

Business Curriculum

Building: Cape Central High School Course: Personal Finance				
Competency Group: Personal Finance, Math and Communication Skills				
Competency Description: This course is designed to teach students to recognize rights and responsibilities in a free enterprise system and to understand the role of sound financial planning in keeping one's business and home solvent. The course includes an in-depth study of the following topics: money management, saving and investment, credit management, acquiring housing and transportation, insurance, consumer rights and responsibilities				
Measurable Learner Objective	Integrated Skills/ Crosscutting	DOK	Unit	Instructional Strategies/Student Activities/ Resources
1) analyze how career choice, education, skills, and economic conditions affect income. 2) investigate selected career opportunities and associated educational requirements. 3) analyze the effects of personal ethics on career choice. 4) create an employment portfolio (e.g., resume, letter of application,	Communication Arts Social Sciences Technology	2 - Skill/Concept	Unit 1	Lectures/Note taking/ Student Activity Worksheets/ Review Worksheets Grade student activities and worksheets Chapter tests 4) Prepare individual applications, resumes and cover letters. Scoring Guide

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<p>application form, samples of financial documents).</p> <p>5) identify steps in the hiring process (e.g., interview, follow-up, job acceptance/rejection).</p>				<p>5) Participate in mock interviews. Scoring Guide</p>
<p>6) analyze employee benefits (e.g., medical, dental, retirement, stock options, annuities).</p> <p>7) identify rights and responsibilities of employees and employers (e.g., OSHA, FMLA, discrimination, ADA, sexual harassment).</p> <p>8) calculate personal income based on salary, deductions, and payroll taxes.</p> <p>9) explain how taxes and employee benefits relate to disposable income.</p> <p>10) compare and contrast the rewards and risks of owning a business.</p>	<p>Communication Arts Social Sciences Math Technology</p>	<p>2 - Skill/Concept</p>	<p>Unit 1</p>	<p>Lectures/Note taking/ Student Activity Worksheets/ Review Worksheets</p> <p>Textbook and Workbook</p> <p>Grade student activities and worksheets</p> <p>Chapter tests</p>
<p>1) list the steps of the decision making process.</p>	<p>Communication Arts Math</p>	<p>3 - Strategic Thinking</p>	<p>Unit 1 Unit 4</p>	<p>Lectures/Note taking/</p>

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<p>2) identify short- and long-term financial goals.</p> <p>3) identify primary and supplemental income sources.</p> <p>4) identify anticipated expenses.</p> <p>5) develop a filing system for personal finance records.</p> <p>6) identify the roles and costs of insurance in financial planning (e.g., auto, property, life, health).</p> <p>7) create a personal property inventory.</p> <p>8) construct a personal spending/savings (budget) plan according to short- and long-term goals.</p> <p>9) identify how cost of living affects our financial plan.</p>	<p>Technology</p>		<p>Unit 5</p>	<p>Student Activity Worksheets/ Review Worksheets</p> <p>Grade student activities and worksheets</p> <p>Chapter tests</p> <p>8) Students will prepare a personal budget for a month and create a personal property inventory. Scoring Guide.</p>
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<p>1) identify the need for and purpose of savings.</p> <p>2) list types of savings options.</p> <p>3) identify sources/institutions for savings.</p> <p>4) calculate simple and compound interest.</p> <p>5) identify services provided by financial institutions and their respective related fees.</p> <p>6) contrast value of services and costs toward making choices of banking services.</p> <p>7) identify the uses, advantages, and disadvantages of online/electronic banking services.</p>	<p>Communication Art Math Technology</p>	<p>3 - Strategic Thinking</p>	<p>Unit 1 Unit 4</p>	<p>Lectures/Note taking/ Student Activity Worksheets/ Review Worksheets</p> <p>Grade student activities and worksheets</p> <p>Chapter tests</p> <p>5) Research area banks online and the services they provide along with their fees. Scoring guide.</p>
<p>8) create documents relevant to checking</p>	<p>Communication Arts</p>		<p>Unit 1</p>	<p>Lectures/Note taking/</p>

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<p>as to percent of return and level of risk.</p> <p>14) identify the basic criteria needed to evaluate investment information resources (e.g., credibility, risk factors, rating services).</p> <p>15) interpret basic information from financial statements (e.g., annual reports, prospectus, earnings/account statements).</p> <p>16) calculate gain/loss on investments (at sale).</p> <p>17) identify tax impact of gain/loss on investments.</p> <p>18) explain the process and impact of bankruptcy of an investment.</p>				<p>Review Worksheets</p> <p>12) through 16) Students will form groups and select a stock to invest in. They will research the company and track the stock for one week and then make a group presentation Scoring guide.</p>
<p>19) identify investment strategies and the features of a variety of</p>	<p>Communication Arts Math</p>	<p>2 - Skill/Concept</p>	<p>Unit 4</p>	<p>Lectures/Note taking/</p>

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<p>investment options (e.g., stocks, bonds, annuities/IRAs, real estate, company pension plans).</p> <p>20) identify objectives and preparation for financial maturity retirement (e.g., leisure, vocational interests, medical needs).</p> <p>21) list potential final (after death) expenses.</p> <p>22) explain the purpose of various documents (e.g., wills, power of attorney, trusts).</p> <p>23) identify the need for estate plans.</p>	<p>Technology</p>			<p>Student Activity Worksheets/ Review Worksheets</p> <p>Grade student activities and worksheets</p> <p>Chapter tests</p>
<p>1) calculate the cost of credit.</p> <p>2) analyze the benefits, costs, and options of consumer credit.</p> <p>3) identify the rights and responsibilities of buyers and sellers under consumer protection laws.</p>	<p>Communication Arts Math Technology</p>	<p>4 - Extended Thinking</p>	<p>Unit 2</p>	<p>Lectures/Note taking/ Student Activity Worksheets/ Review Worksheets</p> <p>2) Students will bring in a credit card application and analyze the costs of credit with that particular company. Scoring guide</p>

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<p>4) explain ways to avoid, identify, and/or correct credit problems.</p> <p>5) identify the components listed on a credit report and explain how that information is used.</p> <p>6) compare the lease or purchase of a vehicle, including taxes, maintenance, incidentals and unexpected expenses.</p>				<p>3) Student will bring in a warranty and compare the responsibilities of the consumer and the manufacturer. The students will also relate the type of warranty provided with the cost of the merchandise. Scoring guide</p> <p>Grade student activities and worksheets</p> <p>Chapter tests</p>
<p>7) assess the advantages/disadvantages of renting versus purchasing housing, including taxes, maintenance, incidentals, and unexpected expenses.</p> <p>8) identify the threat of and ways to avoid identity theft.</p> <p>9) identify the three C's of credit (character, capacity, capital).</p>		<p>4 - Extended Thinking</p>	<p>Unit 2 Unit 3</p>	<p>Lectures/Note taking/ Student Activity Worksheets/ Review Worksheets</p> <p>7) Students will complete a housing project. The project will require them to locate a home, calculate the down payment, the monthly mortgage and the realtor's costs. Students will make a presentation at the end of the project. Scoring guide</p>

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<p>10) identify ways to avoid or correct credit problems.</p> <p>1) identify the effects of various types of business ownership on financial planning.</p> <p>2) calculate the break even point given expenses and income.</p> <p>3) explain the concepts of cash flow and profit and loss.</p> <p>4) identify the government regulations affecting financial aspects of businesses.</p> <p>5) analyze graphs and tables showing financial information.</p> <p>6) use computer technology to access financial information.</p>	<p>Communication Arts Math Technology</p>		<p>Unit 1 Unit 2 Unit 4</p>	<p>Grade student activities and worksheets</p> <p>Chapter tests</p> <p>Lectures/Note taking/ Student Activity Worksheets/ Review Worksheets</p> <p>6) Locate and discuss credit report websites, house payment calculation sites, car payment calculation sites, insurance sites, etc. Have students rate sites. Scoring guide.</p> <p>Grade student activities and worksheets</p> <p>Chapter tests</p>
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<p>7) analyze the costs and benefits of marketing.</p> <p>8) compare costs and benefits of an e-commerce business with a traditional business.</p> <p>9) identify the effects of ethical and unethical behavior on a business's financial condition.</p> <p>10) create a business plan, including possible sources of investment financing.</p>	<p>Communication Arts Math Technology</p>	<p>4 - Extended Thinking</p>	<p>Unit 5 Unit 6</p>	<p>Lectures/Note taking/ Student Activity Worksheets/ Review Worksheets</p> <p>9) Group discussion on ethical issues in business. Use current news articles as a reference. Scoring guide.</p>