

Business Curriculum

Building: Cape Central High School Course: Consumer Education				
Competency Group: Income, Money Management, Spending and Credit and Savings and Investing, Credit and Consumer Skills				
Competency Description: GRADE LEVEL/UNIT TITLE: 10-12				
Measurable Learner Objective	Integrated Skills/ Crosscutting	DOK	Unit	Instructional Strategies/Student Activities/ Resources
<p>A. Explain how the way one earns a living/determines financial success.</p> <p>1) analyze how career choice, education, skills, and economic conditions affect income.</p> <p>2) investigate selected career opportunities and associated educational requirements.</p> <p>3) analyze the effects of personal ethics on career choice.</p> <p>4) prepare an employment portfolio (e.g., resume, letter of application, application form, samples of financial documents).</p>	<p>Writing Math Communication Collaboration Creativity</p>	<p>Extended Thinking</p> <p>4,4,4,4</p>	<p>Income</p>	<p>Lectures/Notetaking/Student Activity Worksheets/ Review Worksheets</p> <p>Textbook and Workbook</p> <p>2) Research magazines articles, newspaper articles and internet sources on career opportunities, write a summary on the skills required, education required, job description etc.</p> <p>4) Prepare individual job applications, resumes and cover letters.</p> <p>5) Participate in mock interviews</p>

Business Curriculum

<p>5) discuss steps in the hiring process (e.g., interview, follow-up, job acceptance/rejection)</p> <p>6) analyze employee benefits (e.g., medical, dental, retirement, stock options, annuities).</p> <p>7) describe 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>2,4,2,4,3,2</p>		<p>Lectures/Notetaking/Student Activity Worksheets/ Review Worksheets Textbook and Workbook</p> <p>6) Worksheet to calculate job compensation including medical, dental, retirement contributions, stock options, and annuities.</p> <p>8) Worksheet to calculate personal income including salary, deductions and payroll taxes.</p>
--	--	--------------------	--	---

Business Curriculum

<p>B. Set goals for a budget and financial plan.</p> <p>1) list the steps of the decision-making process. 2) identify short- and long-term financial goals. 3) identify primary and supplemental income sources. 4) identify anticipated expenses. 5) develop a filing system for personal finance records. 6) identify the roles and costs of insurance in financial planning (e.g., auto, property, life, health). 7) prepare a personal property inventory. 8) construct a personal spending/savings (budget) plan according to short- and long-term goals. 9) describe how cost of living affects our financial plan.</p>	<p>Critical Thinking Creativity Collaboration</p>	<p>Strategic Thinking</p> <p>1,2,2,2,4,2,4,4,2</p>		<p>Lectures/Notetaking/Student Activity Worksheets/Review</p> <p>2) Have students prepare document stating feasible short-term goals (attainable within 1 year) and feasible long-term goals (attainable within 5 years). Then have them list the steps they intend to take to achieve these goals, have them document resources they will use to assist them in achieving the goals.</p> <p>5) Have them set up and demonstrate a filing system of their choice.</p> <p>6) Activity showing consequences of not carrying enough insurance and the impact it can have financially.</p> <p>7) Prepare a spreadsheet listing of their personal property inventory and net worth.</p> <p>8) Complete a comprehensive project utilizing the assignments completed for objectives 2, 5, and</p> <p>9) Tie all of the concepts together. Textbook / Workbook Computer</p>
---	---	--	--	--

Business Curriculum

--	--	--	--	--

Business Curriculum

<p>C. Examine banking and investment practices.</p> <p>1) explain the need for and purpose of savings. 2) list types of savings options. 3) identify sources/institutions for savings. 4) calculate simple and compound interest. 5) identify services provided by financial institutions and their respective related fees. 6) contrast value of services and costs toward making choices of banking services. 7) explain the uses, advantages, and disadvantages of online/electronic banking services. 8) prepare documents relevant to checking accounts (e.g., checks, stubs, deposit/withdrawal slips, check registers, endorsements, reconciliation of bank statements). 9) demonstrate the ability to handle cash, count money, and make applicable change. 10) examine the impact of</p>	<p>Critical Thinking</p>	<p>4,1,3,4,3,3,2,4,4,3</p>	<p>Banking/Investment</p>	<p>Lectures/Notetaking/Student Activity Worksheets/ Review Worksheets</p> <p>5) Research area banks online and the services they provide along with their fees.</p> <p>* Invite a Financial Advisor to speak.</p> <p>Textbook and Workbook</p> <p>Lectures/Notetaking/Student Activity Worksheets/ Review Worksheet</p>
---	---------------------------------	----------------------------	---------------------------	---

Business Curriculum

<p>economic conditions on investment opportunities as to percent of return and level of risk.</p> <p>14) recognize 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) describe tax impact of gain/loss on investments.</p> <p>18) explain the process and impact of bankruptcy of an investment.</p> <p>19) discuss investment strategies and the features of a variety of investment options (e.g., stocks, bonds, annuities/IRAs, real estate, company pension plans).</p> <p>20) discuss objectives and preparation for financial maturity retirement (e.g., leisure, vocational interests, medical needs).</p>		<p>2,3,4,2,3,3,2</p>		<p>12 - 16) Students will form groups and each group will select a stock to invest in. They will research the company and track the stock for one week and then make a group presentation. *</p> <p>Invite a Financial Advisor to speak.</p> <p>Textbook and Workbook</p> <p>Invite an Financial Advisor to talk to class.</p> <p>Invite attorney to discuss importance of wills, trust, estate plans etc.</p>
--	--	----------------------	--	--

Business Curriculum

<p>21) list potential final (after death) expenses. 22) explain the purpose of various documents (e.g., wills, power of attorney, trusts). 23) describe the need for estate plans.</p>		1,3,2		
--	--	-------	--	--

Business Curriculum

10) identify ways to avoid or correct credit problems.				
<p>E. Insurance</p> <p>1.) Students will be able to demonstrate how insurance and other risk-management strategies protect against financial loss.</p> <p>2.) Auto Insurance</p> <p>3.) Home/Renter’s Insurance</p> <p>4.) Medical/Health Insurance</p> <p>5.) Life Insurance</p> <p>6.) Long-term Health Insurance</p>		4,3,4,3,4	Insurance	<p>Analyze the personal financial risks that can occur when unexpected events damage health, home, property, wealth or future opportunities.</p> <p>Explain how/why insurance companies create policies and determine premiums.</p> <p>Analyze factors people use to choose insurance coverage.</p> <p>Explain how personal behavior and risk impact insurance premiums.</p> <p>Analyze health insurance options to provide funds in the event of illness and/or to pay for the cost of preventative care.</p>