

Introduction to Business

Curriculum Guide

Scranton School District

Scranton, PA

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Introduction to Business

Prerequisite: None

Introduction to Business will introduce you to the exciting and challenging world of business. Through the information and activities in this course the student will increase their preparation to be a knowledgeable consumer, well-prepared employee, and effective citizen in our economy. This course is designed to introduce students to the concepts of Business Organization, Marketing, Business Resources and their management as well as Business and Personal Finances. This course will serve as a background for other business courses you will take in high school and in college, prepare you for future employment or business ownership.

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Year-at-a-glance

Subject: Introduction to Business	Grade Level 9th Grade	Date Completed:
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1st Quarter

Topic	Resources	CCSS
Satisfying Needs and Wants	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Economic Choices	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Economic Systems	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Measuring Economic Activity	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4

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		CC.1.5
Economic Conditions Change	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Other Measures of Business Activity	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
International Business Basics	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
The Global Marketplace	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
International Business Organizations	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5

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Social Responsibility	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Government Protection Activities	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Government Regulation and Assistance	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Business in the U.S. Economy	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Forms of Business Ownership	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
		CC.1.2

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Organizational Structure for Businesses	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.4 CC.1.5
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2nd Quarter

Topic	Resources	CCSS
Becoming an Entrepreneur	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Small Business Basics	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Starting a Small Business	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Management	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
		CC.1.2

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Leadership	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.4 CC.1.5
Ethical Management	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Human Resources Basics	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Managing Human Resources	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Organizational Culture and Workforce Diversity	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Marketing Basics	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4

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		CC.1.5
Develop Effective Products and Services	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Price and Distribute Products	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Plan Promotion	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5

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3rd Quarter

Topic	Resources	CCSS
Financial Planning	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Financial Records and Financial Statements	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Payroll Management	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Financial Decision-Making	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
		CC.1.2

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Types of Production	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.4 CC.1.5
Production Planning	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Planning and Managing Business Operations	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Overview of Risk Management	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Insurable Risk	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Uninsurable Risk	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4

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		CC.1.5
Consumer Buying Decisions	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Consumer Rights and Responsibilities	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Consumer Protection Actions	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Personal Financial Statements	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Budgeting Techniques	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5

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Your Financial Future	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
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4th Quarter

Topic	Resources	CCSS
Banks and Other Financial Institutions	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Financial Services and Electronic Banking	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Checks and Payment Methods	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Credit Fundamentals	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
		CC.1.2

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Cost of Credit	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.4 CC.1.5
Credit Application and Documents	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Protection of Credit Rights	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Saving and Investment Planning	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Stock Investments	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Bonds and Mutual Funds	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4

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		CC.1.5
Real Estate Investments	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Other Investments	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Vehicle Insurance	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Property Insurance	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Life Insurance	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5

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Health Insurance	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5
Reviews and Final Exam	Textbook, Internet Resources and Teacher Prepared Materials	CC.1.2 CC.1.4 CC.1.5

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1st Quarter

General Topic	Academic Standard(s)	Essential Knowledge, Skills & Vocabulary	Resources & Activities	Assessments	Suggested Time
Economic Decisions and Systems	15.2.12.O 15.6.12.F 15.9.12.E 15.9.12.H CC.1.2 CC.1.4 CC.1.5	<ul style="list-style-type: none"> ● Learn to distinguish between wants and needs and between goods and services ● Understand the basic economic problem facing consumers and businesses and the steps in making effective decisions ● Grasp the main types of economic systems that answer 3 economic questions ● Understand Supply and 	<p>Introduction to Business, 6e (South Western Publishing, 2006)</p> <p>Activities and Projects that correspond with the text.</p> <p>Teacher made Powerpoint presentation.</p> <p>Internet resources.</p> <p>Teacher-made evaluation materials.</p>	<p>Teacher prepared tests, quizzes, etc.</p> <p>Series available assessments online. (Optional)</p>	<p>9 days</p>

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		<p style="text-align: center;">Demand and how it affects the prices of goods and services offered for sale</p> <p>Vocabulary:</p> <ol style="list-style-type: none">1. Needs2. Wants3. Goods4. Services5. Economic Resources6. Capital Resources7. Human Resources8. Natural Resources9. Scarcity10. Economic decision making11. Tradeoff12. Opportunity cost13. Command economy14. Market economy15. Consumer			
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		<p>16. Producers 17. Demand 18. Supply 19. Market price</p>			
Economic Activity	<p>15.6.12.A 15.2.12.E 15.6.12.H 15.6.12.B 15.8.12.B 15.6.12.I CC.1.2 CC.1.4 CC.1.5</p>	<ul style="list-style-type: none"> ● Measure economic activities to understand how economic data used in our society ● Learn about the business cycles, consumer prices, and interest rates. ● Understand Investment and borrowing activities and future concerns that promote economic growth <p>Vocabulary:</p> <p>1. GDP</p>	<p>Introduction to Business, 6e (South Western Publishing, 2006)</p> <p>Activities and Projects that correspond with the text.</p> <p>Teacher made Powerpoint presentation.</p> <p>Internet resources.</p> <p>Teacher-made evaluation materials.</p>	<p>Teacher prepared tests, quizzes, etc.</p> <p>Series available assessments online. (Optional)</p>	9 days

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		<ol style="list-style-type: none"> 2. Unemployment rate 3. Productivity 4. Personal Income 5. Retail Sales 6. Business Cycle 7. Prosperity 8. Recession 9. Depression 10. Recovery 11. Inflation 12. Deflation 13. Price Index 14. Stocks 15. Bonds 16. Budget Surplus 17. Budget Deficit 18. National Debt 			
Business in the Global Economy	<p>15.7.12.A</p> <p>15.7.12.D</p> <p>15.7.12.F</p> <p>15.9.12.H</p>	<ul style="list-style-type: none"> ● Explain Importing, exporting, trade relations and global currencies ● Understand how geographic, economic, cultural and political aspects affect 	<p>Introduction to Business, 6e (South Western Publishing, 2006)</p> <p>Activities and Projects that correspond with the text.</p>	<p>Teacher prepared tests, quizzes, etc.</p> <p>Series available assessments online. (Optional)</p>	9 days

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	<p>CC.1.2</p> <p>CC.1.4</p> <p>CC.1.5</p>	<p>international business</p> <ul style="list-style-type: none"> ● Recognize methods of organizing joint ventures and multinational corporations <p>Vocabulary:</p> <ol style="list-style-type: none"> 1. Imports 2. Exports 3. Balance of Trade 4. Balance of Payments 5. Exchange Rate 6. Infrastructure 7. Trade Barriers 8. Quota 9. Tariff 10. Embargo 11. Multinational Company 12. Joint Venture 	<p>Teacher made Powerpoint presentation.</p> <p>Internet resources.</p> <p>Teacher-made evaluation materials.</p>		
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<p>Social Responsibility of Business and Government</p>	<p>15.8.12.C 15.4.12.B 15.3.12.N 15.3.12.H CC.1.2 CC.1.4 CC.1.5</p>	<ul style="list-style-type: none"> ● Acknowledge various actions that businesses take to improve society ● Address actions by government to protect workers, consumers, and business activities ● Identify regulation of utilities, unfair business practices, and government spending and borrowing <p>Vocabulary:</p> <ol style="list-style-type: none"> 1. Social Responsibility 2. Non Renewable Resource 3. Ethics 4. Business Ethics 5. Code of Ethics 	<p>Introduction to Business, 6e (South Western Publishing, 2006)</p> <p>Activities and Projects that correspond with the text.</p> <p>Teacher made Powerpoint presentation.</p> <p>Internet resources.</p> <p>Teacher-made evaluation materials.</p>	<p>Teacher prepared tests, quizzes, etc.</p> <p>Series available assessments online. (Optional)</p>	<p>9 days</p>
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		<p>6. Contracts 7. Patents 8. Copyright 9. Trademark 10. Public Utility 11. Monopoly 12. Anti-Trust Laws</p>			
Business Organization	<p>15.5.12.C 15.5.12.F 15.8.12.B 15.8.12.N 15.8.12.E CC.1.2 CC.1.4 CC.1.5</p>	<ul style="list-style-type: none"> ● Describe changes that have occurred in U.S. employment and changes in the types and numbers of businesses ● Recognize the major forms of business ownership and their strengths and limitations ● Provide information on how to organize effective businesses and alternative 	<p>Introduction to Business, 6e (South Western Publishing, 2006)</p> <p>Activities and Projects that correspond with the text.</p> <p>Teacher made Powerpoint presentation.</p> <p>Internet resources.</p>	<p>Teacher prepared tests, quizzes, etc.</p> <p>Series available assessments online. (Optional)</p>	<p>9 days</p>

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		<p style="text-align: center;">structures for businesses</p> <p>Vocabulary</p> <ol style="list-style-type: none">1. Contingent Worker2. Intermediary3. Service Business4. Proprietorship5. Partnership6. Corporation7. Partnership Agreement8. Articles of Incorporation9. Franchise10. Mission Statement11. Goal12. Policies13. Procedures14. Organization Chart	<p>Teacher-made evaluation materials.</p>		
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<p>Entrepreneurship and Small Business Management</p>	<p>15.5.12.B 15.5.12.C 15.5.12.E 15.5.12.F 15.5.12.H 15.5.12.L 15.5.12.M CC.1.2 CC.1.4 CC.1.5</p>	<ul style="list-style-type: none"> ● Develop an understanding of entrepreneur characteristics and what it takes to start a business ● Differentiate between advantages and disadvantages of small business ownership, along with resources available for small business owners ● Become aware of elements of a business plan and the sources of financing for a new business <p>Vocabulary</p> <ol style="list-style-type: none"> 1. Entrepreneur 2. Entrepreneurship 	<p>Introduction to Business, 6e (South Western Publishing, 2006)</p> <p>Activities and Projects that correspond with the text.</p> <p>Teacher made Powerpoint presentation.</p> <p>Internet resources.</p> <p>Teacher-made evaluation materials.</p>	<p>Teacher prepared tests, quizzes, etc.</p> <p>Series available assessments online. (Optional)</p>	<p>9 days</p>
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		<ol style="list-style-type: none"> 3. Venture Capital 4. Innovation 5. Improvement 6. Small Business 7. Small Business Administration 8. Business Plan 9. Start Up Financing 10. Short Term Financing 11. Long Term Financing 			
Management and Leadership	15.8.12.B 15.8.12.H 15.8.12.L 15.8.12.G 15.8.12.C 15.8.12.F 15.8.12.P 15.8.12.T	<ul style="list-style-type: none"> ● Become familiar with the five functions management and management styles used to work with employees ● Compare leadership and management and identify characteristics of effective leaders 	Introduction to Business, 6e (South Western Publishing, 2006) Activities and Projects that correspond with the text. Teacher made Powerpoint presentation.	Teacher prepared tests, quizzes, etc. Series available assessments online. (Optional)	9 days

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	<p>CC.1.2</p> <p>CC.1.4</p> <p>CC.1.5</p>	<ul style="list-style-type: none"> ● Recognize the importance of ethical management and how leaders can increase this type of behavior in their organizations <p>Vocabulary:</p> <ol style="list-style-type: none"> 1. Management 2. Planning 3. Organizing 4. Staffing 5. Implementing 6. Controlling 7. Leadership 8. Human Relations 9. Influence 10. Informal Influence 11. Formal Influence 12. Ethical Business Practices 13. Core Values 	<p>Internet resources.</p> <p>Teacher-made evaluation materials.</p>		
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<p>Human Resources, Culture, and Diversity</p>	<p>15.8.12.L 15.8.12.K 15.8.12.M 15.4.12.M 15.8.12.O 15.8.12.P 15.8.12.Q CC.1.2 CC.1.4 CC.1.5</p>	<ul style="list-style-type: none"> ● Describe the changing workforce and discuss the role of human resource personnel ● Understand how to identify and hire personnel, compensation and benefits plans used in business and the steps in employee performance management ● Acknowledge the benefits of diversity to a business, employees, customers, and society ● Diagnose factors leading to an effective organizational culture 	<p>Introduction to Business, 6e (South Western Publishing, 2006)</p> <p>Activities and Projects that correspond with the text.</p> <p>Teacher made Powerpoint presentation.</p> <p>Internet resources.</p> <p>Teacher-made evaluation materials.</p>	<p>Teacher prepared tests, quizzes, etc.</p> <p>Series available assessments online. (Optional)</p>	<p>9 days</p>
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		<p>Vocabulary:</p> <ol style="list-style-type: none"> 1. Workforce 2. Downsizing 3. Outsourcing 4. Job Analysis 5. Compensation 6. Salary and Wages 7. Benefits 8. Incentive Systems 9. Promotion 10. Transfer 11. Termination 12. Organizational Culture 13. Work Environment 14. Labor Union 15. Diversity 16. Glass Ceiling 			
Marketing	<p>15.9.12.A</p> <p>15.9.12.B</p> <p>15.9.12.C</p>	<ul style="list-style-type: none"> ● Identify basic marketing concepts, the importance of a marketing strategy and how 	<p>Introduction to Business, 6e (South Western Publishing, 2006)</p>	<p>Teacher prepared tests, quizzes, etc.</p>	<p>10 days</p>

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	<p>15.3.12.D</p> <p>15.9.12.F</p> <p>15.9.12.G</p> <p>15.9.12.H</p> <p>15.9.12.L</p> <p>15.9.12.M</p> <p>CC.1.2</p> <p>CC.1.4</p> <p>CC.1.5</p>	<p>consumers make buying decisions</p> <ul style="list-style-type: none"> ● Describes the importance of marketing research in developing new products and how products and services are different ● Understand how to determine an effective selling price and the characteristics of channels of distribution ● Recognize the importance of communication in marketing and the common types of promotion used by businesses <p>Vocabulary:</p>	<p>Activities and Projects that correspond with the text.</p> <p>Teacher made Powerpoint presentation.</p> <p>Internet resources.</p> <p>Teacher-made evaluation materials.</p>	<p>Series available assessments online. (Optional)</p>	
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		<ol style="list-style-type: none">1. Marketing2. Marketing Strategy3. Target Market4. Marketing Mix5. Marketing Orientation6. Final Consumers7. Business Consumers8. Consumer Decision-Making Process9. Buying Motives10. Marketing Research11. Product12. Services13. Intangible14. Inseparable15. Perishable16. Heterogenous17. Price18. Distribution19. Channel of Distribution20. Channel Members			
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		<p>21. Promotion 22. Effective Communication 23. Personal Selling 24. Advertising</p>			
Financial Management	<p>15.6.12.A 15.6.12.D 15.6.12.H 15.4.12.M CC.1.2 CC.1.4 CC.1.5</p>	<ul style="list-style-type: none"> ● Learn important financial questions faced by businesses and how to prepare and use business budgets ● Describe financial records needed by businesses and explore differences between an income statement and a balance sheet ● Acknowledge the components of a payroll system and the information that is included in payroll record and paychecks 	<p>Introduction to Business, 6e (South Western Publishing, 2006)</p> <p>Activities and Projects that correspond with the text.</p> <p>Teacher made Powerpoint presentation.</p> <p>Internet resources.</p> <p>Teacher-made evaluation materials.</p>	<p>Teacher prepared tests, quizzes, etc.</p> <p>Series available assessments online. (Optional)</p>	<p>9 days</p>

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		<ul style="list-style-type: none">● Discuss financial information that managers use when making decisions and the steps they follow to make financial decisions in their businesses <p>Vocabulary:</p> <ol style="list-style-type: none">1. Revenue2. Expenses3. Budget4. Startup Budget5. Operating Budget6. Cash Budget7. Financial Records8. Assets9. Liabilities10. Owner's Equity11. Balance Sheet12. Income Statement13. Payroll14. Payroll Record			
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		<p>15. Direct Deposit 16. Financial Performance Ratio 17. Discrepancies</p>			
<p>Production and Business Operations</p>	<p>15.7.12.M 15.8.12.G 15.8.12.J 15.8.12.S 15.8.12.T CC.1.2 CC.1.4 CC.1.5</p>	<ul style="list-style-type: none"> ● Discuss the role of producers and production in the economy and the various methods used to manufacture products ● Establish the major production activities and how manufacturing procedures are organized ● Understand the importance of effective business operations and tools used to manage those operations 	<p>Introduction to Business, 6e (South Western Publishing, 2006)</p> <p>Activities and Projects that correspond with the text.</p> <p>Teacher made Powerpoint presentation.</p> <p>Internet resources.</p> <p>Teacher-made evaluation materials.</p>	<p>Teacher prepared tests, quizzes, etc.</p> <p>Series available assessments online. (Optional)</p>	<p>9 days</p>

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		<p>Vocabulary:</p> <ol style="list-style-type: none">1. Extraction and Cultivation2. Processing3. Manufacturing4. Mass Production5. Custom Manufacturing6. Materials Processing7. Applied Research8. Pure Research9. Production Process10. Continuous Process Improvement11. Benchmarks12. Logistics13. Just-in-Time14. Operational Plan15. Schedule16. Standard			
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<p>Risk Management</p>	<p>15.5.12.K 15.8.12.F 15.8.12.N 15.8.12.T 15.6.12.N 15.6.12.O CC.1.2 CC.1.4 CC.1.5</p>	<ul style="list-style-type: none"> ● Identify important business risks and how businesses deal with those risks ● Recognize insurance concepts and the primary types of business insurance ● Describe risks businesses face that cannot be insured and strategies businesses can employ to reduce risks in national and international activities <p>Vocabulary:</p> <ol style="list-style-type: none"> 1. Risk 2. Economic Risk 3. Personal Risk 	<p>Introduction to Business, 6e (South Western Publishing, 2006)</p> <p>Activities and Projects that correspond with the text.</p> <p>Teacher made Powerpoint presentation.</p> <p>Internet resources.</p> <p>Teacher-made evaluation materials.</p>	<p>Teacher prepared tests, quizzes, etc.</p> <p>Series available assessments online. (Optional)</p>	<p>9 days</p>
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		<ol style="list-style-type: none"> 4. Property Risk 5. Liability Risk 6. Pure Risk 7. Controllable Risk 8. Insurance 9. Insurers 10. Insured 11. Policyholder 12. Insurance Policy 13. Premium 14. Claim 15. Property Rights 16. Counterfeiting 			
Consumers in the Global Economy	<p>15.6.12.L</p> <p>15.6.12.M</p> <p>15.9.12.B</p> <p>15.9.12.C</p> <p>15.9.12.E</p> <p>CC.1.2</p> <p>CC.1.4</p>	<ul style="list-style-type: none"> ● Identify consumer information sources, wise buying actions, and shopping locations ● Understand rights and responsibilities of consumers ● Establish actions to resolve consumer problems along 	<p>Introduction to Business, 6e (South Western Publishing, 2006)</p> <p>Activities and Projects that correspond with the text.</p> <p>Teacher made Powerpoint presentation.</p>	<p>Teacher prepared tests, quizzes, etc.</p> <p>Series available assessments online. (Optional)</p>	9 days

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	CC.1.5	<p style="text-align: center;">with legal alternatives</p> <p>Vocabulary:</p> <ol style="list-style-type: none"> 1. Unit Price 2. Brand 3. Impulse Buying 4. Consumer Movement 5. Fraud 6. Guarantee 7. Express Warranty 8. Implied Warranty 9. Mediation 10. Arbitration 11. Class Action Suit 12. Small Claims Court 	<p>Internet resources.</p> <p>Teacher-made evaluation materials.</p>		
Money Management and Financial Planning	15.6.12.G 15.6.12.D 15.6.12.P 15.6.12.Q	<ul style="list-style-type: none"> ● Explain the basics of money management and creating a personal balance sheet ● Identify purposes of a personal 			

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	<p>15.6.12.S</p> <p>CC.1.2</p> <p>CC.1.4</p> <p>CC.1.5</p>	<p>budget and describe steps to create one</p> <ul style="list-style-type: none"> ● Apply budgeting activities to reach financial goals <p>Vocabulary:</p> <ol style="list-style-type: none"> 1. Money Management 2. Personal Assets 3. Net Worth 4. Cash Flow Statement 5. Fixed Expenses 6. Variable Expenses 7. Allowances 8. Budget Variance 9. Financial Plan 10. Individual Retirement Account (IRA) 11. Estate Planning 			
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<p>Banking and Financial Services</p>	<p>15.6.12.P 15.6.12.I 15.6.12.K 15.6.12.B 15.6.12.A CC.1.2 CC.1.4 CC.1.5</p>	<ul style="list-style-type: none"> ● Explain the purpose of Banks and list types of other financial Institutions ● Discuss savings, payments, loans and other financial services ● Demonstrate how to write a check and explain banking and payment methods <p>Vocabulary:</p> <ol style="list-style-type: none"> 1. Federal Reserve System (Fed) 2. Commercial Bank 3. Credit Union 4. Federal Deposit Insurance Corporation (FDIC) 5. Safe-deposit box 6. Service Charge 	<p>Introduction to Business, 6e (South Western Publishing, 2006)</p> <p>Activities and Projects that correspond with the text.</p> <p>Teacher made Powerpoint presentation.</p> <p>Internet resources.</p> <p>Teacher-made evaluation materials.</p>	<p>Teacher prepared tests, quizzes, etc.</p> <p>Series available assessments online. (Optional)</p>	<p>9 days</p>
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		<p>7. Debit Card 8. Endorsement 9. Check Register 10. Stop Payment Order 11. Bank Statement 12. Bank Reconciliation 13. Outstanding Checks</p>			
Consumer Credit	<p>15.6.12.K 15.6.12.L 15.6.12.M CC.1.2 CC.1.4 CC.1.5</p>	<ul style="list-style-type: none"> ● Obtain an understanding of types of consumer credit along with the advantages and disadvantages of using credit ● Calculate interest and finance charges ● Understand the purpose credit applications, loan contracts, monthly statements and other credit documents 	<p>Introduction to Business, 6e (South Western Publishing, 2006)</p> <p>Activities and Projects that correspond with the text.</p> <p>Teacher made Powerpoint presentation.</p> <p>Internet resources.</p>	<p>Teacher prepared tests, quizzes, etc.</p> <p>Series available assessments online. (Optional)</p>	9 days

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		<ul style="list-style-type: none">● Understand regulations associated with credit users and problems using credit <p>Vocabulary:</p> <ol style="list-style-type: none">1. Credit2. Finance Charge3. Down Payment4. Installment Loan5. Promissory Note6. Collateral7. Cosigner8. Credit Rating9. Interest10. Annual Percentage Rate11. Credit Application12. Credit Bureau13. Statement of Account14. Credit Counselor15. Bankruptcy	Teacher-made evaluation materials.		
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<p>Savings and Investment Strategies</p>	<p>15.6.12.R 15.6.12.Q 15.6.12.P 15.6.12.S 15.6.12.O CC.1.2 CC.1.4 CC.1.5</p>	<ul style="list-style-type: none"> ● Differentiate and identify types of investments and factors to consider when selecting an investment ● Distinguish between types of stock, investing in stock and stock prices ● Explain government and corporate bonds and mutual funds ● Understand real estate investment and various types of housing options <p>Vocabulary:</p> <ol style="list-style-type: none"> 1. Saving 2. Investing 3. Yield 4. Liquidity 	<p>Introduction to Business, 6e (South Western Publishing, 2006)</p> <p>Activities and Projects that correspond with the text.</p> <p>Teacher made Powerpoint presentation.</p> <p>Internet resources.</p> <p>Teacher-made evaluation materials.</p>	<p>Teacher prepared tests, quizzes, etc.</p> <p>Series available assessments online. (Optional)</p>	<p>10 days</p>
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		<ul style="list-style-type: none"> 5. Preferred Stock 6. Common Stock 7. Stockbroker 8. Stock Exchange 9. Market Value 10. Municipal Bond 11. Corporate Bond 12. Mutual Fund 13. Real Estate 14. Mortgage 15. Equity 16. Assessed Value 17. Commodities 18. Futures Contract 19. Collectibles 			
Insurance	<p>15.5.12.K</p> <p>15.8.12.F</p> <p>15.8.12.N</p> <p>15.8.12.T</p> <p>15.6.12.N</p> <p>15.6.12.O</p>	<ul style="list-style-type: none"> ● Vehicle Insurance ● Property Insurance ● Life Insurance ● Health Insurance <p>Vocabulary:</p> <ul style="list-style-type: none"> 1. Bodily Injury Liability 2. Medical Payments 	<p>Introduction to Business, 6e (South Western Publishing, 2006)</p> <p>Activities and Projects that correspond with the text.</p> <p>Teacher made Powerpoint presentation.</p>	<p>Teacher prepared tests, quizzes, etc.</p> <p>Series available assessments online. (Optional)</p>	10 days

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	<p>CC.1.2</p> <p>CC.1.4</p> <p>CC.1.5</p>	<p>3. Uninsured Motorist</p> <p>4. Property Damage Liability</p> <p>5. Collision</p> <p>6. Deductible</p> <p>7. Comprehensive Coverage</p> <p>8. Personal Liability Coverage</p> <p>9. Homeowners Policy</p> <p>10. Depreciation</p> <p>11. Beneficiary</p> <p>12. Term Life Insurance</p> <p>13. Permanent Life Insurance</p> <p>14. Hospital Insurance</p> <p>15. Surgical Insurance</p> <p>16. Regular Medical Insurance</p> <p>17. Major Medical Insurance</p> <p>18. Coinsurance</p> <p>19. Comprehensive Medical Policy</p>	<p>Internet resources.</p> <p>Teacher-made evaluation materials.</p>		
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		20. Disability Income Insurance			
Review and Finals					15 days