

# Unit 3 Understanding the Consumer

Content Area: **21st Century Life and Careers**  
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## **Introduction to Business**

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## **Department of Curriculum and Instruction**



**Belleville Public Schools**

**Curriculum Guide**

## **Introduction to Business**

### **Understanding the Consumer**

**Belleville Board of Education**

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## **Unit Overview**

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Informed consumers drive all businesses. • Businesses address a dynamic market place of consumer needs and wants. • Consumers must decide what, when and where to buy services. • Competition for consumer spending determines the success or failure of all businesses.

CRP.K-12.CRP5

Consider the environmental, social and economic impacts of decisions.

CRP.K-12.CRP8

Utilize critical thinking to make sense of problems and persevere in solving them.

## **Enduring Understanding**

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Informed consumers drive all businesses.

- Businesses address a dynamic market place of consumer needs and wants.
- Consumers must decide what, when and where to buy services.
- Competition for consumer spending determines the success or failure of all businesses.

## **Essential Questions**

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### ESSENTIAL QUESTION(S)

- What is an informed consumer?
- How does a business address the informed consumer?
- What is the relationship between the economy, the business and the consumer?

## **Exit Skills**

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Exit Skills – The student will:

Identify and compare government consumer information organizations.

Identify the effects of economic conditions on buying decisions.

Explore consumer rights and responsibilities.

Apply the code of ethics to various issues confronted by businesses.

## **New Jersey Student Learning Standards (NJSL-S)**

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CRP.K-12.CRP2

Apply appropriate academic and technical skills.

CAEP.9.2.12.C.3

Identify transferable career skills and design alternate career plans.

CRP.K-12.CRP5

Consider the environmental, social and economic impacts of decisions.

CAEP.9.2.12.C.1	Review career goals and determine steps necessary for attainment.
CRP.K-12.CRP4	Communicate clearly and effectively and with reason.
CRP.K-12.CRP7.1	Career-ready individuals are discerning in accepting and using new information to make decisions, change practices or inform strategies. They use reliable research process to search for new information. They evaluate the validity of sources when considering the use and adoption of external information or practices in their workplace situation.
9.3.12.BM.4	Identify, demonstrate and implement solutions in managing effective business customer relationships.
CAEP.9.2.12.C.7	Examine the professional, legal, and ethical responsibilities for both employers and employees in the global workplace.
9.3.12.BM-ADM.1	Plan, staff, lead and organize human resources to enhance employee productivity and satisfaction.
CRP.K-12.CRP9	Model integrity, ethical leadership and effective management.
CAEP.9.2.12.C.5	Research career opportunities in the United States and abroad that require knowledge of world languages and diverse cultures.
CRP.K-12.CRP8	Utilize critical thinking to make sense of problems and persevere in solving them.
CRP.K-12.CRP7	Employ valid and reliable research strategies.
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.5	Implement systems, strategies and techniques used to manage information in a business.
9.3.12.BM.2	Describe laws, rules and regulations as they apply to effective business operations.
CAEP.9.2.12.C.4	Analyze how economic conditions and societal changes influence employment trends and future education.
CAEP.9.2.12.C.9	Analyze the correlation between personal and financial behavior and employability.
PFL.9.1.12.A.7	Analyze and critique various sources of income and available resources (e.g., financial assets, property, and transfer payments) and how they may substitute for earned income.
CAEP.9.2.12.C.6	Investigate entrepreneurship opportunities as options for career planning and identify the knowledge, skills, abilities, and resources required for owning and managing a business.
CRP.K-12.CRP1	Act as a responsible and contributing citizen and employee.
9.3.12.BM-ADM.2	Access, evaluate and disseminate information for business decision making.
CRP.K-12.CRP10	Plan education and career paths aligned to personal goals.
CRP.K-12.CRP12	Work productively in teams while using cultural global competence.
9.3.12.BM.3	Explore, develop and apply strategies for ensuring a successful business career.

## **Interdisciplinary Connections**

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TECH.8.2.12.C.2	Analyze a product and how it has changed or might change over time to meet human needs and wants.
TECH.8.1.12.D.5	Analyze the capabilities and limitations of current and emerging technology resources and assess their potential to address personal, social, lifelong learning, and career needs.
TECH.8.1.12	All students will use digital tools to access, manage, evaluate, and synthesize information

in order to solve problems individually and collaborate and to create and communicate knowledge.

TECH.8.1.12.C.1	Develop an innovative solution to a real world problem or issue in collaboration with peers and experts, and present ideas for feedback through social media or in an online community.
TECH.8.1.12.D.4	Research and understand the positive and negative impact of one's digital footprint.
TECH.8.1.12.A.1	Create a personal digital portfolio which reflects personal and academic interests, achievements, and career aspirations by using a variety of digital tools and resources.
LA.RH.11-12.4	Determine the meaning of words and phrases as they are used in a text, including analyzing how an author uses and refines the meaning of a key term over the course of a text (e.g., how Madison defines faction in Federalist No. 10).
TECH.8.2.12.B.1	Research and analyze the impact of the design constraints (specifications and limits) for a product or technology driven by a cultural, social, economic or political need and publish for review.
SOC.6.1.12.C.5	Economics, Innovation, and Technology
TECH.8.1.12.A.3	Collaborate in online courses, learning communities, social networks or virtual worlds to discuss a resolution to a problem or issue.
TECH.8.1.12.A.2	Produce and edit a multi-page digital document for a commercial or professional audience and present it to peers and/or professionals in that related area for review.
TECH.8.1.12.F.1	Evaluate the strengths and limitations of emerging technologies and their impact on educational, career, personal and or social needs.
TECH.8.2.12.B.4	Investigate a technology used in a given period of history, e.g., stone age, industrial revolution or information age, and identify their impact and how they may have changed to meet human needs and wants.

## **Learning Objectives**

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The student will: Identify and compare government consumer information organizations. Identify the effects of economic conditions on buying decisions. Explore consumer rights and responsibilities. Apply the code of ethics to various issues confronted by businesses.

- Informed consumers drive all businesses.
- Businesses address a dynamic market place of consumer needs and wants.
- Consumers must decide what, when and where to buy services.

## **Suggested Activities & Best Practices**

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INSTRUCTIONAL STRATEGIES/APPROACHES • [www.bbb.org](http://www.bbb.org) • [www.consumerreports.org](http://www.consumerreports.org) • [www.cbia.com](http://www.cbia.com) • [www.consumerjungle.org](http://www.consumerjungle.org) • [www.sba.gov](http://www.sba.gov) • Class discussion • Co-operative learning • Guest speakers • Graphic organizers

Activities: Portfolio Activity Global Marketing Team Event Graphic Design Promotion Doing Business in Nigeria

## **Evidence of Student Learning - Checking for Understanding (CFU)**

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The variety of means used to assess students' learning.

- Admit Tickets
- Anticipation Guide
- Common benchmarks
- Compare & Contrast
- Create a Multimedia Poster
- Define
- Describe
- Evaluate
- Evaluation rubrics
- Exit Tickets
- Explaining
- Fist- to-Five or Thumb-Ometer
- Illustration
- Journals
- KWL Chart
- Newspaper Headline
- Outline
- Question Stems
- Quickwrite
- Quizzes
- Red Light, Green Light
- Self- assessments
- Socratic Seminar
- Study Guide
- Teacher Observation Checklist
- Think, Pair, Share
- Think, Write, Pair, Share

- Top 10 List
- Unit tests

## **Primary Resources & Materials**

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District-provided Primary Resources & Materials and/or those outside it that that are accessed with district resources.

Textbook, simulations

<http://www.campbell.k12.ky.us/userfiles/11777/Classes/53116/0538440635Intro%20to%20Bus.pdf>

INSTRUCTIONAL SUPPORT MATERIALS • DVD's/Videos • Newspaper • Consumer Bill of Rights Handout

## **Ancillary Resources**

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The Internet has many resources for teachers, most of them free, that can significantly increase the contents of your teaching toolbox.

Online simulations

One of my favorites is [Understanding by Design](#), which is a template for lesson planning created by Grant Wiggins and Jay McTighe. Their website has articles, webinars, videos and more for online learning. Their method is a way of thinking that's backwards planning—you start by thinking what you want to accomplish, then creating a performance assessment.

## **Technology Infusion**

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**Technology Infusion** used but not limited too:





## **Alignment to 21st Century Skills & Technology**

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**21st Century Skills & Technology** and their Alignment to the core content areas is essential to student learning. The core content areas include:

- English Language Arts;
- Mathematics;
- Social Studies, including American History, World History, Geography, Government and Civics, and Economics;
- World languages
- Technology

## **21st Century Skills/Interdisciplinary Themes**

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**21st Century/Interdisciplinary Themes** that will be incorporated into this unit.

- Communication and Collaboration
- Creativity and Innovation
- Critical thinking and Problem Solving
- ICT (Information, Communications and Technology) Literacy
- Information Literacy
- Life and Career Skills
- Media Literacy

## **21st Century Skills**

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**21st Century Skills** that will be incorporated into this unit.

- Civic Literacy
- Environmental Literacy
- Financial, Economic, Business and Entrepreneurial Literacy
- Global Awareness
- Health Literacy

# Differentiation

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Effective educational **Differentiation** in a lesson lies within content, process, and/or product.

The ones that will be employed in this unit are:

## Differentiations:

- Small group instruction
- Small group assignments
- Extra time to complete assignments
- Pairing oral instruction with visuals
- Repeat directions
- Use manipulatives
- Center-based instruction
- Token economy
- Study guides
- Teacher reads assessments allowed
- Scheduled breaks
- Rephrase written directions
- Multisensory approaches
- Additional time
- Preview vocabulary
- Preview content & concepts
- Story guides
- Behavior management plan
- Highlight text
- Student(s) work with assigned partner
- Visual presentation
- Assistive technology
- Auditory presentations
- Large print edition
- Dictation to scribe
- Small group setting

## Hi-Prep Differentiations:

- Alternative formative and summative assessments
- Choice boards
- Games and tournaments
- Group investigations
- Guided Reading
- Independent research and projects
- Interest groups
- Learning contracts
- Leveled rubrics

- Literature circles
- Multiple intelligence options
- Multiple texts
- Personal agendas
- Project-based learning
- Problem-based learning
- Stations/centers
- Think-Tac-Toes
- Tiered activities/assignments
- Tiered products
- Varying organizers for instructions

#### **Lo-Prep Differentiations**

- Choice of books or activities
- Cubing activities
- Exploration by interest
- Flexible grouping
- Goal setting with students
- Jigsaw
- Mini workshops to re-teach or extend skills
- Open-ended activities
- Think-Pair-Share
- Reading buddies
- Varied journal prompts
- Varied supplemental materials

## **Intervention Strategies**

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Intervention Strategies that will be employed in the unit, using the ones identified below.

- allowing students to correct errors (looking for understanding)
- teaching key aspects of a topic. Eliminate nonessential information
- allowing products (projects, timelines, demonstrations, models, drawings, dioramas, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning
- allowing students to select from given choices
- allowing the use of note cards or open-book during testing
- collaborating (general education teacher and specialist) to modify vocabulary, omit or modify items to reflect objectives for the student, eliminate sections of the test, and determine how the grade will be determined prior to giving the test.
- decreasing the amount of work presented or required
- having peers take notes or providing a copy of the teacher's notes

- marking students' correct and acceptable work, not the mistakes
- modifying tests to reflect selected objectives
- providing study guides
- reducing or omitting lengthy outside reading assignments
- reducing the number of answer choices on a multiple choice test
- tutoring by peers
- using authentic assessments with real-life problem-solving
- using true/false, matching, or fill in the blank tests in lieu of essay tests
- using videos, illustrations, pictures, and drawings to explain or clarify

## **Special Education Learning**

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**Special Education Learning** adaptations that will be employed in the unit, using the ones identified below.

- printed copy of board work/notes provided
- additional time for skill mastery
- assistive technology
- behavior management plan
- Center-Based Instruction
- check work frequently for understanding
- computer or electronic device utilizes
- extended time on tests/ quizzes
- have student repeat directions to check for understanding
- highlighted text visual presentation
- modified assignment format
- modified test content
- modified test format
- modified test length
- multiple test sessions
- multi-sensory presentation
- preferential seating
- preview of content, concepts, and vocabulary
- reduced/shortened reading assignments
- Reduced/shortened written assignments
- secure attention before giving instruction/directions
- shortened assignments
- student working with an assigned partner
- teacher initiated weekly assignment sheet

- Use open book, study guides, test prototypes

## **English Language Learning (ELL)**

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**English Language Learning** adaptations that will be employed in the unit, using the ones identified below.

- teaching key aspects of a topic. Eliminate nonessential information
- using videos, illustrations, pictures, and drawings to explain or clarify
- allowing products (projects, timelines, demonstrations, models, drawings, dioramas, poster boards, charts, graphs, slide shows, videos, etc.) to demonstrate student's learning;
- allowing students to correct errors (looking for understanding)
- allowing the use of note cards or open-book during testing
- decreasing the amount of work presented or required
- having peers take notes or providing a copy of the teacher's notes
- modifying tests to reflect selected objectives
- providing study guides
- reducing or omitting lengthy outside reading assignments
- reducing the number of answer choices on a multiple choice test
- tutoring by peers
- using computer word processing spell check and grammar check features
- using true/false, matching, or fill in the blank tests in lieu of essay tests

## **Sample Lesson**

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