

Belleville Board of Education 102 Passaic Avenue Belleville, New Jersey 07109

Introduction to Business Grades 9 - 12

Belleville High School Business Education & Technology Department

Submitted by: Gerard Ross

Board of Education Approved: August 15, 2011

Philosophy of the Business and Career Technical Education Department

To compete in this global, information-based economy, students must be able to identify and solve problems, use appropriate tools, reason effectively, and apply critical thinking skills. Career and Technical Education is the application of life, academic and occupational skills demonstrated by student-centered experiences in related career clusters. Students will develop necessary life skills in order to achieve continuing success in various life roles related to continuing education, career development, and personal growth. By developing original thoughts and ideas, thinking creatively, and utilizing habits of inquiry, students will be able to perform intelligently. They will recognize problems, devise a variety of ways to solve these problems, analyze the potential advantages and disadvantages of each alternative, and evaluate the effectiveness of the method ultimately selected. Students will be able to apply principles of resource management and abilities that promote personal and professional well-being. Students will demonstrate self-awareness and the ability to respond constructively to criticism and potential conflict while working collaboratively through structured learning experiences.

Grade Level/Subject/Course: 9-12/Business/Introduction to Business	
Month: September	
Essential Questions:	
What are the differences between wants and needs?	
What are goods and services?	
What are types of economic resources?	
How do wants and needs affect economic decisions of consumers and businesses?	
What are the steps in economic decision-making process?	
What are the main types of economic systems in the world?	
What is the economic concept of supply and demand?	
How does supply and demand affect the price of products and services?	
What is Gross Domestic Product?	
What are the economic indicators for consumer spending?	
What are the four phases of the business cycle?	
What causes of inflation and deflation	
Why are interest rates important?	
What types of investment activities promote economic growth?	
How and why do government, business, and consumers borrow money?	
Content:	
 The ability to recognize a problem and apply critical thinking and problem-solving skills to solv 	e the
problem is a lifelong skill that develops over time.	
 Gathering and evaluating knowledge and information from a variety of sources, including globa 	.1
perspectives, fosters creativity and innovative thinking.	
 Collaboration and teamwork enable individuals or groups to achieve common goals with greater 	r
efficiency.	
 Leadership abilities develop over time through participation in groups and/or teams that are eng 	aged
n challenging or competitive activities.	
• Communication with people from different cultural backgrounds is enhanced by the understand	ing of
different cultural perspectives.	
• Digital media are 21st-century tools used for local and global communication.	
• There are ethical and unethical uses of communication and media.	
• The nature of the 21st-century workplace has shifted, demanding greater individual accountability	ity,
productivity, and collaboration.	
• Ethical behaviors support human rights and dignity in all aspects of life.	
• There are common financial risks and ways to manage risks.	
Insurance is designed to protect the consumer against unintended losses.	
NJCCCS:	
(9.1) 21st-Century Life & Career Skills:	
A. Critical Thinking and Problem Solving	
B. Creativity and Innovation	
C. Collaboration, Teamwork, and Leadership	
D. Cross-Cultural Understanding and Interpersonal Communication	
E. Communication and Media Fluency	
F. Accountability, Productivity, and Ethics	
G. Risk Management and Insurance	

- Explain difference between wants and needs
- Distinguish between goods and services
- Describe types of economic resources
- Describe how wants and needs affect economic decisions of consumers and businesses
- Understand basic economic problems
- Explain steps in economic decision making process
- Differentiate among the main types of economic systems
- Comprehend the economic system of the U.S.
- Describe the economic concept of supply and demand
- Comprehend how supply and demand affects the price of products and services
- Define Gross Domestic Product
- Describe economic measures of labor
- Identify economic indicators for consumer spending
- Describe four phases of the business cycle
- Explain causes of inflation and deflation
- Identify importance of interest rates
- Discuss investment activities that promote economic growth
- Explain borrowing activities by government, business, and consumers

Assessments:

- ♦ Chapter 1 Outline
- Chapter 2 Outline
- Checkpoint questions
- Key Concepts Questions
- Academic Connection writing assignments
- ♦ PPT Quizzes
- ♦ Chapter 1 Test
- ♦ Chapter 2 Test
- End of Chapter Activities:
- -Communicate Business Concepts
- -Business Vocabulary
- -Decision Making Strategies
- -Academic Connections

Activities:

Portfolio Activity Entrepreneurship Event Emerging Business Event Doing Business in...Ecuador

Technology:

- Smart Board PowerPoint Presentations
- Internet research related to global business issues
- Use of software applications to complete projects and create presentations

- Text book
- Classroom computer work stations
- Internet

Grade Level/Subject/Course: 9-12/Business/Introduction to Business
Month: October
Essential Questions:
What are importing and exporting activities?
What does balance of trade and balance of payments mean?
What are the factors that affect the value of global currencies?
What are the components of international business environment?
What are formal trade barriers?
What actions encourage international trade?
What are multinational organizations and what do they do?
How do international trade organizations function?
What is corporate social responsibility?
What are the benefits and costs of corporate social responsibility?
What is the purpose of a code of ethics?
What are the roles and levels of government?
What are government protection activities?
What is intellectual property?
How does the government regulate business?
How does the government assist business?
Content:
• The ability to recognize a problem and apply critical thinking and problem-solving skills to solve the
problem is a lifelong skill that develops over time.
• Gathering and evaluating knowledge and information from a variety of sources, including global
perspectives, fosters creativity and innovative thinking.
Collaboration and teamwork enable individuals or groups to achieve common goals with greater
efficiency.
• Leadership abilities develop over time through participation in groups and/or teams that are engaged
in challenging or competitive activities.
• Communication with people from different cultural backgrounds is enhanced by the understanding of
different cultural perspectives.
• Digital media are 21st-century tools used for local and global communication.
• There are ethical and unethical uses of communication and media.
• The nature of the 21st-century workplace has shifted, demanding greater individual accountability,
productivity, and collaboration.
• Ethical behaviors support human rights and dignity in all aspects of life.
• There are common financial risks and ways to manage risks.
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E. Communication and Media Fluency
F. Accountability, Productivity, and Ethics
G. Risk Management and Insurance

- Describe importing and exporting activities
- Compare balance of trade and balance of payments
- List factors that affect the value of global currencies
- Describe components of international business environment
- Identify examples of formal trade barriers
- Explain actions to encourage international trade
- Comprehend activities of multinational organizations
- Describe activities of international trade organizations
- Describe corporate social responsibility issues
- Identify benefits and costs of corporate social responsibility
- Explain the purpose of a code of ethics
- Identify the roles and levels of government
- Explain government protection activities
- Describe types of intellectual property
- Explain actions by government to regulate business
- Discuss efforts of government to assist business
- Identify methods used by government to raise money

Assessments:

- Chapter 3 Outline
- Chapter 4 Outline
- Checkpoint questions
- Key Concepts Questions
- Academic Connection writing assignments
- PPT Quizzes
- ♦ Chapter 3 Test
- ♦ Chapter 4 Test
- End of Chapter Activities:
- -Communicate Business Concepts
- -Business Vocabulary
- -Decision Making Strategies
- -Academic Connections

Activities:

Portfolio Activity Desktop Publishing Event Community Service Project Event Global Business Project Doing Business in...Vietnam

Technology:

- Smart Board PowerPoint Presentations
- Internet research related to global business issues
- Use of software applications to complete projects and create presentations

- Text book
- Classroom computer work stations
- Internet

Grade Level/Subject/Course: 9-12/Business/Introduction to Business Month: November **Essential Questions:** What is the roll of the workforce in the U.S. economy? What is the roll of business in the U.S. economy? What are three major types of businesses? What are the three major forms of business ownership? What are the important principals in designing an effective business organization? What are the characteristics of successful entrepreneurs? What is the roll of entrepreneurship in the economy? What are the opportunities and risk of entrepreneurship? What are the important characteristics of small businesses? What are the competitive advantages and problems of small businesses? What are the important factors to be considered when starting a business? What are the elements of a business plan? What are the types and sources of financing for business startup? **Content:** The ability to recognize a problem and apply critical thinking and problem-solving skills to solve the • problem is a lifelong skill that develops over time. Gathering and evaluating knowledge and information from a variety of sources, including global perspectives, fosters creativity and innovative thinking. • Collaboration and teamwork enable individuals or groups to achieve common goals with greater efficiency. • Leadership abilities develop over time through participation in groups and/or teams that are engaged in challenging or competitive activities. Communication with people from different cultural backgrounds is enhanced by the understanding of ٠ different cultural perspectives. • Digital media are 21st-century tools used for local and global communication. There are ethical and unethical uses of communication and media. ٠ The nature of the 21st-century workplace has shifted, demanding greater individual accountability, productivity, and collaboration. Ethical behaviors support human rights and dignity in all aspects of life. There are common financial risks and ways to manage risks. ۲ Insurance is designed to protect the consumer against unintended losses. ٠ NJCCCS: (9.1) 21st-Century Life & Career Skills: A. Critical Thinking and Problem Solving B. Creativity and Innovation

- C. Collaboration, Teamwork, and Leadership
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- F. Accountability, Productivity, and Ethics
- G. Risk Management and Insurance

- Describe status of U.S. employment
- Discuss the roll of business in the U.S. economy
- Describe three major types of businesses
- Comprehend the three major forms of business ownership
- Comprehend important principals in designing an effective business organization
- ♦ Identify characteristics of successful entrepreneurs
- Recognize importance of entrepreneurship in the economy
- Identify opportunities and risk of entrepreneurship
- ♦ Identify important characteristics of small businesses
- Recognize competitive advantages and problems of small businesses
- Identify important factors to be considered when starting a business
- Describe elements of a business plan
- Identify types and sources of financing for business startup

Assessments:

- Chapter 5 Outline
- Chapter 6 Outline
- Checkpoint questions
- ♦ Key Concepts Questions
- Academic Connection writing assignments
- ♦ PPT Quizzes
- ♦ Chapter 5 Test
- ♦ Chapter 6 Test
- End of Chapter Activities:
- -Communicate Business Concepts
- -Business Vocabulary
- -Decision Making Strategies
- -Academic Connections

Activities:

Portfolio Activity Understanding Stock Tables Stock Market Game

American Enterprise Event

Technology:

- Smart Board PowerPoint Presentations
- Internet research related to global business issues
- Use of software applications to complete projects and create presentations

- Text book
- Classroom computer work stations
- Internet

Grade Level/Subject/Course: 9-12/Business/Introduction to Business							
Month: December							
Essential Questions:							
What are the five functions of management?							
What are the levels of management in management?							
How do management styles differ?							
What are effective leadership skills?							
What are effective human relations skills utilized by managers and leaders?							
What are four types of leadership influences?							
Why is there a need for ethical management?							
s there a correlation between effective leaders and ethical behavior?							
What is the nature of today's workforce?							
What are the important goals and activities of human resources?							
What are important planning and staffing activities?							
How do compensation and benefit plans work?							
What are the goals of performance management?							
What factors contribute to an effective organizational culture?							
How does diversity benefit and organization, individuals, and society?							
Content:							
• The ability to recognize a problem and apply critical thinking and problem-solving skills to solve the							
problem is a lifelong skill that develops over time.							
• Gathering and evaluating knowledge and information from a variety of sources, including global							
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C. Collaboration, Teamwork, and Leadership							
D. Cross-Cultural Understanding and Interpersonal Communication							

- D. Cross-Cultural Understanding and InterpersorE. Communication and Media FluencyF. Accountability, Productivity, and EthicsG. Risk Management and Insurance

- Define five functions of management
- Describe levels of management in management
- Analyze different management styles
- Identify and describe leadership skills
- Identify and describe human relations skills utilized by managers and leaders
- Recognize four types of leadership influences
- Comprehend need for ethical management
- Recognize correlation between effective leaders and ethical behavior
- Describe nature of today's workforce
- Identify important goals and activities of human resources
- Identify important planning and staffing activities
- Describe compensation and benefit plans
- Recognize goals of performance management
- Identify factors that contribute to an effective organizational culture
- Describe the benefits of diversity to an organization, individuals, and society

Assessments:

- ♦ Chapter 7 Outline
- Chapter 8 Outline
- Checkpoint questions
- Key Concepts Questions
- ♦ Academic Connection writing assignments
- ♦ PPT Quizzes
- ♦ Chapter 7 Test
- ♦ Chapter 8 Test
- End of Chapter Activities:
- -Communicate Business Concepts
- -Business Vocabulary
- -Decision Making Strategies
- -Academic Connections

Activities:

Portfolio Activity Partnership with Business Project Analyze a Diversity Statement Emerging Business Issues Event Doing Business in...South Africa

Technology:

- Smart Board PowerPoint Presentations
- Internet research related to global business issues
- Use of software applications to complete projects and create presentations

- Text book
- Classroom computer work stations
- ♦ Internet

- E. Communication and Media FluencyF. Accountability, Productivity, and EthicsG. Risk Management and Insurance

- Describe steps in career planning process
- Identify main sources of career information
- Identify career fields with the most growth potential
- Describe factors of a personal assessment for career planning
- Discuss methods for obtaining career experience
- Identify information sources for available jobs
- Prepare a resume
- Identify parts of an application cover letter
- Discuss online application process
- Describe activities involved in interview process
- Compare factors to consider when accepting a job offer
- Identify attitudes and actions necessary for success on the job
- Define important marketing concepts & strategies
- Analyze consumer decision making process
- Justify importance of marketing research
- Identify components of a product
- Recognize how services differ from products
- Analyze how selling price of a product is calculated
- Differentiate between direct and indirect channels of distribution
- Recognize importance of communication in marketing
- Identify common types of promotion

Assessments:

- Chapter 9 Outline
- Chapter 10 Outline
- Checkpoint questions
- ♦ Key Concepts Questions
- Academic Connection writing assignments
- ♦ PPT Quizzes
- ♦ Chapter 9 Test
- ♦ Chapter 10 Test
- End of Chapter Activities:
- -Communicate Business Concepts
- -Business Vocabulary
- -Decision Making Strategies
- -Academic Connections

Activities:

Portfolio Activity Research Federal Employment Outlook Handbook Job Interview Event Prepare a Business Plan

Doing Business in...The Ukraine

Technology:

- Smart Board PowerPoint Presentations
- Internet research related to global business issues
- Use of software applications to complete projects and create presentations

- Text book
- Classroom computer work stations
- ♦ Internet

Grade Level/Subject/Course: 9-12/Business/Introduction to Business
Ionth: February
Ussential Questions:
What are the main elements of a computer system?
Vhat are input devices and processing activities?
What are computer storage media and output types and how are the used?
What are the components of Management Information Systems (MIS)?
What computer applications are used in service industries?
Vhat is e-commerce?
low is technology used in the workplace?
low is technology used at home and for personal use?
What are the social issues related to technology?
Vhat are the steps in budget preparation?
low are budgets used in business?
Vhat are the types of financial records kept by businesses?
low do income statements and balance sheets differ?
What are the components of a business payroll system?
Vhat information is included in payroll records and paychecks?
Vhat are the steps in making financial decisions in business?
Content:
The ability to recognize a problem and apply critical thinking and problem-solving skills to solve the
roblem is a lifelong skill that develops over time.
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. Critical Thinking and Problem Solving
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O. Cross-Cultural Understanding and Interpersonal Communication
. Communication and Media Fluency
. Accountability, Productivity, and Ethics
Risk Management and Insurance

- Identify main elements of a computer system
- Describe input devices and processing activities
- Explain computer storage media and output types
- Describe components of management information systems (MIS)
- Identify computer applications in service industries
- Discuss e-commerce activities
- Explain workplace uses of technology
- Identify home and personal uses of technology
- Discuss social issues related to technology
- List steps in budget preparation
- Describe types of business budgets
- Identify several types of financial records kept by businesses
- Describe differences between an income statement and a balance sheet
- Describe components of a business payroll system
- Identify information included in payroll records and paychecks
- Recognize importance of financial decisions managers use to make business decisions
- ♦ Identify steps in making financial decisions in business

Assessments:

- ♦ Chapter 11 Outline
- Chapter 12 Outline
- Checkpoint questions
- Key Concepts Questions
- ♦ Academic Connection writing assignments
- ♦ PPT Quizzes
- ♦ Chapter 11 Test
- ♦ Chapter 12 Test
- End of Chapter Activities:
- -Communicate Business Concepts
- -Business Vocabulary
- -Decision Making Strategies
- -Academic Connections

Activities:

Portfolio Activity Doing Business in...Egypt Web Site Development Project Human Resource Management Project

Technology:

- Smart Board PowerPoint Presentations
- Internet research related to global business issues
- Use of software applications to complete projects and create presentations

- Text book
- Classroom computer work stations
- Internet

Grade Level/Subject/Course: 9-12/Business/Introduction to Business Month: March **Essential Questions:** What are forms of production and what is the role of producers in the economy? How do various types of manufacturing processes differ? What activities are involved in production planning? How is manufacturing organized? What is the importance of effective business operations? What tools are used to manage business operations? What are the risks facing businesses? How do businesses anticipate and handle risks? What is the importance of insurance? How do types of business insurance differ? What strategies do businesses use to reduce risks of doing business internationally? **Content:** The ability to recognize a problem and apply critical thinking and problem-solving skills to solve the ٠ problem is a lifelong skill that develops over time. Gathering and evaluating knowledge and information from a variety of sources, including global perspectives, fosters creativity and innovative thinking. Collaboration and teamwork enable individuals or groups to achieve common goals with greater • efficiency. • Leadership abilities develop over time through participation in groups and/or teams that are engaged in challenging or competitive activities. • Communication with people from different cultural backgrounds is enhanced by the understanding of different cultural perspectives. • Digital media are 21st-century tools used for local and global communication. There are ethical and unethical uses of communication and media. ٠ The nature of the 21st-century workplace has shifted, demanding greater individual accountability, ٠ productivity, and collaboration. Ethical behaviors support human rights and dignity in all aspects of life. ٠ There are common financial risks and ways to manage risks. Insurance is designed to protect the consumer against unintended losses. ۲ NJCCCS: (9.1) 21st-Century Life & Career Skills: A. Critical Thinking and Problem Solving B. Creativity and Innovation C. Collaboration, Teamwork, and Leadership D. Cross-Cultural Understanding and Interpersonal Communication E. Communication and Media Fluency F. Accountability, Productivity, and Ethics

G. Risk Management and Insurance

- Describe forms of production and the role of producers in the economy
- Differentiate among various types of manufacturing
- Identify the activities involved in production planning
- Describe how manufacturing is organized
- Discuss importance of effective business operations
- Describe tools used to manage business operations
- Identify risks facing businesses
- Identify how businesses can anticipate and handle risks
- Comprehend the importance of insurance
- Discuss several types of business insurance
- List strategies that a business can use to reduce risks of doing business internationally

Assessments:

- ♦ Chapter 13 Outline
- Chapter 14 Outline
- Checkpoint questions
- ♦ Key Concepts Questions
- Academic Connection writing assignments
- PPT Quizzes
- Chapter 13 Test
- ♦ Chapter 14 Test
- End of Chapter Activities:
- -Communicate Business Concepts
- -Business Vocabulary
- -Decision Making Strategies
- -Academic Connections

Activities:

Portfolio Activity Small Business Management Event Doing Business in...Costa Rica Advanced Interview Skills Event

Technology:

- Smart Board PowerPoint Presentations
- Internet research related to global business issues
- Use of software applications to complete projects and create presentations

- Text book
- Classroom computer work stations
- Internet

Grade Level/Subject/Course: 9-12/Business/Introduction to Business					
Month: April					
Essential Questions:					
What are major sources of consumer information?					
What are wise buying actions?					
What are the main types of shopping locations?					
What is the consumer movement?					
What are a consumer's responsibilities?					
What are common consumer concerns?					
What are the steps in the consumer complaint process?					
What legal actions are available to assist consumers?					
What are the basics of money management?					
How do you create a personal balance sheet and develop a personal cash flow statement?					
What is the purpose of a budget?					
What are the steps for preparing a successful budget?					
What is the financial planning process?					
How do you implement and reviewing a financial plan?					
Content:					
• The ability to recognize a problem and apply critical thinking and problem-solving skills to solve	e the				
problem is a lifelong skill that develops over time.					
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- Identify major sources of consumer information
- Explain wise buying actions
- Describe the main types of shopping locations
- Explain the consumer movement
- Describe consumer responsibilities
- List common consumer concerns
- List the steps in the consumer complaint process
- Identify legal actions available to assist consumers
- Explain basics of money management
- Create a personal balance sheet
- Develop a personal cash flow statement
- Comprehend the purpose of a budget
- Describe steps for preparing a successful budget
- Describe the financial planning process
- Explain how to implement and reviewing a financial plan

Assessments:

- ♦ Chapter 15 Outline
- Chapter 16 Outline
- Checkpoint Questions
- Key Concepts Questions
- Academic Connection writing assignments
- ♦ PPT Quizzes
- ♦ Chapter 15 Test
- ♦ Chapter 16 Test
- End of Chapter Activities:
- -Communicate Business Concepts
- -Business Vocabulary
- -Decision Making Strategies
- -Academic Connections

Activities:

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

Technology:

- Smart Board PowerPoint Presentations
- Internet research related to global business issues
- Use of software applications to complete projects and create presentations

- Text book
- Classroom computer work stations
- Internet

Grade Level/Subject/Course: 9-12/Business/Introduction to Business
Month: May
Essential Questions:
What is the purpose of the Federal Reserve System?
What are the types of financial institutions and factors for selecting one?
How are financial services used by consumers?
How do types of checking accounts differ?
What are electronic banking activities?
What are three types of check endorsements?
What are proper check writing procedures?
What is the bank reconciliation process?
What are alternate payment methods?
What are different types of consumer credit?
What are the advantages and disadvantages of using credit?
How do you calculate interest in consumer credit situations?
What are finance charges and how do they work?
What is the credit application process?
What are the activities of a credit bureau?
What are common credit problems and what assistance is available?
Content:
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F. Accountability, Productivity, and Ethics

- Explain the purpose of the Federal Reserve System
- List the types of financial institutions and factors for selecting one
- Identify financial services used by consumers
- Explain types of checking accounts
- Describe electronic banking activities
- Explain three types of check endorsements
- Demonstrate proper check writing procedures
- Explain the bank reconciliation process
- Identify alternate payment methods
- Identify types of consumer credit
- Recognize advantages and disadvantages of using credit
- Calculate interest in consumer credit situations
- Explain finance charges
- Explain the credit application process
- Describe the activities of a credit bureau
- Discuss credit problems and available assistance

• Assessments:

- ♦ Chapter 17 Outline
- ♦ Chapter 18 Outline
- Checkpoint questions
- ♦ Key Concepts Questions
- Academic Connection writing assignments
- PPT Quizzes
- ♦ Chapter 17 Test
- ♦ Chapter 18 Test
- End of Chapter Activities:
- -Communicate Business Concepts
- -Business Vocabulary
- -Decision Making Strategies
- -Academic Connections

Activities:

Portfolio Activity Presentation Management Individual Event Impromptu Public Speaking Activity

Technology:

- Smart Board PowerPoint Presentations
- Internet research related to global business issues
- Use of software applications to complete projects and create presentations

- Text book
- Classroom computer work stations
- Internet

Grade Level/Subject/Course: 9-12/Business/Introduction to Business	
Month: June	
Essential Questions:	
What are the basics of saving & investing?	
What are different types of saving and investments?	
What factors should you consider when choosing saving and investment plans?	
What are different types of stock investments?	
What activities are involved with buying & selling stock?	
What factors affect the value of stock?	
What are government bonds and how do they work?	
What are corporate bonds and how do they work?	
What are mutual funds?	
What are the costs and benefits of home ownership?	
What are the responsibilities and risks of motor vehicle ownership?	
What are auto insurance coverage and costs?	
What is property insurance coverage?	
What factors affect property insurance costs?	
What are the basic types and principals of life insurance?	
What is health insurance and disability insurance?	

Content:

• The ability to recognize a problem and apply critical thinking and problem-solving skills to solve the problem is a lifelong skill that develops over time.

- Gathering and evaluating knowledge and information from a variety of sources, including global perspectives, fosters creativity and innovative thinking.
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- Digital media are 21st-century tools used for local and global communication.
- There are ethical and unethical uses of communication and media.
- The nature of the 21st-century workplace has shifted, demanding greater individual accountability, productivity, and collaboration.
- Ethical behaviors support human rights and dignity in all aspects of life.
- There are common financial risks and ways to manage risks.
- Insurance is designed to protect the consumer against unintended losses.

NJCCCS:

(9.1) 21st-Century Life & Career Skills:

- A. Critical Thinking and Problem Solving
- B. Creativity and Innovation
- C. Collaboration, Teamwork, and Leadership
- D. Cross-Cultural Understanding and Interpersonal Communication
- E. Communication and Media Fluency
- F. Accountability, Productivity, and Ethics
- G. Risk Management and Insurance

- Explain the basics of saving & investing
- Identify types of saving and investments
- Analyze factors when considering saving and investment plans
- Compare different types of stock investments
- Describe activities involved with buying & selling stock
- Identify factors that affect the value of stock
- List types of government bonds
- Describe features of corporate bonds
- Describe various types of mutual funds
- Describe home buying activities
- Explain benefits of home ownership
- Identify costs of home ownership
- Explain motor vehicle ownership responsibilities and risks
- Explain auto insurance coverage and costs
- Describe property insurance coverage
- Identify factors that affect property insurance costs
- Discuss principals of life insurance
- Explain types of life insurance
- Describe health insurance and disability insurance

Assessments:

- ♦ Chapter 19 Outline
- Chapter 20 Outline
- Checkpoint questions
- ♦ Key Concepts Questions
- Academic Connection writing assignments
- ♦ PPT Quizzes
- ♦ Chapter 19 Test
- ♦ Chapter 20 Test
- End of Chapter Activities:
- -Communicate Business Concepts
- -Business Vocabulary
- -Decision Making Strategies
- -Academic Connections

Activities:

Portfolio Activity Presentation Management Team Event Entrepreneurship Case Study Doing Business in...Thailand

Technology:

- Smart Board PowerPoint Presentations
- Internet research related to global business issues
- Use of software applications to complete projects and create presentations

- Text book
- Classroom computer work stations
- Internet

Monthly CCCS Map*

In each box list the standards you cover and the assessments you use during the month.

GRADES: <u>9-12</u> SUBJECT: **Introduction to Business** LEVEL: <u>Academic</u> October November December September January (9.1) 21st-Century Life & Content Standards **Career Skills** Career Skills **Career Skills Career Skills Career Skills** Covered A. Critical Thinking and A. Critical Thinking and Problem A. Critical Thinking and A. Critical Thinking and A. Critical Thinking and Problem Solving Solving Problem Solving Problem Solving Problem Solving B. Creativity and Innovation (Include C. Collaboration, Teamwork, C. Collaboration, Teamwork, and C. Collaboration, Teamwork, C. Collaboration, Teamwork, C. Collaboration, Teamwork, NJCCCS) and Leadership and Leadership and Leadership and Leadership Leadership D. Cross-Cultural D. Cross-Cultural Understanding D. Cross-Cultural D. Cross-Cultural D. Cross-Cultural Understanding and and Interpersonal Understanding and Understanding and Understanding and Interpersonal Communication Communication Interpersonal Communication Interpersonal Communication Interpersonal Communication E. Communication and Media Fluency Fluency Fluency Fluency Fluency F. Accountability, F. Accountability, Productivity, F. Accountability, F. Accountability, F. Accountability, Productivity, and Ethics and Ethics Productivity, and Ethics Productivity, and Ethics Productivity, and Ethics G. Risk Management and Insurance Insurance Insurance Insurance Insurance Skills/ ◆ Explain difference between • Describe importing and ♦ Describe status of U.S. ♦ Define five functions of • Describe steps in career **Benchmarks** wants and needs exporting activities employment management planning process • Distinguish between goods ♦ Compare balance of trade and • Discuss the roll of ♦ Identify main sources of ♦ Describe levels of balance of payments business in the U.S. economy career information and services management in management • Describe types of economic • List factors that affect the • Describe three major types ♦ Analyze different ♦ Identify career fields with value of global currencies of businesses management styles the most growth potential resources • Describe how wants and • Describe components of • Comprehend the three ♦ Identify and describe • Describe factors of a international business major forms of business leadership skills needs affect economic personal assessment for decisions of consumers and ownership career planning environment ♦ Identify and describe businesses ♦ Identify examples of formal • Comprehend important human relations skills utilized • Discuss methods for ◆ Understand basic economic principals in designing an by managers and leaders obtaining career experience trade barriers problems • Explain actions to encourage effective business ◆ Recognize four types of ♦ Identify information • Explain steps in economic international trade organization leadership influences sources for available jobs decision making process ♦ Identify characteristics of ◆ Comprehend activities of ◆ Comprehend need for ◆ Prepare a resume • Differentiate among the multinational organizations successful entrepreneurs ethical management ♦ Identify parts of an main types of economic ◆ Recognize importance of ◆ Recognize correlation • Describe activities of application cover letter entrepreneurship in the systems international trade organizations between effective leaders and • Discuss online application • Comprehend the economic economy • Describe corporate social ethical behavior process ♦ Identify opportunities and system of the U.S. responsibility issues ♦ Describe nature of today's ♦ Describe activities risk of entrepreneurship • Describe the economic workforce ♦ Identify benefits and costs of involved in interview process concept of supply and demand ♦ Identify important corporate social responsibility ♦ Identify important goals • Compare factors to characteristics of small • Comprehend how supply • Explain the purpose of a code and activities of human consider when accepting a businesses and demand affects the price of ethics resources job offer of products and services

	 Define Gross Domestic Product Describe economic measures of labor Identify economic indicators for consumer spending Describe four phases of the business cycle Explain causes of inflation and deflation Identify importance of interest rates Discuss investment activities that promote economic growth Explain borrowing activities by government, business, and consumers 	 Identify the roles and levels of government Explain government protection activities Describe types of intellectual property Explain actions by government to regulate business Discuss efforts of government to assist business Identify methods used by government to raise money 	 Recognize competitive advantages and problems of small businesses Identify important factors to be considered when starting a business Describe elements of a business plan Identify types and sources of financing for business startup 	 Identify important planning and staffing activities Describe compensation and benefit plans Recognize goals of performance management Identify factors that contribute to an effective organizational culture Describe the benefits of diversity to an organization, individuals, and society 	 Identify attitudes and actions necessary for success on the job Define important marketing concepts & strategies Analyze consumer decision making process Justify importance of marketing research Identify components of a product Recognize how services differ from products Analyze how selling price of a product is calculated Differentiate between direct and indirect channels of distribution Recognize importance of communication in marketing Identify common types of promotion
Formative Assessmen ts Used (describe them)	 Chapter 1 Outline Chapter 2 Outline Checkpoint Questions Key Concepts Questions Academic Connection writing assignments 	 Chapter 3 Outline Chapter 4 Outline Checkpoint Questions Key Concepts Questions Academic Connection writing assignments 	 Chapter 5 Outline Chapter 6 Outline Checkpoint Questions Key Concepts Questions Academic Connection writing assignments 	 Chapter 7 Outline Chapter 8 Outline Checkpoint Questions Key Concepts Questions Academic Connection writing assignments 	 Chapter 9 Outline Chapter 10 Outline Checkpoint Questions Key Concepts Questions Academic Connection writing assignments
Summative Assessmen ts Used (describe them)	 PPT Quizzes Chapter 1 Test Chapter 2 Test End of Chapter Activities: -Communicate Business Concepts Business Vocabulary Decision Making Strategies -Academic Connections 	 PPT Quizzes Chapter 3 Test Chapter 4 Test End of Chapter Activities: -Communicate Business Concepts Business Vocabulary Decision Making Strategies -Academic Connections 	 PPT Quizzes Chapter 5 Test Chapter 6 Test End of Chapter Activities: -Communicate Business Concepts Business Vocabulary Decision Making Strategies -Academic Connections 	 PPT Quizzes Chapter 7 Test Chapter 8 Test End of Chapter Activities: -Communicate Business Concepts Business Vocabulary Decision Making Strategies -Academic Connections 	 PPT Quizzes Chapter 9 Test Chapter 10 Test End of Chapter Activities: -Communicate Business Concepts -Business Vocabulary -Decision Making Strategies -Academic Connections
Activities:	Portfolio Activity Entrepreneurship Event Emerging Business Event Doing Business in Ecuador	Portfolio Activity Desktop Publishing Event Community Service Project Event Global Business Project Doing Business in Vietnam	Portfolio Activity Understanding Stock Tables Stock Market Game American Enterprise Event	Portfolio Activity Partnership with Business Project Analyze a Diversity Statement Emerging Business Issues Event Doing Business in S. Africa	Portfolio Activity Research Federal Employment Outlook Handbook Job Interview Event Prepare a Business Plan Doing Business in the Ukraine

Monthly CCCS Map*

In each box list the standards you cover and the assessments you use during the month.

SUBJECT	T: Introduction to Busin	ess GRA	ADES: <u>9-12</u>	LEVEL: Academic	
	February	March	April	Мау	June
Content	(9.1) 21st-Century Life &	(9.1) 21st-Century Life &	(9.1) 21st-Century Life &	(9.1) 21st-Century Life &	(9.1) 21st-Century Life &
Standards	Career Skills	Career Skills	Career Skills	Career Skills	Career Skills
Covered	A. Critical Thinking and	A. Critical Thinking and	A. Critical Thinking and	A. Critical Thinking and	A. Critical Thinking and
	Problem Solving	Problem Solving	Problem Solving	Problem Solving	Problem Solving
(Include	B. Creativity and Innovation	B. Creativity and Innovation	B. Creativity and Innovation	B. Creativity and Innovation	B. Creativity and Innovation
NJCCCS)	C. Collaboration, Teamwork,	C. Collaboration, Teamwork,	C. Collaboration, Teamwork,	C. Collaboration, Teamwork,	C. Collaboration, Teamwork,
	and Leadership	and Leadership	and Leadership	and Leadership	and Leadership
	D. Cross-Cultural	D. Cross-Cultural	D. Cross-Cultural	D. Cross-Cultural	D. Cross-Cultural
	Understanding and	Understanding and	Understanding and	Understanding and	Understanding and
	Interpersonal	Interpersonal	Interpersonal	Interpersonal	Interpersonal
	Communication	Communication	Communication	Communication	Communication
	E. Communication and	E. Communication and	E. Communication and	E. Communication and	E. Communication and
	Media Fluency	Media Fluency	Media Fluency	Media Fluency	Media Fluency
	F. Accountability,	F. Accountability,	F. Accountability,	F. Accountability,	F. Accountability,
	Productivity, and Ethics	Productivity, and Ethics	Productivity, and Ethics	Productivity, and Ethics	Productivity, and Ethics
	G. Risk Management and	G. Risk Management and	G. Risk Management and	G. Risk Management and	G. Risk Management and
	Insurance	Insurance	Insurance	Insurance	Insurance
Skills/	• Identify main elements of	 Describe forms of 	 Identify major sources of 	• Explain the purpose of	• Explain the basics of
Benchmarks	a computer system	production and the role of	consumer information	the Federal Reserve System	saving & investing
	 Describe input devices 	producers in the economy	 Explain wise buying 	 List the types of financial 	 Identify types of saving
	and processing activities	 Differentiate among 	actions	institutions and factors for	and investments
	 Explain computer storage 	various types of	 Describe the main types 	selecting one	 Analyze factors when
	media and output types	manufacturing	of shopping locations	 Identify financial services 	considering saving and
	 Describe components of 	 Identify the activities 	 Explain the consumer 	used by consumers	investment plans
	management information	involved in production	movement	 Explain types of checking 	 Compare different types
	systems (MIS)	planning	 Describe consumer 	accounts	of stock investments
	 Identify computer 	 Describe how 	responsibilities	 Describe electronic 	 Describe activities
	applications in service	manufacturing is organized	 List common consumer 	banking activities	involved with buying &
	industries	 Discuss importance of 	concerns	 Explain three types of 	selling stock
	 Discuss e-commerce 	effective business operations	 List the steps in the 	check endorsements	• Identify factors that affect
	activities	 Describe tools used to 	consumer complaint process	 Demonstrate proper 	the value of stock
	 Explain workplace uses 	manage business operations	 Identify legal actions 	check writing procedures	 List types of government
	of technology	 Identify risks facing 	available to assist consumers	 Explain the bank 	bonds
	♦ Identify home and	businesses	• Explain basics of money	reconciliation process	 Describe features of
	personal uses of technology	 Identify how businesses 	management	♦ Identify alternate	corporate bonds
	 Discuss social issues 	can anticipate and handle	• Create a personal balance	payment methods	• Describe various types of
	related to technology	risks	sheet	 Identify types of 	mutual funds
	◆ List steps in budget	 Comprehend the 	• Develop a personal cash	consumer credit	 Describe home buying
	preparation	importance of insurance	flow statement	 Recognize advantages 	activities
	 Describe types of 	• Discuss several types of		and disadvantages of using	• Explain benefits of home

	 business budgets Identify several types of financial records kept by businesses Describe differences between an income statement and a balance sheet Describe components of a business payroll system Identify information included in payroll records and paychecks Recognize importance of financial decisions managers use to make business decisions Identify steps in making financial decisions in business 	 business insurance List strategies to reduce risks of doing business internationally 	 Comprehend the purpose of a budget Describe steps for preparing a successful budget Describe the financial planning process Explain how to implement and reviewing a financial plan 	 credit Calculate interest in consumer credit situations Explain finance charges Explain the credit application process Describe the activities of a credit bureau Discuss credit problems and available assistance 	 ownership Identify costs of home ownership Explain motor vehicle ownership responsibilities and risks Explain auto insurance coverage and costs Describe property insurance coverage Identify factors that affect property insurance costs Discuss principals of life insurance Explain types of life insurance Describe health insurance and disability insurance
Formative Assessments Used (describe them)	 Chapter 11 Outline Chapter 12 Outline Checkpoint Questions Key Concepts Questions Academic Connection writing assignments PPT Quizzes 	 Chapter 13 Outline Chapter 14 Outline Checkpoint Questions Key Concepts Questions Academic Connection writing assignments PPT Quizzes 	 Chapter 15 Outline Chapter 16 Outline Checkpoint Questions Key Concepts Questions Academic Connection writing assignments PPT Quizzes 	 Chapter 17 Outline Chapter 18 Outline Checkpoint Questions Key Concepts Questions Academic Connection writing assignments PPT Quizzes 	 Chapter 19 Outline Chapter 20 Outline Checkpoint Questions Key Concepts Questions Academic Connection writing assignments PPT Quizzes
Summative Assessments Used (describe them)	 Chapter 11 Test Chapter 12 Test End of Chapter Activities: -Communicate Business Concepts -Business Vocabulary -Decision Making Strategies -Academic Connections 	 Chapter 13 Test Chapter 14 Test End of Chapter Activities: -Communicate Business Concepts -Business Vocabulary -Decision Making Strategies -Academic Connections 	 Chapter 15 Test Chapter 16 Test End of Chapter Activities: -Communicate Business Concepts -Business Vocabulary -Decision Making Strategies -Academic Connections 	 Chapter 17 Test Chapter 18 Test End of Chapter Activities: -Communicate Business Concepts -Business Vocabulary -Decision Making Strategies -Academic Connections 	 Chapter 19 Test Chapter 20 Test End of Chapter Activities: -Communicate Business Concepts -Business Vocabulary -Decision Making Strategies -Academic Connections
Activities:	Portfolio Activity Doing Business in Egypt Web Site Development Project Human Resource Management Project	Portfolio Activity Small Business Management Event Doing Business in Costa Rica Advanced Interview Skills Event	Portfolio Activity Global Marketing Team Event Graphic Design Promotion Doing Business in Nigeria	Portfolio Activity Presentation Management Individual Event Impromptu Public Speaking Activity	Portfolio Activity Presentation Management Team Event Entrepreneurship Case Study Doing Business in Thailand