

Introduction to Business- Middle School

Content Area: **Vocational**
Course(s): **Introduction to Business- Middle School**
Time Period: **Full Year**
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STAGE 1- DESIRED RESULTS

Educational Standards

2016 New Jersey Student Learning Standards- 21st Century Life and Careers

Unit #1: Career Exploration

CAEP.9.2.8.B.1	Research careers within the 16 Career Clusters [®] and determine attributes of career success.
CAEP.9.2.8.B.2	Develop a Personalized Student Learning Plan with the assistance of an adult mentor that includes information about career areas of interest, goals and an educational plan.
CAEP.9.2.8.B.3	Evaluate communication, collaboration, and leadership skills that can be developed through school, home, work, and extracurricular activities for use in a career.
CAEP.9.2.8.B.4	Evaluate how traditional and nontraditional careers have evolved regionally, nationally, and globally.
CAEP.9.2.8.B.5	Analyze labor market trends using state and federal labor market information and other resources available online.
CAEP.9.2.8.B.6	Demonstrate understanding of the necessary preparation and legal requirements to enter the workforce.
CAEP.9.2.8.B.7	Evaluate the impact of online activities and social media on employer decisions.

Unit #2: Personal Financial Literacy

PFL.9.1.8.A	Income and Careers
PFL.9.1.8.A.1	Explain the meaning and purposes of taxes and tax deductions and why fees for various benefits (e.g., medical benefits) are taken out of pay.
PFL.9.1.8.A.2	Relate how career choices, education choices, skills, entrepreneurship, and economic conditions affect income.
PFL.9.1.8.A.3	Differentiate among ways that workers can improve earning power through the acquisition of new knowledge and skills.

PFL.9.1.8.A.4	Relate earning power to quality of life across cultures.
PFL.9.1.8.A.5	Relate how the demand for certain skills determines an individual's earning power.
PFL.9.1.8.A.6	Explain how income affects spending decisions.
PFL.9.1.8.A.7	Explain the purpose of the payroll deduction process, taxable income, and employee benefits.
PFL.9.1.8.B	Money Management
PFL.9.1.8.B.1	Distinguish among cash, check, credit card, and debit card.
PFL.9.1.8.B.2	Construct a simple personal savings and spending plan based on various sources of income.
PFL.9.1.8.B.3	Justify the concept of "paying yourself first" as a financial savings strategy.
PFL.9.1.8.B.4	Relate the concept of deferred gratification to [investment,] meeting financial goals, and building wealth.
PFL.9.1.8.B.5	Explain the effect of the economy on personal income, individual and family security, and consumer decisions.
PFL.9.1.8.B.6	Evaluate the relationship of cultural traditions and historical influences on financial practice.
PFL.9.1.8.B.7	Construct a budget to save for long-term, short-term, and charitable goals.
PFL.9.1.8.B.8	Develop a system for keeping and using financial records.
PFL.9.1.8.B.9	Determine the most appropriate use of various financial products and services (e.g., ATM, debit cards, credit cards, check books).
PFL.9.1.8.B.10	Justify safeguarding personal information when using credit cards, banking electronically, or filing forms.
PFL.9.1.8.B.11	Evaluate the appropriate financial institutions to assist with meeting various personal financial needs and goals.
PFL.9.1.8.C	Credit and Debt Management
PFL.9.1.8.C.1	Compare and contrast credit cards and debit cards and the advantages and disadvantages of using each.
PFL.9.1.8.C.2	Compare and contrast the financial products and services offered by different types of financial institutions.
PFL.9.1.8.C.3	Compare and contrast debt and credit management strategies.
PFL.9.1.8.C.4	Demonstrate an understanding of the terminology associated with different types of credit (e.g., credit cards, installment loans, mortgages) and compare the interest rates associated with each.
PFL.9.1.8.C.5	Calculate the cost of borrowing various amounts of money using different types of credit (e.g., credit cards, installment loans, mortgages).
PFL.9.1.8.C.7	Determine potential consequences of using "easy access" credit (e.g., using a line of credit vs. obtaining a loan for a specific purpose).
PFL.9.1.8.C.8	Explain the purpose of a credit score and credit record, and summarize borrowers' credit report rights.
PFL.9.1.8.C.9	Summarize the causes and consequences of personal bankruptcy.
PFL.9.1.8.C.10	Determine when there is a need to seek credit counseling and appropriate times to utilize it.
PFL.9.1.8.D	Planning, Saving, and Investing
PFL.9.1.8.D.1	Determine how saving contributes to financial well-being.
PFL.9.1.8.D.2	Differentiate among various savings tools and how to use them most effectively.

PFL.9.1.8.D.3	Differentiate among various investment options.
PFL.9.1.8.D.4	Distinguish between income and investment growth.
PFL.9.1.8.D.5	Explain the economic principle of supply and demand.
PFL.9.1.8.E	Becoming a Critical Consumer
PFL.9.1.8.E.1	Explain what it means to be a responsible consumer and the factors to consider when making consumer decisions.
PFL.9.1.8.E.2	Identify personal information that should not be disclosed to others and the possible consequences of doing or not doing so.
PFL.9.1.8.E.3	Compare and contrast product facts versus advertising claims.
PFL.9.1.8.E.4	Prioritize personal wants and needs when making purchases.
PFL.9.1.8.E.6	Compare the value of goods or services from different sellers when purchasing large quantities and small quantities.
PFL.9.1.8.E.7	Evaluate how fraudulent activities impact consumers, and justify the creation of consumer protection laws.
PFL.9.1.8.E.8	Recognize the techniques and effects of deceptive advertising.
PFL.9.1.8.F	Civic Financial Responsibility
PFL.9.1.8.F.1	Explain how the economic system of production and consumption may be a means to achieve significant societal goals.
PFL.9.1.8.F.2	Examine the implications of legal and ethical behaviors when making financial decisions.
PFL.9.1.8.F.3	Relate the impact of business, government, and consumer fiscal responsibility to the economy and to personal finance.
PFL.9.1.8.G	Insuring and Protecting
PFL.9.1.8.G.2	Determine criteria for deciding the amount of insurance protection needed.
PFL.9.1.8.G.3	Analyze the need for and value of different types of insurance and the impact of deductibles.
PFL.9.1.8.G.4	Evaluate the need for different types of extended warranties.

Unit #3: The World of Business

9.3.12.BM.1	Utilize mathematical concepts, skills and problem solving to obtain necessary information for decision-making in business.
9.3.12.BM.2	Describe laws, rules and regulations as they apply to effective business operations.
9.3.12.BM.3	Explore, develop and apply strategies for ensuring a successful business career.
9.3.12.BM.4	Identify, demonstrate and implement solutions in managing effective business customer relationships.
9.3.12.BM.5	Implement systems, strategies and techniques used to manage information in a business.
9.3.12.BM.6	Implement, monitor and evaluate business processes to ensure efficiency and quality results.
9.3.12.BM-MGT.2	Access, evaluate and disseminate information for business decision making.
9.3.12.BM-MGT.3	Apply economic concepts fundamental to global business operations.
9.3.12.BM-MGT.4	Employ and manage techniques, strategies and systems to enhance business relationships.
9.3.12.BM-MGT.5	Plan, monitor, manage and maintain the use of financial resources to ensure a business's financial wellbeing.

9.3.12.BM-MGT.6	Plan, monitor and manage day-to-day business activities to sustain continued business functioning.
9.3.12.BM-MGT.7	Plan, organize and manage an organization/department to achieve business goals.
9.3.12.BM-OP.1	Describe and follow laws and regulations affecting business operations and transactions.
9.3.12.BM-OP.2	Develop and maintain positive customer relationships.
9.3.12.BM-OP.3	Apply inventory tracking systems to facilitate operational controls.
9.3.12.BM-OP.4	Plan, monitor and manage day-to-day business activities to maintain and improve operational functions.
9.3.21.BM-MGT.1	Describe and follow laws and regulations affecting business operations and transactions.

Unit #4: The World of Marketing

12.9.3.MK.1	Describe the impact of economics, economics systems and entrepreneurship on marketing.
12.9.3.MK.2	Implement marketing research to obtain and evaluate information for the creation of a marketing plan.
12.9.3.MK.3	Plan, monitor, manage and maintain the use of financial resources for marketing activities.
12.9.3.MK.5	Describe career opportunities and the means to achieve those opportunities in each of the Marketing Career Pathways.
12.9.3.MK.9	Communicate information about products, services, images and/or ideas to achieve a desired outcome.
12.9.3.MK.10	Use marketing strategies and processes to determine and meet client needs and wants.

Unit #5: The World of Finance

9.3.12.FN.1	Utilize mathematical concepts, skills and problem solving to obtain necessary information for decision making in the finance industry.
9.3.12.FN.2	Utilize tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.
9.3.12.FN-ACT.1	Describe and follow laws and regulations to manage accounting operations and transactions.
9.3.12.FN-BF.1	Describe and follow laws and regulations to manage business operations and transactions in corporate finance.
9.3.12.FN-BF.2	Manage the use of financial resources to ensure business stability.
9.3.12.FN-BNK.1	Describe and follow laws and regulations to manage business operations and transactions in the banking services industry.
9.3.12.FN-BNK.2	Create and maintain positive, ongoing relationships with banking customers.
9.3.12.FN-INS.1	Describe and follow laws and regulations to manage business operations and transactions in the insurance industry.
9.3.12.FN-INS.2	Plan, monitor and manage day-to-day insurance organization activities.
9.3.12.FN-ACT.2	Utilize accounting tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.

2016 New Jersey Student Learning Standards- Technology

8.1 Educational Technology

Strand A: Technology Operations and Concepts

TECH.8.1.8.A.1	Demonstrate knowledge of a real world problem using digital tools.
TECH.8.1.8.A.2	Create a document (e.g., newsletter, reports, personalized learning plan, business letters or flyers) using one or more digital applications to be critiqued by professionals for usability.
TECH.8.1.8.A.3	Use and/or develop a simulation that provides an environment to solve a real world problem or theory.
TECH.8.1.8.A.4	Graph and calculate data within a spreadsheet and present a summary of the results.
TECH.8.1.8.A.5	Create a database query, sort and create a report and describe the process, and explain the report results.
TECH.8.1.8.A.CS1	Understand and use technology systems.
TECH.8.1.8.A.CS2	Select and use applications effectively and productively.

Strand B: Creativity and Innovation

TECH.8.1.8.B.1	Synthesize and publish information about a local or global issue or event (ex. telecollaborative project, blog, school web).
TECH.8.1.8.B.CS1	Apply existing knowledge to generate new ideas, products, or processes.
TECH.8.1.8.B.CS2	Create original works as a means of personal or group expression.

Strand C: Communication and Collaboration

TECH.8.1.8.C.1	Collaborate to develop and publish work that provides perspectives on a global problem for discussions with learners from other countries.
TECH.8.1.8.C.CS1	Interact, collaborate, and publish with peers, experts, or others by employing a variety of digital environments and media.
TECH.8.1.8.C.CS2	Communicate information and ideas to multiple audiences using a variety of media and formats.
TECH.8.1.8.C.CS3	Develop cultural understanding and global awareness by engaging with learners of other cultures.
TECH.8.1.8.C.CS4	Contribute to project teams to produce original works or solve problems.

Strand D: Digital Citizenship

TECH.8.1.8.D.1	Understand and model appropriate online behaviors related to cyber safety, cyber bullying, cyber security, and cyber ethics including appropriate use of social media.
TECH.8.1.8.D.2	Demonstrate the application of appropriate citations to digital content.
TECH.8.1.8.D.3	Demonstrate an understanding of fair use and Creative Commons to intellectual property.
TECH.8.1.8.D.4	Assess the credibility and accuracy of digital content.
TECH.8.1.8.D.5	Understand appropriate uses for social media and the negative consequences of misuse.
TECH.8.1.8.D.CS1	Advocate and practice safe, legal, and responsible use of information and technology.
TECH.8.1.8.D.CS2	Demonstrate personal responsibility for lifelong learning.
TECH.8.1.8.D.CS3	Exhibit leadership for digital citizenship.

Strand E: Research and Information Fluency

TECH.8.1.8.E.1	Effectively use a variety of search tools and filters in professional public databases to find information to solve a real world problem.
TECH.8.1.8.E.CS1	Plan strategies to guide inquiry.
TECH.8.1.8.E.CS2	Locate, organize, analyze, evaluate, synthesize, and ethically use information from a variety of sources and media.
TECH.8.1.8.E.CS3	Evaluate and select information sources and digital tools based on the appropriateness for specific tasks.
TECH.8.1.8.E.CS4	Process data and report results.

Strand F: Critical thinking, problem solving, and decision making

TECH.8.1.8.F.1	Explore a local issue, by using digital tools to collect and analyze data to identify a solution and make an informed decision.
TECH.8.1.8.F.CS1	Identify and define authentic problems and significant questions for investigation.
TECH.8.1.8.F.CS2	Plan and manage activities to develop a solution or complete a project.
TECH.8.1.8.F.CS3	Collect and analyze data to identify solutions and/or make informed decisions.
TECH.8.1.8.F.CS4	Use multiple processes and diverse perspectives to explore alternative.