, charts, timelines, tables, or diagrams (State)

M(N&O)-10-4 Accurately solves problems that involve but are not limited to proportional relationships, percents, ratios, and rates.

M(N&O)-10-7 Makes appropriate estimates in a given situation by determining the level of accuracy needed and analyzing the accuracy of results. Estimates tips, discounts, and tax and estimates the value of a non-perfect square root or cube root.



## Curriculum Map

Grade/Course **PERSONAL FINANCE II**

| QTR  | Key Concept/Skill<br>What student will know or be able to do   | Standard GLE/GSE   | Instructional Strategies  | Activities   | Resources  | Assessment  | Reteach   |
|------|--|--|---|--|--|---|---|
| 1, 3 | <ul style="list-style-type: none"> <li>•Students will be able to evaluate potential short and long term financial goals.</li> <li>•Explain why a savings and investing plan changes as one proceeds through the</li> </ul> | <ul style="list-style-type: none"> <li>•Evaluate savings and investment options to meet short- and long-term goals.</li> </ul> | <ul style="list-style-type: none"> <li>•Demonstrate the impact of saving over the long and short term using best practices.</li> <li>•Explain and model how to purchase stock using the stock market game.</li> </ul> | <ul style="list-style-type: none"> <li>•Students will calculate projected long and short term savings at various interest rates.</li> <li>•Students will create a portfolio of investment decisions relating to the stock market.</li> </ul> | Managing Your Personal Finances Textbook Ch. 11, 12, 15.<br>Calculator<br>Computers Website sources, Guest speaker | <ul style="list-style-type: none"> <li>•Chapter tests and quizzes.</li> <li>•Stock Market Game Project</li> <li>•MCA</li> </ul> | After observations, activities and assessments as needed. |



|     |  |  |   |  |  |  |  |
|-----|--|--|---|--|--|--|--|
|     | life cycle.  |  |   |  |  |  |  |
| 2,4 | <ul style="list-style-type: none"> <li>•Students will be able to explain credit ratings and credit reports and describe why they are important to consumers.</li> <li>•Students will analyze choices available to consumers for protection against risk and financial risk.</li> </ul> | <ul style="list-style-type: none"> <li>•Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.</li> <li>•Analyze choices available to consumers for protection against risk and financial risk.</li> </ul> | <ul style="list-style-type: none"> <li>•Demonstrate impact of credit on consumers in today's economy using the principles of learning.</li> <li>•Explain the various options of risk management using best practices and clear expectations.</li> </ul> | <ul style="list-style-type: none"> <li>•Students will investigate rights and responsibilities of consumers according to credit legislation.</li> <li>•Students will explain why insurance needs change throughout the life cycle.</li> </ul> | Managing Your Personal Finances Textbook Ch. 18, 19, sections of Ch. 25 & 26. calculator computers website sources, guest speakers | <ul style="list-style-type: none"> <li>•Chapter tests and quizzes.</li> <li>•Financial Simulation</li> <li>•MCA</li> </ul> | After observations, activities and assessments as needed |



## Technology Applications

BT 45.0: Assess the impact of information technology on society. (Technology Applications)

Students will demonstrate ability to

- Describe how information technology impacts individuals on a daily basis.

Standard BT 48.0: Gather, evaluate, use, and cite information from information technology sources.

Students will demonstrate ability to:

- Recognize the need for accurate information.
- Determine accuracy, relevance, and comprehensiveness.
- Distinguish among fact, point of view, and opinion.
- Develop and use successful strategies for locating information.
- Identify inaccurate and misleading information.
- Select information appropriate to the problem or question at hand.
- Organize information for practical application.
- Integrate new information into one's own knowledge.

Standard BT 49.0: Gather, evaluate, use, and cite information from information technology sources.

Student will demonstrate the ability to:

- Analyze the effectiveness of online information resources to support collaborative tasks, research, publications, communications, and increased productivity.

Standard BT 50.0: Use, plan, develop, and maintain database management systems.

Students will demonstrate the ability to:

- Populate (enter data into) and edit fields and records.
- Describe search strategies and use them to solve common information problems.
- Sort and retrieve data from databases.
- Identify the variety of data types that are stored in database management systems.
- Organize and present the results of data retrieval through reports.



Standard BT 72: Be able to keyboard using the touch system.

Students will demonstrate the ability to

- Use home row and spacebar.
- Use keyboarding techniques for touch control of alphabetic, numeric, and symbol keys.
- Demonstrate proper posture and hand position with proper placement and curvature of finger.

Standard BT 73: Be able to format personal and business documents and reports.

- Format different letter and function styles.
- Format different memorandum styles.
- Center using manual and automatic centering features.
- Format information in two or three columns.
- Enter data on business forms.
- Format topical and sentence outline material.
- Format a single or multi-page report.
- Edit and format a document from unchanged material.
- Compose while at the keyboard.

Standard BT 74: Be able to operate keyboarding equipment.

Students will demonstrate the ability to:

- Organize folders on a network drive.
- Operate computer and printer.

Standard BT 75: Be able to key a minimum of 30 net words a minute with 5 or fewer errors in 5 minutes.

Standard BT 92.0: Each student will be able to use a variety of technology-based productivity tools

Students will demonstrate the ability to:



## COMPUTER LITERACY

- Apply computer terminology.
- Select and use computer hardware.
- Start up and access computer software through network or stand-alone systems.
- Apply basic operating system commands (format, change directories, change drives, copy disks).

## WORD PROCESSING

- Set and change margins and tabs.
- Format documents (fonts, size, type, justification).
- Use graphics (draw, graphics import, scanning).
- Use special features (enlarge/reduce, outline, shadow, change paper size).
- Change default printer settings.

## DATABASES

- Set up, produce, and use a database.
- Edit an existing database.
- Import and export information to and from a database.
- Sort information by several attributes.
- Use the query to analyze data.
- Produce mailing labels and envelopes.

## SPREADSHEETS

- Set up a spreadsheet report.
- Use basic formulas in a spreadsheet (add and subtract columns and rows, compute calculations) to solve problems.
- Use the tools of a spreadsheet (copy, cut, sort).
- Import and export information from and to a spreadsheet.
- Create and insert charts and graphs.

E4a: The student independently and habitually demonstrates an understanding of the rules of the English language in written and oral work, and selects the structures and features of language appropriate to the purpose, audience, and context of the work.

E7a: The student critiques functional documents with an eye to strategies common to effective functional documents.



- E7b: The student produces functional documents appropriate to audience and purpose.
- M3i: The student produces evidence that demonstrates understanding of function and algebra concepts; that is, the student represents functional relationships in formulas, tables, and graphs, and translates between pairs of these.
- M6a: The student demonstrates fluency with basic and important skills by using these skills accurately and automatically, and demonstrates practical competence and persistence with other skills by using them effectively to accomplish a task, perhaps referring to notes, or books, perhaps working to reconstruct a method, that is, the student carries out numerical calculations and symbol manipulation effectively, using mental computations, pencil and paper, or other technological aids, as appropriate.
- M6c: The student demonstrates fluency with basic and important skills by using these skills accurately and automatically, and demonstrates practical competence and persistence with other skills by using them effectively to accomplish a task, perhaps referring to notes, or books, perhaps working to reconstruct a method, that is, the student evaluates and analyzes formulas and functions of many kinds, using both pencil and paper and more advanced technology.
- A3c: The student uses word-processing software to produce a multi-page document.
- A3e: The student creates, edits, and analyzes a spreadsheet of information that displays data in tabular, numeric format and includes multiple graphs.
- A4b: The student reviews his or her own progress in completing work activities and adjusts priorities as needed to meet deadlines.

Electronic Portfolio: General overview of the electronic portfolio used by Chariho High School for graduation requirements. To include but not limited to: introduction to software, organizing folders, scanning documents, uploading from u: drive to repository and matrix.



## Web Design

Standard BT 23.0: Apply basic social communication skills in personal and professional situations.

Students will demonstrate the ability to:

- Exhibit professional and ethical behavior in the work environment.
- Demonstrate an appropriate work ethic in a business environment.
- Demonstrate appropriate manners and etiquette in a variety of social settings.
- Respect rights and feelings of others.
- Demonstrate respect for authority.
- Work cooperatively with peers and authority figures.
- Select appropriate communication techniques to avoid, minimize, or prevent conflicts.

Standard BT 24.0: Use technology to enhance the effectiveness of communications.

Students will demonstrate the ability to:

- Use basic keyboarding and computer functions.
- Use e-mail to receive and send basic messages.
- Use basic software applications (such as DreamWeaver and FrontPage), CD-ROMs, videos, and the Internet for knowledge acquisition.
- Use appropriate e-mail etiquette.
- Refine documents using electronic spell check, thesaurus, and grammar check tools.
- Define and demonstrate rules of safe and appropriate conduct when using the Internet and e-mail.
- Use online databases and search engines to find basic information.
- Enhance documents through the use of advanced layout, design, and graphics production software and scanning hardware.
- Collaborate with students and business professionals via the Internet to acquire needed expertise to solve specific business problems.
- Demonstrate basic functions of composer software and HTML web authoring language to write Web pages.
- Plan text format.
- Control and customize fonts.



- Create ordered and unordered lists.
- Create hyperlinks to other Web sites.
- Control page layout:
  - create navigation bars,
  - create a frameset,
  - target links,
  - format frame borders,
  - create a structuring table.

Standard BT 46.0: Identify, evaluate, select, use, diagnose, and solve problems with various types of environments and utilities.

Students will demonstrate the ability to:

- Identify hardware components appropriate for specific tasks.
- Identify examples of emerging hardware technologies.
- Identify and use appropriate help resources (online help and manuals to solve supportive software problems).
- Demonstrate knowledge of and skills in using basic operating system commands.
- Organize and maintain folders/directories and files using various operating systems.
- Select operating systems, environments, and utilities appropriate for specific hardware, software and tasks.

Standard BT 47.0: Use input technologies appropriately to enter and manipulate text and data.

Students will demonstrate the ability to:

- Develop input technology skills for acceptable speed and accuracy levels that adhere to principles of repetitive strain avoidance.
- Compose original documents using speech recognition and other input technologies.
- Describe the safe and appropriate use of input tools and techniques.

Standard BT 48.0: Gather, evaluate, use, and cite information from information technology sources.

Students will demonstrate ability to:

- Recognize the need for accurate information.
- Determine accuracy, relevance, and comprehensiveness.



- Distinguish among fact, point of view, and opinion.
- Develop and use successful strategies for locating information.
- Identify inaccurate and misleading information.
- Select information appropriate to the problem or question at hand.
- Organize information for practical application.
- Integrate new information into one's own knowledge.

Standard A1a: The student designs and creates a product, service, or system to meet an identified need. (NCEE/Applied Learning)

Students will demonstrate the ability to:

- Create Web sites using available composer and/or text-editing software to develop design proposals that:
  - show how the ideas for the design were developed;
  - reflect an awareness of similar work done by others and of relevant design standards and regulations;
  - justify the choices made in finalizing the design with reference, for example, to functional, aesthetic, social, economic, and environmental considerations;
  - establish criteria for evaluating the product, service, or system;
  - use appropriate conventions to represent the design;
  - plan and implement the steps needed to create the product, service, or system;
  - make adjustments as needed to conform with specific standards or regulations regarding quality or safety;
  - evaluate the product, service, or system in terms of the criteria established in the design proposal, and with reference to information gathered from sources such as impact studies, product testing, or market research and comparisons with similar work done by others.

Standard A2c: The student develops a multi-media presentation, combining text, images, and/or sound. (NCEE/Applied Learning)

Students will demonstrate the ability to:

- Select an appropriate medium for each element of the Web design.
- Use the selected media skillfully, including editing and monitoring for quality.
- Communicate the information effectively, revising the design according to teacher feedback.



Standard A3b: The student uses on-line sources to exchange information for specific purposes. (NCEE/Applied Learning)

Students will demonstrate the ability to:

- Use E-mail to correspond with peers, teacher, and experts.
- Incorporate into E-mail correspondence data of different file types and from different applications.

Standard BT 93.0: Examine and understand social, ethical, and human issues as related to technology.

Students will demonstrate the ability to:

- Define the key terms involved in computer law.
- Define intellectual property and list types of intellectual property.
- Explain that when an individual creates something on a computer, the created work is that person's property, and only that person has the right to change it.
- Explain the concept of software piracy and that piracy is a violation of copyright laws.
- Determine when a patent can protect a computer program.
- Determine when a computer program can be protected by a copyright.
- Explain the Anti-Cyber Squatting Computer Protection Act as it deals with trademark remedies.
- Outline the various types of federal, state, territory, and province statutes designed to combat computer crime.
- Discuss the nature of authentication problems, digital signatures, and domain name disputes.
- Discuss common types of unethical behavior.
- Identify ethical character traits and values, (honesty, integrity, compassion, and justice).
- Identify consequences of unethical and illegal conduct.
- Describe how to develop an ethical and legal lifestyle.
- Explain the way social forces may sometimes conflict.

## Web Design II

Standard BT 23.0: Apply basic social communication skills in personal and professional situations.

Students will demonstrate the ability to:



- Exhibit professional and ethical behavior in the work environment.
- Demonstrate an appropriate work ethic in a business environment.
- Demonstrate appropriate manners and etiquette in a variety of social settings.
- Respect rights and feelings of others.
- Demonstrate respect for authority.
- Work cooperatively with peers and authority figures.
- Select appropriate communication techniques to avoid, minimize, or prevent conflicts.

Standard BT 24.0: Use technology to enhance the effectiveness of communications.

Students will demonstrate the ability to:

- Use basic keyboarding and computer functions.
- Use advanced software applications (such as Dreamweaver, Fireworks, Flash, and Adobe Photoshop), and the Internet for knowledge acquisition.
- Refine documents using electronic spell check, thesaurus, and grammar check tools.
- Define and demonstrate rules of safe and appropriate conduct when using the Internet.
- Use search engines to find basic information and images.
- Collaborate with students and business professionals to acquire needed expertise to solve specific business problems.
- Demonstrate advanced functions of composer software and HTML web authoring language to enhance Web pages.
- Create advanced navigation bars.

Standard BT 48.0: Gather, evaluate, use, and cite information from information technology sources.

Students will demonstrate the ability to:

- Recognize the need for accurate information.
- Develop and use successful strategies for locating information (user friendly web site)
- Identify inaccurate and misleading information.
- Use information appropriate to topic/theme of web site.
- Organize information for practical application.
- Integrate new information into one's own knowledge.

Standard BT 93.0: Examine and understand social, ethical, and human issues as related to technology.



Students will demonstrate the ability to:

- Explain that when an individual creates something on a computer, the created work is that person's property, and only that person has the right to change it.
- Determine when a computer program can be protected by a copyright.
- Outline the various types of federal, state, territory, and province statutes designed to combat computer crime.
- Discuss common types of unethical behavior.
- Identify ethical character traits and values, (honesty, integrity, compassion, and justice).
- Identify consequences of unethical and illegal conduct.
- Describe how to develop an ethical and legal lifestyle.

Standard A1a: The student designs and creates a product, service, or system to meet an identified need. (NCEE/Applied Learning)

Students will demonstrate the ability to:

- Create Web sites using Dreamweaver, Fireworks, Flash, and Adobe Photoshop to develop advanced design proposals that:
  - show how the ideas for the design were developed;
  - establish criteria for evaluating the product, service, or system;
  - plan and implement the steps needed to create the product, service, or system;
  - make revisions as needed to meet specific standards regarding quality
  - evaluate the product, service, or system in terms of the criteria established in the design proposal, and with reference to information gathered from sources such as impact studies, product testing, or market research and comparisons with similar work done by others.

Standard A2c: The student develops a multi-media presentation, combining text, images, and/or sound. (NCEE/Applied Learning)

Students will demonstrate the ability to:

- Select an appropriate medium for each element of the Web design.
- Use the selected media skillfully, including editing and monitoring for quality.
- Communicate the information effectively, revising the design according to teacher feedback.



## GSEs ALIGNED WITH WEB DESIGN II

**W-10-9: In independent writing, students demonstrate command of appropriate English convention by**

◆ W-10-9.1 Applying rules of standard English usage to correct grammatical errors (State)

◆ W-10-9.2 Applying capitalization rules (Local)

◆ W-10-9.4 Applying appropriate punctuation to various sentence patterns to enhance meaning (State)

**R-10-7: Demonstrate initial understanding of informational texts (expository and practical texts) by**

◆ R-10-7.2 Using information from the text to answer questions, perform specific tasks, or solve problems: to state the main/central ideas; to provide supporting details; to explain visual components supporting the text; or to interpret maps, charts, timelines, tables, or diagrams (Local)



## Curriculum Map

Grade/Course: Web Design II

| Quarter | Key Concept/Skill<br>What student will know or be able to do   | Standard GSE   | Instructional Strategies  | Activities   | Resources   | Assessment  | Reteach   |
|---------|--|--|---|--|---|---|---|
| 1       | <ul style="list-style-type: none"> <li>◆ Create a multiple page Web site applying basic Web design concepts</li> <li>◆ Create navigation bars with effects</li> <li>◆ Work with images including creating, cropping, special effects, and optimizing</li> <li>◆ Create Web page layouts with effective use of color, text, and graphics</li> </ul> | R-10-7<br>R-10-7.2<br><br>W-10-9<br>W-10-9.1<br>W-10-9.2<br>W-10-9.4<br><br>BT 23<br>BT 24<br>BT 48<br>BT 93<br>BT A1A<br>BT A2C | Model components of Fireworks including: navigation bars, images, effective layouts, for the class using clear expectations and accountable talk  | <ul style="list-style-type: none"> <li>◆ Create Ultimate Fitness multiple page Web site</li> <li>◆ Create a navigation bar</li> <li>◆ Apply special effects to images</li> <li>◆ Create a logo for a company</li> <li>◆ Analyze effective layouts</li> </ul> | <ul style="list-style-type: none"> <li>◆ Ultimate Fitness: Web Site Design Simulation</li> <li>◆ Macromedia Studio 8 Textbook</li> <li>◆ Internet Explorer</li> <li>◆ Dreamweaver</li> <li>◆ Fireworks</li> </ul> | <ul style="list-style-type: none"> <li>◆ Major Course Assessment</li> <li>◆ Interval Projects</li> <li>◆ Class assignments</li> </ul> | After observations, activities, and assessments as needed |
| 2       | <ul style="list-style-type: none"> <li>◆ Create animated billboards using shapes and text to a timeline</li> <li>◆ Create animated banner using images and text</li> </ul>   | R-10-7<br>R-102-7.2<br><br>W-10-9<br>W-10-9.1<br>W-10-9.2<br>W-10-9.4<br><br>BT 23<br>BT 24<br>BT 48                             | <ul style="list-style-type: none"> <li>◆ Model components of Flash including: creating animated billboards using shapes and text to a timeline for the class using clear expectations and accountable talk</li> </ul> | <ul style="list-style-type: none"> <li>◆ Create animated billboards</li> <li>◆ Create animated banner</li> </ul>   | <ul style="list-style-type: none"> <li>◆ Macromedia Studio 8 Textbook</li> <li>◆ Internet Explorer</li> <li>◆ Flash</li> <li>◆ Guest Speaker from Westerly Community Credit Union</li> <li>◆ Adobe</li> </ul>     | <ul style="list-style-type: none"> <li>◆ Major Course Assessment</li> <li>◆ Interval Projects</li> <li>◆ Class assignments</li> </ul> | After observations, activities, and assessments as needed |



|  |  |                           |  |  |           |  |  |
|--|--|---------------------------|--|--|-----------|--|--|
|  |  | BT 93<br>BT A1A<br>BT A2C | ◆ Model components of Adobe Photoshop including:<br>creating animated banners using images and text for the class<br>using clear expectations and accountable talk |  | Photoshop |  |  |
|--|--|---------------------------|--|--|-----------|--|--|



## **Assessment Strategies and Student Work**

Link to School-Wide Rubrics:

[Chariho Regional School District School-Wide Rubrics](#)

Samples of Student Work Follow.



## References

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