

Pascack Valley Regional High School District

**Pascack Hills High School, Montvale, New Jersey
Pascack Valley High School, Hillsdale, New Jersey**

Course Name: Financial Investments

Born on: July, 2022
Current Revision: July, 2023
Board Approval 8/28/23

COURSE DESCRIPTION:

The goal of the Financial Investments course is to educate and extend student knowledge of financial responsibility and the practice of sound investing strategies. The course will focus on the diverse investment strategies individuals use to seek out a positive return. The course will require that students explore topics of how corporate finance works and the corporate structures of businesses. Students will analyze financial statements, estimate risk and return, and evaluate corporate stocks, bonds, and other financial securities.

Recommended Text: [Essentials of Investments](#)

Student Outcomes:

After successfully completing this course, the student will:

- Utilize their business/finance vocabulary to partake in investing discussions
- Differentiate between savings and investing
- Explain the risks and rewards of investing
- Define stock market and explain how stock markets work
- Define and research mutual funds
- Analyze financial data from articles, charts, and the stock tables
- Explain the functions of the Federal Reserve System
- Explain the history of Social Security, financing of Social Security and benefits paid
- Explain retirement investments including IRAs, Roth IRAs, 401Ks, 403Bs, and pension plans
- Simulate investment decisions through hands-on investing simulations
- Negotiate the complex world of investment strategies
- Compare research from various sources to make informed financial decisions
- Communicate their research orally and in writing to the class
- Collaborate in online communities and use technology to solve problems, collect data, and make decisions

Interdisciplinary Connections

This course emphasizes real-world math and writing skills.

NJSLS 9.1, 9.3: Rapid advancements in technology and subsequent changes in the economy have created opportunities for individuals to compete and connect on a global scale. In this increasingly diverse and complex world, the successful entrepreneur or employee must not only possess the requisite education for specific industry pathways but also employability skills necessary to collaborate with others and manage resources effectively in order to establish and maintain stability and independence.					
Content/Topic:	Key learning items/concepts:	Observable Proficiencies and Skills:	NJSLS	Benchmark Performance and Assessments	Suggested Materials
<p>Unit I – Introduction to Finance and Investing</p> <p>Time: 1-2 Weeks</p> <p>Content Statement:</p> <p>In this unit students will be introduced to the finance and investment marketplace. Discussions on why investing is important for short and long term goals and the various types of investments can offer benefits for different types of investors.</p> <p>Essential Question:</p> <p>What are the major areas in finance?</p> <p>Why is finance important for a business to analyze?</p> <p>What are the goals when looking for investment opportunities?</p>	<p>Define an investment.</p> <p>Distinguish between real assets and financial assets.</p> <p>Identify different types of financial markets and the major participants in each of those markets.</p> <p>Explain the economic functions of financial markets and how various securities are related to the governance of the corporation</p>	<p>Proficiencies and Skills:</p> <p>Students will better understand the benefits of investing and investment strategies.</p> <p>Students will understand the business cycle and how it reacts to the markets.</p> <p>Differentiation for Diverse Learners/Accommodations Special Ed/504:</p> <ul style="list-style-type: none"> ● Re-teaching and review ● Graphic organizers ● Guided questions and note taking <p>ML:</p> <ul style="list-style-type: none"> ● Provide student with essential vocabulary <p>At Risk Students:</p> <ul style="list-style-type: none"> ● Provide an Outline for writing assessments <p>Gifted and Talented:</p> <ul style="list-style-type: none"> ● Vary level of reading and primary source documents ● Elevated vocabulary ● Individual presentation ● Provide choices of modes working 	<p>9.3.12.FN.1 9.3.12.FN.2 9.3.12.FN.3 9.3.12.FN.4 9.3.12.FN.5 9.3.12.FN.6 9.3.12.FN.7 9.3.12.FN.8 9.3.12.FN.9 9.3.12.FN.10 9.3.12.FN.11 9.3.12.FN.12 9.3.12.FN.13 9.3.12.FN.14</p> <p>9.1.12.CFR.4 9.1.12.FI.4 9.1.12.FP.2 9.1.12.FP.5 9.1.12.PB.1 9.1.12.PB.2 9.1.12.PB.5 9.1.12.RM.2</p>	<p>Homework assignments F</p> <p>Class activities F:</p> <p><i>Presentations</i> <i>Class participation</i> <i>Research</i> <i>Career Plan</i> <i>Investing Plan</i> <i>Entrepreneur Opportunities</i> <i>Teacher observations</i> <i>In class assignments</i> <i>In class discussions</i> <i>Collaborative work</i> <i>Individual Projects</i></p> <p>Quizzes F</p> <p>Tests S</p>	<p>Selection of primary sources</p> <p><i>Suggestion(s):</i></p> <p>EconEdLink</p> <p>FDIC's Money Smart</p> <p>Hands on Banking</p> <p>MoneySKILL</p> <p>Council For Economic Education - Investing</p>

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<p>Unit II – Types of Investment vehicles.</p> <p>Time: 2-4 Weeks</p> <p>Content Statement: In this unit, students will learn the different types of investment vehicles best suited for a company and an investor. Students will also discover why companies finance investments to reach company goals.</p> <p>Essential Question:</p> <p>1. Why does a company need to generate capital?</p> <p>2. What are the strategies of issuing stock and bonds?</p>	<p>Understand the reason for capital financing.</p> <p>Choosing between financing via debt vs. equity.</p> <p>Distinguish among the major assets that trade in money markets and in capital markets.</p>	<p>Proficiencies and Skills:</p> <p>Students will investigate the various investment products for the individual and companies.</p> <p>Students will begin building a portfolio of investment products.</p> <p>Differentiation for Diverse Learners/Accommodations Special Ed/504:</p> <ul style="list-style-type: none"> ● Re-teaching and review ● Graphic organizers ● Guided questions and note taking <p>ML:</p> <ul style="list-style-type: none"> ● Provide student with essential vocabulary <p>At Risk Students:</p> <ul style="list-style-type: none"> ● Provide an Outline for writing assessments <p>Gifted and Talented:</p> <ul style="list-style-type: none"> ● Vary level of reading and primary source documents ● Elevated vocabulary ● Individual presentation ● Provide choices of modes working 	<p>9.3.12.FN.1 9.3.12.FN.2 9.3.12.FN.3 9.3.12.FN.4 9.3.12.FN.5 9.3.12.FN.6 9.3.12.FN.7 9.3.12.FN.8 9.3.12.FN.9 9.3.12.FN.10 9.3.12.FN.11 9.3.12.FN.12 9.3.12.FN.13 9.3.12.FN.14</p> <p>9.1.12.CFR.4 9.1.12.EG.4 9.1.12.EG.6 9.1.12.FI.2 9.1.12.FP.5 9.1.12.FP.7 9.1.12.PB.2</p> <p>9.4.12.CI.1 9.4.12.CI.2 9.4.12.CT.2 9.4.12.IML.1 9.4.12.IML.2 9.4.12.TL.2 9.4.12.TL.3 9.4.12.TL.4</p>	<p>Homework assignments F</p> <p>Class activities F:</p> <p><i>Presentations</i> <i>Class participation</i> <i>Research</i> <i>Career Plan</i> <i>Investing Plan</i> <i>Entrepreneur Opportunities</i> <i>Teacher observations</i> <i>In class assignments</i> <i>In class discussions</i> <i>Collaborative work</i> <i>Individual Projects</i></p> <p>Quizzes F</p> <p>Tests S</p>	<p>Selection of primary sources <i>Suggestion(s):</i></p> <p>EconEdLink</p> <p>FDIC's Money Smart</p> <p>Hands on Banking</p> <p>MoneySKILL</p>

Course: Financial Investments

Grade Level: 10-12

PVRHSD CURRICULUM MAP

Grade Level: 10-12

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<p>Unit III – Bonds</p> <p>Time: 2-3 Weeks</p> <p>Content Statement:</p> <p>This unit will focus on the bond market and how bonds generate capital for different institutions like governments and corporations. Students will learn how bonds are rated and the payout of a bond.</p> <p>Essential Question:</p> <p>How does one invest in a bond?</p> <p>What does a bond’s maturity rate, yield, and value mean for a diverse portfolio?</p> <p>What are the risks in investing in bonds?</p>	<p>Identify the components and characteristics of bonds and the types of bonds</p> <p>Examine government securities including treasury bills notes, municipal bonds</p> <p>Discuss the bond rating system Calculate the value of bonds, realizing premium and discounted bonds.</p> <p>Compare and contrast different types of bonds to determine investment options and tax advantages</p>	<p>Proficiencies and Skills:</p> <p>Valuing Bonds</p> <p>Profiting from falling interest rates</p> <p>Differentiation for Diverse Learners/Accommodations Special Ed/504:</p> <ul style="list-style-type: none"> ● Re-teaching and review ● Graphic organizers ● Guided questions and note taking <p>ML:</p> <ul style="list-style-type: none"> ● Provide student with essential vocabulary <p>At Risk Students:</p> <ul style="list-style-type: none"> ● Provide an Outline for writing assessments <p>Gifted and Talented:</p> <ul style="list-style-type: none"> ● Vary level of reading and primary source documents ● Elevated vocabulary ● Individual presentation ● Provide choices of modes working 	<p>9.3.12.FN.1 9.3.12.FN.2 9.3.12.FN.3 9.3.12.FN.4 9.3.12.FN.5 9.3.12.FN.6 9.3.12.FN.7 9.3.12.FN.8 9.3.12.FN.9 9.3.12.FN.10 9.3.12.FN.11 9.3.12.FN.12 9.3.12.FN.13 9.3.12.FN.14</p> <p>9.1.12.CFR.4 9.1.12.EG.4 9.1.12.EG.6 9.1.12.FI.2 9.1.12.FP.5 9.1.12.FP.7 9.1.12.PB.2</p> <p>9.4.12.CI.1 9.4.12.CI.2 9.4.12.CT.2 9.4.12.IML.1 9.4.12.IML.2 9.4.12.TL.2 9.4.12.TL.3 9.4.12.TL.4</p>	<p>Homework assignments F</p> <p>Class activities F:</p> <p><i>Presentations</i> <i>Class participation</i> <i>Research</i> <i>Career Plan</i> <i>Investing Plan</i> <i>Entrepreneur Opportunities</i> <i>Teacher observations</i> <i>In class assignments</i> <i>In class discussions</i> <i>Collaborative work</i> <i>Individual Projects</i></p> <p>Quizzes F</p> <p>Tests S</p>	<p>Selection of primary sources</p> <p><i>Suggestion(s):</i></p> <p>EconEdLink</p> <p>FDIC's Money Smart</p> <p>Hands on Banking</p> <p>MoneySKILL</p>

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<p>Unit I V – Stocks</p> <p>Time: 3-4 Weeks</p> <p>Content Statement:</p> <p>Students will examine the stock market through individual company stocks. They will understand the classification of stocks, and understand how to value a company’s stock price.</p> <p>Essential Question:</p> <p>How does investing in stock help grow future earnings?</p> <p>How to identify a financial market to seek investment opportunities?</p>	<p>Examine the history of stock performance and consequences of selling and buying</p> <p>Examine the features of common stock and preferred stock Identify terms frequently used to describe stocks such as PE ratio, Return, dividend, 52 week high and low. Identify types of stocks indexes (Dow Jones, NASDAQ, S & P 500)</p> <p>Contrast the classification of stocks (Income, Growth, Penny, Defensive, Cyclical)</p> <p>Contrast Bull vs. Bear market .</p> <p>Calculate ROI for stock investments</p> <p>Differentiate - buy and hold, short selling, dollar cost averaging, direct investment and dividend reinvestment</p>	<p>Proficiencies and Skills:</p> <p>Students will be able to identify the stock exchanges, different cyclical nature of the markets.</p> <p>Students will be able to calculate return on investments within their investments.</p> <p>Differentiation for Diverse Learners/Accommodations Special Ed/504:</p> <ul style="list-style-type: none"> ● Re-teaching and review ● Graphic organizers ● Guided questions and note taking <p>ML:</p> <ul style="list-style-type: none"> ● Provide student with essential vocabulary <p>At Risk Students:</p> <ul style="list-style-type: none"> ● Provide an Outline for writing assessments <p>Gifted and Talented:</p> <ul style="list-style-type: none"> ● Vary level of reading and primary source documents ● Elevated vocabulary ● Individual presentation ● Provide choices of modes working 	<p>9.3.12.FN.1 9.3.12.FN.2 9.3.12.FN.3 9.3.12.FN.4 9.3.12.FN.5 9.3.12.FN.6 9.3.12.FN.7 9.3.12.FN.8 9.3.12.FN.9 9.3.12.FN.10 9.3.12.FN.11 9.3.12.FN.12 9.3.12.FN.13 9.3.12.FN.14</p> <p>9.1.12.CFR.4 9.1.12.EG.4 9.1.12.EG.6 9.1.12.FI.2 9.1.12.FP.5 9.1.12.FP.7 9.1.12.PB.2</p> <p>9.4.12.CI.1 9.4.12.CI.2 9.4.12.CT.2 9.4.12.IML.1 9.4.12.IML.2 9.4.12.TL.2 9.4.12.TL.3 9.4.12.TL.4</p>	<p>Homework assignments F</p> <p>Class activities F:</p> <p><i>Presentations</i> <i>Class participation</i> <i>Research</i> <i>Career Plan</i> <i>Investing Plan</i> <i>Entrepreneur Opportunities</i> <i>Teacher observations</i> <i>In class assignments</i> <i>In class discussions</i> <i>Collaborative work</i> <i>Individual Projects</i></p> <p>Quizzes F</p> <p>Tests S</p>	<p>Selection of primary sources <i>Suggestion(s):</i></p> <p>EconEdLink</p> <p>FDIC's Money Smart</p> <p>Hands on Banking</p> <p>MoneySKILL</p>

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<p>Unit V – Mutual and Index Funds</p> <p>Time: 2-3 Weeks</p> <p>Content Statement:</p> <p>Students will analyze the mutual fund market and how mutual funds are designed. Students will analyze the sectors and diversification of the funds and see the cost structure of each fund.</p> <p>Essential Question:</p> <p>How do mutual funds protect investors from unnecessary risks?</p>	<p>Understand the structure of a mutual fund.</p> <p>How mutual funds diversify investment strategies.</p> <p>Analyze the mutual fund sector and cost structures.</p>	<p>Proficiencies and Skills:</p> <p>Students will be able to identify and analyze the prospectus of a mutual fund.</p> <p>Students will be able to calculate the cost of owning a fund and contrast with different fund managers.</p> <p>Differentiation for Diverse Learners/Accommodations Special Ed/504:</p> <ul style="list-style-type: none"> ● Re-teaching and review ● Graphic organizers ● Guided questions and note taking <p>ML:</p> <ul style="list-style-type: none"> ● Provide student with essential vocabulary <p>At Risk Students:</p> <ul style="list-style-type: none"> ● Provide an Outline for writing assessments <p>Gifted and Talented:</p> <ul style="list-style-type: none"> ● Vary level of reading and primary source documents ● Elevated vocabulary ● Individual presentation ● Provide choices of modes working 	<p>9.3.12.FN.1 9.3.12.FN.2 9.3.12.FN.3 9.3.12.FN.4 9.3.12.FN.5 9.3.12.FN.6 9.3.12.FN.7 9.3.12.FN.8 9.3.12.FN.9 9.3.12.FN.10 9.3.12.FN.11 9.3.12.FN.12 9.3.12.FN.13 9.3.12.FN.14</p> <p>9.1.12.CFR.4 9.1.12.EG.4 9.1.12.EG.6 9.1.12.FI.2 9.1.12.FP.2 9.1.12.FP.5 9.1.12.PB.1 9.1.12.RM.1 9.1.12.RM.2</p> <p>9.4.12.CI.1 9.4.12.CI.2 9.4.12.TL.2</p>	<p>Homework assignments F</p> <p>Class activities F:</p> <p><i>Presentations</i> <i>Class participation</i> <i>Research</i> <i>Career Plan</i> <i>Investing Plan</i> <i>Entrepreneur Opportunities</i> <i>Teacher observations</i> <i>In class assignments</i> <i>In class discussions</i> <i>Collaborative work</i> <i>Individual Projects</i></p> <p>Quizzes F</p> <p>Tests S</p>	<p>Selection of primary sources <i>Suggestion(s):</i></p> <p>EconEdLink</p> <p>FDIC's Money Smart</p> <p>Hands on Banking</p> <p>MoneySKILL</p>

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<p>Unit VI – Taxes and Investment</p> <p>Time: 2-3 Weeks</p> <p>Content Statement:</p> <p>Students will discover the role of taxes in financial investments. Students will look at tax-deferred investments to maximize returns.</p> <p>Essential Question:</p> <p>What role do taxes have on different investments?</p> <p>What types of investments are tax deferred?</p>	<p>Different tax implications for the different types of investment accounts.</p> <p>How do taxes affect your investment strategy?</p> <p>How investments are taxed.</p>	<p>Proficiencies:</p> <p>Students will calculate the different short and long-term capital gains tax on different investments.</p> <p>Students will calculate how taxes can lower their stock investments and how to use losses to lower taxable income.</p> <p>Differentiation for Diverse Learners/Accommodations Special Ed/504:</p> <ul style="list-style-type: none"> ● Re-teaching and review ● Graphic organizers ● Guided questions and note taking <p>ML:</p> <ul style="list-style-type: none"> ● Provide student with essential vocabulary <p>At Risk Students:</p> <ul style="list-style-type: none"> ● Provide an Outline for writing assessments <p>Gifted and Talented:</p> <ul style="list-style-type: none"> ● Vary level of reading and primary source documents ● Elevated vocabulary ● Individual presentation ● Provide choices of modes working 	<p>9.3.12.FN.1 9.3.12.FN.2 9.3.12.FN.3 9.3.12.FN.4 9.3.12.FN.5 9.3.12.FN.6 9.3.12.FN.7 9.3.12.FN.8 9.3.12.FN.9 9.3.12.FN.10 9.3.12.FN.11 9.3.12.FN.12 9.3.12.FN.13 9.3.12.FN.14</p> <p>9.1.12.EG.4 9.1.12.EG.6 9.1.12.FI.2 9.1.12.FP.5 9.1.12.FP.7 9.1.12.PB.2 9.1.12.PB.5 9.1.12.RM.1 9.1.12.RM.2</p>	<p>Homework assignments F</p> <p>Class activities F:</p> <p><i>Presentations</i> <i>Class participation</i> <i>Research</i> <i>Career Plan</i> <i>Investing Plan</i> <i>Entrepreneur Opportunities</i> <i>Teacher observations</i> <i>In class assignments</i> <i>In class discussions</i> <i>Collaborative work</i> <i>Individual Projects</i></p> <p>Quizzes F</p> <p>Tests S</p>	<p>Selection of primary sources</p> <p><i>Suggestion(s):</i></p> <p>EconEdLink</p> <p>FDIC's Money Smart</p> <p>Hands on Banking</p> <p>MoneySKILL</p>

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<p>Unit VII – Speculative Investments</p> <p>Time: 2 Weeks</p> <p>Content Statement:</p> <p>Look how futures, options, and commodities can impact an investment strategy.</p> <p>Essential Question:</p> <p>How do option trades create a risk vs. reward in buying and selling stock.</p> <p>How does exposure to commodities differentiate from classic investments?</p>	<p>What is an option in regards to investing?</p> <p>How do options pose great risk and reward?</p> <p>How does borrowing on margin create unlimited risk while investing?</p> <p>What shorting an investment can lead to unlimited risk and return</p>	<p>Proficiencies and Skills::</p> <p>Students will calculate margin calls and understand the risk of investing on borrowed money.</p> <p>Students will understand the unlimited risk of shorting an investment.</p> <p>Differentiation for Diverse Learners/Accommodations Special Ed/504:</p> <ul style="list-style-type: none"> ● Re-teaching and review ● Graphic organizers ● Guided questions and note taking <p>ML:</p> <ul style="list-style-type: none"> ● Provide student with essential vocabulary <p>At Risk Students:</p> <ul style="list-style-type: none"> ● Provide an Outline for writing assessments <p>Gifted and Talented:</p> <ul style="list-style-type: none"> ● Vary level of reading and primary source documents ● Elevated vocabulary ● Individual presentation ● Provide choices of modes working 	<p>9.3.12.FN.1 9.3.12.FN.2 9.3.12.FN.3 9.3.12.FN.4 9.3.12.FN.5 9.3.12.FN.6 9.3.12.FN.7 9.3.12.FN.8 9.3.12.FN.9 9.3.12.FN.10 9.3.12.FN.11 9.3.12.FN.12 9.3.12.FN.13 9.3.12.FN.14</p>	<p>Homework assignments F</p> <p>Class activities F:</p> <p><i>Presentations</i> <i>Class participation</i> <i>Research</i> <i>Career Plan</i> <i>Investing Plan</i> <i>Entrepreneur</i> <i>Opportunities</i> <i>Teacher observations</i> <i>In class assignments</i> <i>In class discussions</i> <i>Collaborative work</i> <i>Individual Projects</i></p> <p>Quizzes F</p> <p>Tests S</p>	<p>Selection of primary sources <i>Suggestion(s):</i></p> <p>EconEdLink</p> <p>FDIC's Money Smart</p> <p>Hands on Banking</p> <p>MoneySKILL</p>

9.1-4: Career Readiness, Life Literacies, and Key Skills Standards:

The NJSLS-CLKS provide a framework of concepts and skills to be integrated into the foundational, academic and technical content areas to prepare students to engage in the postsecondary options of their choice. The personal financial literacy standard promotes not only the exploration of money management but also the psychology of spending and saving that influences decisions related to finances. From discovering the concept and forms of money to exploring lines of credit and types of insurance, these standards ensure a robust and comprehensive education in financial literacy from early elementary grades through high school. 9.4 Life Literacies and Key Skills, ensures our students are prepared with the necessary knowledge, skills and dispositions to thrive in an interconnected global economy. For example, as a member of any community, the ability to communicate while collaborating in a group is crucial to function effectively. In addition, whether in their personal lives or at work, individuals will need to be able to discern accurate and valid information – given the unprecedented amount of information that is posted on the Internet daily – as well as leverage creativity and critical thinking skills to solve local and global problems. In short, these standards provide students with a guide to interact in life and work regardless of the domain-specific environment.

The NJSLS-CLKS reflect national and state standards as well as other national and international documents such as the National Financial Educators Council Learner Framework & Standards for High School, College & Adults as well as those published by the Pascack Valley Regional High School District, by the Council for Economic Education, JumpStart Coalition for Personal Financial Literacy, Partnership for 21st Century Skills, and The Asia Society.

Revised Standards Framework for NJ Designed Standards: The design of this version of the NJSLS-Career Readiness, Life Literacies, and Key Skills (NJSLS-CLKS) is intended to,

- promote the development of curricula and learning experiences that reflect the vision and mission of Career Readiness, Life Literacies, and Key Skills;
- foster greater coherence and appropriate progressions across grade bands; • establish meaningful connections among the major areas of study;
- prioritize the important ideas and core processes that are central and have lasting value beyond the classroom; and
- reflect the habits of mind central to Career Readiness, Life Literacies, and Key Skills that lead to post-secondary success.

Possible Curricular Modifications:

<p>Interdisciplinary Connections</p>	<p><u>Connections to NJSLA – English Language Arts:</u> WHST.9-12.2: Write informative/explanatory texts, including the narration of historical events, scientific procedures/ experiments, or technical processes WHST.9-12.9: Draw evidence from informational texts to support analysis, reflection, and research RST.11-12.1: Accurately cite strong and thorough evidence from the text to support analysis of science and technical texts, attending to precise details for explanations or descriptions.</p> <p><u>Connections to NJSLA – Mathematics</u> MP.4: Model with mathematics. NJSLSA.SL1 Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others’ ideas and expressing their own clearly and persuasively. NJSLSA.SL2 Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and orally.</p>
<p>Career Readiness, Life Literacies, and Key Skills</p>	<ul style="list-style-type: none"> ● 9.1.12.CFR.1: Compare and contrast the role of philanthropy, volunteer service, and charities in community development and quality of life in a variety of cultures. ● 9.1.12.CFR.2: Summarize causes important to you and compare organizations you seek to support to other organizations with similar missions. ● 9.1.12.CFR.3: Research companies with corporate governance policies supporting the common good and human rights. ● 9.4.12.IML.3: Analyze data using tools and models to make valid and reliable claims, or to determine optimal design solutions (e.g., S-ID.B.6a., 8.1.12.DA.5, 7.1.IH.IPRET.8) ● 9.4.12.IML.4: Assess and critique the appropriateness and impact of existing data visualizations for an intended audience (e.g., S-ID.B.6b, HS-LS2-4). ● 9.4.12.TL.3: Analyze the effectiveness of the process and quality of collaborative environments.

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	<ul style="list-style-type: none"> ● 9.4.12.TL.4: Collaborate in online learning communities or social networks or virtual worlds to analyze and propose a resolution to a real-world problem (e.g., 7.1.AL.IPERS.6). ● 9.4.12.IML.8: Evaluate media sources for point of view, bias, and motivations (e.g., NJLSA.R6, 7.1.AL.IPRET.6). ● 9.4.12.IML.9: Analyze the decisions creators make to reveal explicit and implicit messages within information and media (e.g., 1.5.12acc.C2a, 7.1.IL.IPRET.4).
<p>Computer Science and Design Thinking</p>	<ul style="list-style-type: none"> ● 8.2.12.ETW.2: Synthesize and analyze data collected to monitor the effects of a technological product or system on the environment. ● 8.2.12.ETW.3: Identify a complex, global environmental or climate change issue, develop a systemic plan of investigation, and propose an innovative sustainable solution. ● 8.2.12.EC.1: Analyze controversial technological issues and determine the degree to which individuals, businesses, and governments have an ethical role in decisions that are made. ● 8.2.12.EC.2: Assess the positive and negative impacts of emerging technologies on developing countries and evaluate how individuals, non-profit organizations, and governments have responded. ● 8.2.12.EC.3: Synthesize data, analyze trends, and draw conclusions regarding the effect of a technology on the individual, culture, society, and environment and share this information with the appropriate audience. ● 8.2.12.ETW.4: Research historical tensions between environmental and economic considerations as driven by human needs and wants in the development of a technological product and present the competing viewpoints.

Modifications			
Multilingual Learners	Special Education	At-Risk	Gifted and Talented

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<p>Display labeled images of individuals, terms and content</p> <p>Use body movement and gestures to further explain concepts to students.</p> <p>Restate design steps aloud before project activity.</p> <p>Assign a native language partner.</p>	<p>Provide adequate scaffolds for the educational process.</p> <p>Provide alternative choices (i.e. verbal or visual) to demonstrate proficiency.</p> <p>Provide an outline of lessons</p> <p>Get a written list of instructions</p> <p>Work or take a test in a different setting, such as a quiet room with few distractions.</p> <p>Sit where they learn best (for example, near the teacher).</p> <p>Use an alarm to help with time management.</p> <p>Work with a partner.</p>	<p>Incorporate student choice</p> <p>Invite parents, neighbors, friends, the school principal and other community members to support classroom activities.</p> <p>Provide peer mentoring to improve techniques.</p>	<p>Take on an additional or more complex reading and writing prompts</p> <p>Investigate different levels and concepts relevant to the presented topics</p>
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Career information - Business

A business degree is a great way to develop many of the transferable skills needed for working in a business environment. There are a number of business degrees which you can undertake, one of the most common of which is an undergraduate business studies degree. Often a business studies degree will cover subjects such as accounting, finance, management and, increasingly, entrepreneurship. This wide range of subjects reflects the multidisciplinary nature of business, and the importance of understanding all the key elements needed to make a business successful.

If you're looking for a degree which specializes more in a particular aspect of the business world (e.g. economics or marketing), consider taking a dedicated program in that area, or a joint honors degree (e.g. Business & Economics). The advantage of a joint degree is that you acquire general business skills along with more specialized ones, leaving you well placed when it comes to applying for graduate jobs.

Corporate business careers are available in pretty much every sector you can think of; all industries need strong leaders, managers, financial advisors and market-savvy decision-makers. For many business graduates, however, the traditional pathways still hold a strong appeal – including careers in the banking and financial sectors, consultancy, human resources and marketing roles.

If a straightforward corporate career is failing to get you excited, then a business program can also give you the skills to create your own business, or to take on business and management roles within more creative industries, be that fashion, media, or even the charity sector.

The good thing about a business studies qualification is that it can lead to many entry-level roles upon graduation, while still allowing those who wish to specialize further the chance to improve their return on investment with a graduate degree. Examples of postgraduate programs include Masters in Management, Masters in Finance and (for those who've gained some professional experience) the Masters in Business Administration (MBA).

Typical careers with a business degree

Don't assume that studying business is a one-way route into business leadership and management roles – while this is a common path, business careers span multiple industries. Good business and management skills are key elements of any profitable company, and therefore effective leaders, strategic thinkers and financial experts are all in great demand. Big or small, global or local, companies all over the world are looking for business graduates like you.

Business careers in accounting and finance

Generalized business studies degrees will usually cover aspects of accountancy and finance, however, if you wish to pursue a career in accounting or finance, you'll usually need to gain further qualifications. A good option for business graduates is to apply for a graduate role and complete a specialized qualification while you work. In many larger companies, the course costs will be covered by the employer.

If you decide to go into accounting or finance, your job may involve reviewing your company's financial situation both past and present; advising clients and colleagues on tax and expenditure; managing records and business transactions; playing a role in mergers and acquisitions; and taking responsibility for preventing bad practice as well as fraud and negligence.

Business careers in management

Becoming a manager is a tough job, with long hours and heavy responsibilities. The upside is that managerial roles are known for being higher-paid, as well as boasting many opportunities for career progression or even a career U-turn. Managers can be found across all industries and fields, and their job is to provide structure and strategy to a workplace.

Because of the responsibility of such positions, it's unlikely you'll find a managerial role without first gaining a further degree or a number of years of mid-level work experience. Despite this, business graduates are well-placed to become managers later on in life, and with determination and steady career progression an additional degree may not be necessary.

Business careers in consultancy

Another option which may appeal is the field of business consultancy. This means working as part of a team, combining your business expertise and analytical skills in order to provide advice to other companies, usually focusing on how to optimize a specific project or part of the business. Projects and clients may vary widely, ensuring plenty of fresh challenges to get to grips with. Or you may specialize in a particular type of business, combining your business knowledge with a second field of interest, such as engineering or logistics.

Business careers in retail and sales

There's much more to retail and sales than shelf-stacking and cold-calling, especially if you're armed with a business degree. Opportunities within sales and retail are numerous, including shop-based and office-based roles, as well as traveling positions for which a good knowledge of global markets is a must.

For those looking to rise to the higher levels of retail and sales careers, large companies often offer the chance to undertake a graduate training program or trainee management program, in order to fast-track your position within the company. This can be highly valuable in gaining on-the-job experience, while continuing to develop your business and management skills in a commercial world.

Other common graduate careers with a business degree include roles within auditing, banking, communications, distribution, energy and utilities, hospitality and leisure, IT, insurance, journalism, law, logistics, manufacturing, media administration, production management, public relations, the public sector and defense, risk management and tax.

Less typical careers with a business degree

What can you do with a business degree *without* following the typical routes? Well, you can do a lot. Roles requiring business acumen and analytical thinking are innumerable, and your choice of which industry to head into is likely to be based on personal interests. It's a cliché, but true – if you work for a company, product or service you truly believe in, you're likely to be more motivated and effective in your role and progress more rapidly.

Business careers in media

Although business studies degrees may not seem like the most creative of pathways, they can in fact lead to many roles within creative industries. Media is one such widespread industry, an umbrella term covering TV, film, online, newspaper and magazine publishing, events and more. While you're unlikely to be directly involved in creative tasks such as writing, video editing or animation production, you'll need a solid understanding of the media sector within which you're working. Business careers in media include roles in sales, human resources, PR, finance and accounting, operations, marketing and branding, as well as overall management and strategic direction.

Business careers in marketing and advertising

Opportunities in marketing and advertising are numerous for business graduates, particularly for those with a bit of creative flair. In these industries, business graduates can use the analysis and report-writing skills honed during their degree in order to conduct market research, develop marketing strategies, manage client relationships, liaise with copywriters, designers and printers, analyze markets and evaluate campaign results. You're likely

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to be working alongside specialists such as designers, video producers and copywriters, and will need to continually broaden your own skillset to keep pace with changes in technology and market trends.

Business careers in human resources

Business doesn't have to be a dog-eat-dog world, and careers within human resources offer roles which require both business acumen and highly honed interpersonal skills. Recruitment, training and pay are all areas handled by the HR department. Great communication skills are essential, but you'll also be expected to have a good basic understanding of business operations and management as well as detailed and up-to-date knowledge of employment laws and company regulations.