

Pascack Valley Regional High School District

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

**Course of the Name: Financial Literacy & Hybrid Financial Literacy
Summer Hybrid Financial Literacy**

Born on: August, 2015
Previous Revision: July, 2020
Current Revision: July, 2023
Board Approval: 8/28/23

COURSE DESCRIPTION: Financial Literacy /Hybrid Financial Literacy/Summer Hybrid Financial Literacy(Online)

This business course is designed to assist students in developing a strong foundation for making lifelong financial decisions. Making good financial choices requires integrating different kinds of information of which financial data is only one part. Life-style preferences and choices, economic and political trends, principles of budgeting and accounting, legal consequences, and opportunity cost analysis all have a role to play in financial decision making. This course integrates essential disciplines, including economics, accounting, finance, investing, consumer law, tax law and consumer psychology.

Critical thinking skills are developed through student identification of relevant variables that access a broad spectrum of information, evaluate conflicting information, weigh the consequences of alternative actions, and arrive at a decision. Students will develop a better understanding of their respective roles as employees, customers, and investors. Through the use of the Internet, students will connect the concepts they learn in the course with the fast-paced, information-based world they live in. Simulations use real-world scenarios that allow students to apply course content in making decision related to individual or family finances.

The guided hybrid program includes the same core material as the brick and mortar option but with less face to face contact time. Students in the hybrid course must successfully complete both core materials via the teacher Canvas page and a PVRHSD final assessment given by the business department to receive a passing grade. The Hybrid course will be completed during a set time schedule – Fall or Spring – With the final assessment given during the district exam schedule. * Summer HFL will be condensed over a four week period based on teacher modules on the seven to themes.

Student Outcomes:

After completing this course, the student will demonstrate the ability to:

- define the steps to financial planning.
- identify factors that affect personal financial planning.
- set financial goals and develop a plan to achieve them.
- identify potential careers and the opportunity costs for the chosen careers.
- identify the advantages and disadvantages of entrepreneurship.
- read a paycheck and explain the various taxes and deductions.
- identify the various compulsory government programs associated that influence personal finance.
- prepare a budget and track income and expenses.
- understand how an individual's financial values and goals may change across a lifetime.

Grade Level: 9-12

- explain the external factors that affect a personal budget.
- differentiate between saving and investing.
- calculate income on savings and investments.
- chart investments over time.
- define various types of credit.
- differentiate between good and bad debt.
- explain credit worthiness, credit scores and credit reports.
- identify various financial institutions and their purpose.
- define bankruptcy and explain its implications.
- discuss the advantages and disadvantages of renting versus buying a home.
- identify different types of mortgages.
- explain how to obtain financing for a mortgage.
- analyze the influence of culture on saving and investing.
- understand the impact and importance of charitable giving.
- describe the relationship between the media, investment and consumer confidence.
- understand how to be a critical consumer by using decision-making methods before purchasing a product or service.
- identify various consumer scams and describe how they work.
- identify laws that protect consumers.
- explain the relationship between the tax-payer and the government.
- compare and contrast the role of philanthropy, volunteer service and charities in community development and quality of life in a variety of cultures.
- identify federal and private sources for consumer information and consumer help.

Methodologies

The following methods of instruction are suggested: simulations, lecture, discussion, group projects, role playing, case studies, demonstration, class presentations, current events, Web 2.0 tools.

***Virtual Learning**

Course: Financial Literacy

PVRHSD CURRICULUM MAP

Grade Level: 9-12

Students take part in online lessons via collaborative assignments, video conferencing software, and are monitored using Google Classroom and other classroom management software programs. Technologies used include, but are not limited to: Zoom, Google Meet, DyKnow, Google Classroom, Kahoot, Google Apps (Gmail, Docs, Slides, Forms, Sheets, Draw, Sites, etc.), Pear Deck, Kahoot, Quizlet, EdPuzzle, and Internet research/sources.

Interdisciplinary Connections

The course incorporates real world mathematical computations, writing skills, speaking skills, and computer applications. In addition, the study of domestic and global economics allows students to discover themes present in United States history that have impacted the present-day economy.

Accommodations and Modifications: Each unit has examples of possible accommodations/modifications. Charts of accommodations/modifications are found at the end of the document.

***Hybrid Financial Literacy**

Purpose:

Allow for students to meet the Financial Literacy graduation requirement through a non-traditional setting/environment.

Skill/Standards Based:

Semi-self paced with teacher interactions via Canvas

Teacher “Contact” Time:

Meeting 1x a week – Pascack Period

Virtual assignments - 4 days

1 teaching period

Student Numbers:

30-40 students (per school) 1st year

Time:

Semester based

Each Unit will take about 1-2 weeks to complete for the semester course.

Grading:

Pass/Fail – Final assessment (Jan/June)

Course: Financial Literacy

PVRHSD CURRICULUM MAP

Grade Level: 9-12

***Summer Hybrid Financial Literacy Online**

Purpose:

Allow for students to meet the Financial Literacy graduation requirement through a non-traditional setting/environment over the summer. Allows students to advance through the program at an accelerated rate over the summer. Students successfully completing the course will have more opportunities to take in-house courses during the school year.

Skill/Standards Based:

Semi-self paced with teacher interactions via Canvas/Video Conference

Teacher “Contact” Time:

Meeting 1x a week – Four Weeks

Virtual assignments r ttye- 4 days

1 teaching period r

Student Numbers:

25 students (per school) over the summer.

Time:

1 Month

Each Unit will take about 1 week to complete for the semester course.

Grading:

Pass/Fail

<p>NJSLS 9.1: 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.</p>					
Content/Topic: Income and Careers	Key learning items/concepts:	Observable Proficiencies and Skills:	NJSLS	Benchmark Performance and Assessments	Suggested Materials
<p>Unit I – Income and Careers</p> <p>Time: 3 weeks</p> <p>Essential Question:</p> <p>Compare and contrast the role of philanthropy, volunteer service, and charities in community development and quality of life in a variety of cultures.</p> <p>*Investigate possible career opportunities based on interest and economic opportunity.</p>	<p>Philanthropic, charitable, and entrepreneurial organizations play distinctly different but vitally important roles in supporting the interests of local and global communities.</p> <p>The potential for building and using personal wealth includes responsibility to the broader community and an understanding of the legal rights and responsibilities of being a good citizen.</p> <p>Career Education: Career planning requires purposeful planning based on research, self-knowledge, and informed choices.</p>	<p>Proficiencies and Skills:</p> <p>Content Statements: Educational achievement, career choice, and entrepreneurial skills all play a role in achieving a desired lifestyle.</p> <p>Income often comes from different sources, including alternative sources.</p> <p>Income affects spending decisions and lifestyle.</p> <p>Taxes and the cost of employee benefits can affect the amount of disposable 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>Multilingual Learners:</p> <ul style="list-style-type: none"> ● Provide student with essential vocabulary <p>At Risk Students:</p>	<p>9.1.12.CFR.1 9.1.12.CFR.2 9.1.12.CFR.3 9.1.12.CFR.4 9.1.12.CFR.5 9.1.12.CFR.6 9.2.12.CAP.1 9.2.12.CAP.2 9.2.12.CAP.3 9.2.12.CAP.4 9.2.12.CAP.5 9.2.12.CAP.6 9.2.12.CAP.7 9.2.12.CAP.8 9.2.12.CAP.9 9.2.12.CAP.10 9.2.12.CAP.11 9.2.12.CAP.12 9.2.12.CAP.13 9.2.12.CAP.14 9.2.12.CAP.15 9.2.12.CAP.16 9.2.12.CAP.17 9.2.12.CAP.18 9.2.12.CAP.19 9.2.12.CAP.20 9.2.12.CAP.21 9.2.12.CAP.22 9.2.12.CAP.23</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><i>Suggestion(s):</i></p> <p>EverFi</p> <p>Practical Money Skills</p> <p>Banzai</p> <p>EconEdLink</p> <p>Financial Fitness for Life</p> <p>FDIC's Money Smart</p> <p>Hands on Banking</p> <p>MoneySKILL</p> <p>Cents and Sensibility</p> <p>Career Information</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			
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Grade Level: 9-12

Content/Topic:	Key learning items/concepts:	Observable Proficiencies and Skills:	NJSLs	Benchmark Performance and Assessments	Suggested Materials
<p>Unit II – Planning and Budgeting</p> <p>Time: 5 Weeks</p> <p>Content Statement:</p> <p>Having an effective budget is key to a life of independence. There are many tools that allow the individual to see financial success and peace of mind. Utilizing these tools will be the bedrock of financial security.</p> <p>Money management involves setting financial goals.</p> <p>Money management is reliant on developing and maintaining personal budgets.</p> <p>Money management requires understanding of cash flow systems and business</p> <p>Essential Question:</p> <p>How does a budget help the individual manage a lifestyle without compromising on long term goals.</p>	<p>Prioritize financial decisions by systematically considering alternatives and possible consequences.</p> <p>Compare strategies for saving and investing and the factors that influence how much should be saved or invested to meet financial goals.</p> <p>Construct a plan to accumulate emergency “rainy day” funds.</p> <p>Analyze how income and spending plans are affected by age, needs, and resources. Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.</p> <p>Design and utilize a simulated budget to monitor progress of financial plans.</p> <p>Develop personal financial planning strategies that respond to and use tax deductions and shelters.</p>	<p>Proficiencies and Skills:</p> <p>Describe and calculate interest and fees that are applied to various forms of spending, debt, and saving.</p> <p>Chart and evaluate the growth of mid- and long-term investments.</p> <p>Discuss the ABLE saving accounts for persons with disabilities.</p> <p>Develop a plan that uses the services of various financial institutions to meet personal and family financial goals.</p> <p>Differentiation for Diverse Learners/Accommodations</p> <p>Special Ed/504:</p> <ul style="list-style-type: none"> ● Re-teaching and review ● Graphic organizers ● Guided questions and note taking <p>Multilingual Learners:</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 	<p>9.1.12.PB.1 9.1.12.PB.2 9.1.12.PB.3 9.1.12.PB.4 9.1.12.PB.5 9.1.12.PB.6</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><i>Suggestion(s):</i></p> <p>EverFi</p> <p>Practical Money Skills</p> <p>Banzai</p> <p>EconEdLink</p> <p>Financial Fitness for Life</p> <p>FDIC's Money Smart</p> <p>Hands on Banking</p> <p>MoneySKILL</p>

		<ul style="list-style-type: none">• Provide choices of modes working			
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Grade Level: 9-12

Content/Topic:	Key learning items/concepts:	Observable Proficiencies and Skills:	NJSLs	Benchmark Performance and Assessments	Suggested Materials
<p>Unit III – Credit and Debt Management</p> <p>Time: 4 Weeks</p> <p>Content Statement:</p> <p>Credit management includes making informed choices about sources of credit and requires an understanding of the cost of credit.</p> <p>Credit worthiness is dependent on making informed credit decisions and managing debt responsibly.</p> <p>Essential Question:</p> <p>How does credit worthiness and the responsibilities of the borrower determine risk in different areas of borrowing?</p>	<p>Compare and contrast the financial benefits of different products and services offered by a variety of financial institutions.</p> <p>Compare and compute interest and compound interest and develop an amortization table using business tools.</p> <p>Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit.</p> <p>Compare and contrast the advantages and disadvantages of various types of mortgages.</p> <p>Analyze the information contained in a credit report and explain the importance of disputing inaccurate entries.</p>	<p>Proficiencies and Skills:</p> <p>Compare and contrast the advantages and disadvantages of various types of mortgages.</p> <p>Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit. (e.g., student loans, credit cards, auto loans, mortgages, etc.).</p> <p>Calculate a mortgage payment based on type of loan, down payment, credit score, and loan interest rate.</p> <p>Summarize the causes and consequences of personal and corporate bankruptcy and evaluate the implications for self and others.</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>Multilingual Learners:</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>	<p>9.1.12.CDM.1 9.1.12.CDM.2 9.1.12.CDM.3 9.1.12.CDM.4 9.1.12.CDM.5 9.1.12.CDM.6 9.1.12.CDM.7 9.1.12.CDM.8 9.1.12.CDM.9 9.1.12.CDM.10</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><i>Suggestion(s):</i></p> <p>EverFi</p> <p>Practical Money Skills</p> <p>Banzai</p> <p>EconEdLink</p> <p>Financial Fitness for Life</p> <p>FDIC's Money Smart</p> <p>Hands on Banking</p> <p>MoneySKILL</p>

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| | | <ul style="list-style-type: none">• Vary level of reading and primary source documents• Elevated vocabulary• Individual presentation• Provide choices of modes working | | | |
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Content/Topic:	Key learning items/concepts:	Observable Proficiencies and Skills:	NJSLs	Benchmark Performance and Assessments	Suggested Materials
<p>Unit IV – Credit Profile</p> <p>Time: 3 Weeks</p> <p>Content Statement:</p> <p>Credit management includes making informed choices about sources of credit and requires an understanding of the cost of credit.</p> <p>Credit worthiness is dependent on making informed credit decisions and managing debt responsibly.</p> <p>Essential Question:</p> <p>How does one’s credit profile dictate credit worthiness, risk, and rates?</p>	<p>Summarize how one’s credit history can affect finances, including loan terms, employment, and qualifying for loans.</p> <p>Identify the advantages of maintaining a positive credit history.</p> <p>Summarize factors that affect a positive credit rating, including on-time payments, debt versus available credit, length of open credit, and how often you apply for credit.</p> <p>Identify the skill sets needed to build and maintain a positive credit profile.</p>	<p>Proficiencies and Skills:</p> <p>Analyze the information contained in a credit report, how scores are calculated and used, and explain the importance of disputing inaccurate entries.</p> <p>Identify different ways you can protect your credit.</p> <p>Differentiation for Diverse Learners/Accommodations</p> <p>Special Ed/504:</p> <ul style="list-style-type: none"> ● Re-teaching and review ● Graphic organizers ● Guided questions and note taking <p>Multilingual Learners:</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>9.1.12.CP.1 9.1.12.CP.2 9.1.12.CP.3 9.1.12.CP.4 9.1.12.CP.5 9.1.12.CP.6 9.1.12.CP.7 9.1.12.CP.8 9.1.12.CP.9</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><i>Suggestion(s):</i></p> <p>EverFi</p> <p>Practical Money Skills</p> <p>Banzai</p> <p>EconEdLink</p> <p>Financial Fitness for Life</p> <p>FDIC's Money Smart</p> <p>Hands on Banking</p> <p>MoneySKILL</p>

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<p>Unit V – Economic and Government Influences</p> <p>Time: 4 Weeks</p> <p>Content Statement:</p> <p>The goods and services provided by the government are paid for by the taxes levied on its citizens.</p> <p>Taxes are an important part of our nation, ensuring all citizens are included into the economic system.</p> <p>Essential Question:</p> <p>How does the role of economic and government policies affect personal financial decisions for consumers?</p>	<p>Tax rates vary based on your financial situation.</p> <p>There are different ways you can influence government policy to improve your financial situation.</p> <p>There are agencies, laws, and resources to protect you as a consumer.</p>	<p>Proficiencies and Skills:</p> <p>Review the tax rates on different sources of income and on different types of products and services purchased.</p> <p>Explain why various forms of income are taxed differently.</p> <p>Explain how individuals and businesses influence government policies.</p> <p>Understand the Social Security System and how it benefits Americans with disabilities.</p> <p>Differentiation for Diverse Learners/Accommodations</p> <p>Special Ed/504:</p> <ul style="list-style-type: none"> ● Re-teaching and review ● Graphic organizers ● Guided questions and note taking <p>Multilingual Learners:</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 	<p>9.1.12.EG.1 9.1.12.EG.2 9.1.12.EG.3 9.1.12.EG.4 9.1.12.EG.5 9.1.12.EG.6</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><i>Suggestion(s):</i></p> <p>EverFi</p> <p>Practical Money Skills</p> <p>Banzai</p> <p>EconEdLink</p> <p>Financial Fitness for Life</p> <p>FDIC's Money Smart</p> <p>Hands on Banking</p> <p>MoneySKILL</p>

Course: Financial Literacy

PVRHSD CURRICULUM MAP

Grade Level: 9-12

		<ul style="list-style-type: none">• Provide choices of modes working			
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Grade Level: 9-12

Content/Topic:	Key learning items/concepts:	Observable Proficiencies and Skills:	NJSLs	Benchmark Performance and Assessments	Suggested Materials
<p>Unit VI –Civic Responsibility</p> <p>Time: 3Weeks</p> <p>Content Statement:</p> <p>There are ways to manage your accounts that provide you with maximum benefits and protection.</p> <p>There are factors you can use to select financial institutions and professionals that are best suited for your needs.</p> <p>Essential Question:</p> <p>How do financial institutions best protect your assets from unknown risks?</p> <p>What are the different types of financial institutions and their primary role for their clients?</p>	<p>Demonstrate an understanding of the interrelationships among attitudes, assumptions, and patterns of behavior regarding money, saving, investing, and work across cultures.</p> <p>Summarize the concept and types of taxation used to fund public initiatives.</p> <p>Assess the impact of emerging global economic events on financial planning.</p> <p>Analyze how citizen decisions and actions can influence the use of economic resources to achieve societal goals and provide individual services. Summarize the purpose and importance of a will.</p> <p>Compare and contrast the role of philanthropy, volunteer service, and charities in community development and quality of life in a variety of cultures.</p> <p>Explain the concept and forms of taxation and justify the use of taxation to fund public activities and initiatives. Evaluate the effects of entrepreneurship on economic stability and quality of living</p>	<p>Proficiencies and Skills:</p> <p>Identify ways to protect yourself from identity theft</p> <p>Explain ways to manage your accounts that maximize benefits and provide you with the utmost protection.</p> <p>Develop a plan that uses the services of various financial institutions to prepare for long term personal and family goals (e.g., college, retirement).</p> <p>Research benefits and drawbacks of products offered by financial and non-financial companies (e.g., banks, credit unions, check-cashing stores, product warranty insurance).</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>Multilingual Learners:</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>	<p>9.1.12.FI.1 9.1.12.FI.2 9.1.12.FI.3 9.1.12.FI.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><i>Suggestion(s):</i></p> <p>EverFi</p> <p>Practical Money Skills</p> <p>Banzai</p> <p>EconEdLink</p> <p>Financial Fitness for Life</p> <p>FDIC's Money Smart</p> <p>Hands on Banking</p> <p>MoneySKILL oney Skills</p>

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	<p>in local and global communities. Assess the impact of the global economy on entrepreneurial opportunities.</p>	<ul style="list-style-type: none">● Vary level of reading and primary source documents● Elevated vocabulary● Individual presentation● Provide choices of modes working			
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Grade Level: 9-12

Content/Topic:	Key learning items/concepts:	Observable Proficiencies and Skills:	NJSLs	Benchmark Performance and Assessments	Suggested Materials
<p>Unit VII – Critical Consumerism</p> <p>Time: 8/10 Weeks</p> <p>Content Statement:</p> <p>To be fiscally responsible, an individual’s finances should align with his or her values and goals.</p> <p>Biological behavioral biases, psychology, and unconscious beliefs affect financial decision-making.</p> <p>Essential Question:</p> <p>How can you be sure that you are not being taken advantage of financially? How can you become an educated consumer?</p>	<p>Analyze and apply multiple sources of financial information when prioritizing financial decisions.</p> <p>Determine how objective, accurate, and current financial information affects the prioritization of financial decisions.</p> <p>Evaluate how media, bias, purpose, and validity affect the prioritization of consumer decisions and spending.</p> <p>Evaluate business practices and their impact on individuals, families, and societies.</p> <p>Evaluate written and verbal contracts for essential components and for obligations of the lender and borrower.</p>	<p>Proficiencies and Skills:</p> <p>Students will be able to look and create short and long term financial planning</p> <p>Create a clear long-term financial plan to ensure its alignment with your values.</p> <p>Relate the concept of delayed gratification (i.e., psychological distance) to meeting financial goals, investing and building wealth over time.</p> <p>Evaluate the relationship of familial patterns, cultural traditions, and historical influences on financial practice.</p> <p>Determine how multiple sources of objective, accurate and current financial information affect the prioritization of financial decisions (e.g., print information, prospectus, certified financial planners, internet, sales representatives, etc.).</p> <p>Differentiation for Diverse Learners/Accommodations</p> <p>Special Ed/504:</p> <ul style="list-style-type: none"> ● Re-teaching and review ● Graphic organizers ● Guided questions and note taking <p>Multilingual Learners:</p>	<p>9.1.12.FP.1 9.1.12.FP.2 9.1.12.FP.3 9.1.12.FP.4 9.1.12.FP.5 9.1.12.FP.6 9.1.12.FP.7</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><i>Suggestion(s):</i></p> <p>EverFi</p> <p>Practical Money Skills</p> <p>Banzai</p> <p>EconEdLink</p> <p>Financial Fitness for Life</p> <p>FDIC's Money Smart</p> <p>Hands on Banking</p> <p>MoneySKILL</p>

Grade Level: 9-12

		<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			
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Grade Level: 9-12

Content/Topic:	Key learning items/concepts:	Observable Proficiencies and Skills:	NJSLs	Benchmark Performance and Assessments	Suggested Materials
<p>Unit VIII –Risk Management and Insurance</p> <p>Time: 4 Weeks</p> <p>Content Statement:</p> <p>A person’s tolerance for investment risk can change depending on factors such as life circumstances, financial goals, and economic conditions.</p> <p>Different types of insurance have different costs and protections.</p> <p>Essential Question:</p> <p>How can insurance (life, disability, car, home, etc) provide security for yourself and family members?</p>	<p>Analyze risks and benefits in various financial situations.</p> <p>Differentiate between property and liability insurance protection.</p> <p>Compare the cost of various types of insurance (e.g., life, homeowners, motor vehicle) for the same product or service, given different liability limits and risk factors.</p> <p>Evaluate individual and family needs for insurance protection using opportunity-cost analysis.</p> <p>Compare insurance policy coverage limits and related premiums and deductibles to minimize costs.</p>	<p>Proficiencies and Skills:</p> <p>Differentiate the costs and benefits of renters and homeowner’s insurance.</p> <p>Compare sources of health and disability coverage, including employee benefit plans, with options in another country.</p> <p>Compare and contrast options for long-term healthcare insurance for home care and external care.</p> <p>Explain how to self-insure and how to determine when self-insurance is appropriate.</p> <p>Determine when and why it may be appropriate for the government to provide insurance coverage, rather than private industry.</p> <p>Determine what insurance options (Public/Private) are available for individuals with disabilities.</p> <p>Differentiation for Diverse Learners/Accommodations</p> <p>Special Ed/504:</p> <ul style="list-style-type: none"> ● Re-teaching and review ● Graphic organizers ● Guided questions and note taking <p>Multilingual Learners:</p> <ul style="list-style-type: none"> ● Provide student with essential vocabulary 	<p>9.1.12.RM.1: 9.1.12.RM.2 9.1.12.RM.3 9.1.12.RM.4 9.1.12.RM.5 9.1.12.RM.6</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><i>Suggestion(s):</i></p> <p>EverFi</p> <p>Practical Money Skills</p> <p>Banzai</p> <p>EconEdLink</p> <p>Financial Fitness for Life</p> <p>FDIC's Money Smart</p> <p>Hands on Banking</p> <p>MoneySKILL</p>

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		<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			
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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, and the Partnership for 21st Century Skills.

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.

Interdisciplinary Connections	<p><u>Connections to NJSLS – English Language Arts:</u></p> <p>WHST.9-12.2: Write informative/explanatory texts, including the narration of historical events, scientific procedures/ experiments, or technical processes</p> <p>WHST.9-12.9: Draw evidence from informational texts to support analysis, reflection, and research</p> <p>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 NJSLS – Mathematics</u></p> <p>MP.4: Model with mathematics.</p> <p>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.</p> <p>NJSLSA.SL2 Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and orally.</p>
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<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. ● 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.

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	<ul style="list-style-type: none"> ● 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.
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List of Accommodations and Modifications

Pascack Valley Regional High School District	
Social Studies/Business Accommodations/Modifications	
Category	Special Education Accommodations/Modifications (I.E.P. Specific)
Physical Arrangement of Room	Allow for preferential seating
	Seat student near the teacher/presentation
	Seat student near the door
	Seat student near high performing student for informal partner pairs
	Seat student near positive role model
	Seat student away from disruptive/distracting student(s)
	Set a designated study space in the room
Instructional Activities	Provide guided notes and/or copies of notes
	Provide students with summaries if applicable
	Repeat and clarify directions if needed to ensure comprehension.

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	Allow students to choose partners or work independently, when needed
	Provide extended time for curricular assignments as needed or specified in the IEP. Offer after-school or common time support.
Independent Practice & Assignments	Allow extra time to complete tasks without penalty
	Reduce reading/math/writing level of assignments
	Require fewer correct responses to achieve grade
	Allow computer printed/electronic assignments
	Simplify complex written directions
	Do not penalize for handwriting/spelling
	Allow flexible grading on scoring rubric
	Include word banks if helpful.
	Bold, highlight, or underline instructions.
	Reduce wording and/or organize directions (into checklists, e.g.) to simplify or make expectations more manageable.
	Reduce quantity of sections on an assessment
	Shorten wording of questions.
	Allow use of notes or formula pages on assessments.
	Revise wording or vocabulary choice to enhance comprehension.
	Reduce length of written assignments if needed.
	Reduce number of calculation questions required.
	Reduce the number of questions on an assessment, answer choices in a multiple-choice test, or parts of a writing assignment.
	Grade projects based on content, not creativity. Or Creativity rather than content ... depending on the assignment.
	Make assessments visually appealing by reducing clutter and providing cues: for example, increase spacing, revise font, add or reduce lines, include boxes for responses, reduce the number

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	of questions per page, highlight, bold or underline key words.
	Allow for extra time when needed. Offer options for completion during common time or after school.
	Offer re-test or re-do for assignments or assessments where effort was made but comprehension and skills need more time or opportunity to develop.
	Allow open book/notes for exams
	Give frequent short quizzes instead of lengthy exams
	Give exams/test items orally
	Give students their own copy of assessments that they can write on
	Allow extra time for assessments (specific to I.E.P.)
	Allow flexible schedule of assessment
	Allow flexible setting for assessment
	Allow student to asses on paper, if regularly schedule for computer-based testing
Organizational Skills	Provide a table of contents for notebook/binder; conduct a weekly clean-up
	Help the student create "to do" lists
	Provide opportunity for student to organize homework binder
	Set a designated study time during class/stick to a routine
	Assist student with maintaining a master calendar in the agenda book
Behavioral	Use self-monitoring/self advocacy strategies
	Allow legitimate movement-in/out of room/short breaks
	Implement periodic/weekly behavior communication tools

Pascack Valley Regional High School District	
Social Studies/Business Accommodations/Modifications	
Category	504 Plan Accommodations/Modifications (504 Specific)
Physical Arrangement of Room	Allow for preferential seating
	Seat student near the teacher/presentation
	Seat student near high performing student for informal partner pairs
Instructional Activities	Provide guided notes and/or copies of notes
	Provide student with summaries, if applicable
Independent Practice & Assignments	Provide extended time for curricular assignments as needed or specified in the 504 Plan. Offer after- school or common time support.
	Reduce homework/classwork, when appropriate
Assessments	Allow use of notes or formula pages on assessments.
	Allow for extra time when needed or specified in the 504 Plan. Offer options for completion during common time or after school.
	Offer re-test or re-do for assignments or assessments where effort was made but comprehension and skills need more time or opportunity to develop.
	Allow flexible schedule of assessment
	Allow flexible setting for assessment
	Provide a table of contents for notebook/binder

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Organizational Skills	Help the student create "to do" lists
	Provide opportunity for student to organize homework binder
	Set a designated study time during class/stick to a routine
	Assist student with maintaining a master calendar in the agenda book
Behavioral	Use self-monitoring/self advocacy strategies
	Allow legitimate movement-in/out of room break, if needed
	Implement periodic/weekly behavior communication tools

Pascack Valley Regional High School District	
Social Studies/Business Accommodations/Modifications	
Category	At Risk Accommodations/Modifications
Instructional Activities	Provide a variety of concrete examples from familiar contexts
	Build background knowledge of content and vocabulary from familiar contexts prior to readings
	Use mental models to building understanding through familiar contexts
	Provide oral & written instructions
	Incorporate multimedia/audio visual representation (YouTube, Discovery Education, TV Show parodies, etc.) to build understanding.
	Use graphic organizers to guide notes, brainstorming, pre-writing, project planning, and test preparation
	Model through processes during assignments and elicit student-generated thoughts to determine gaps in understanding
	Highlight, bold, or underline main ideas in readings and in directions for writing assignments in the curricular areas
	Provide guiding questions to complete during the activity.

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	Provide chunking of instructional notes and activities to allow for formative assessment (checks for understanding) before moving on to the next stage.
	Choose cooperative learning groups to ensure effective work, maximize productivity and support socialization.
	Use multiple intelligences or the student's learning style to facilitate effective learning when a student is having difficulty grasping concepts
	Provide demonstrations, utilize pictures, or graphic to assist visual learners to support written text information
	Include oral discussions, oral presentations, group collaboration, or other oral delivery methods to support auditory learners
	Utilize hands-on activities, movement or rhythmic experiences to engage tactile/kinesthetic learners.
Independent Practice & Assignments	Provide chunking of assignments into manageable steps, including checklists that clarify directions for assignments.
	Provide a clear, concise version of a scoring rubric prior to the assignment or assessment.
	Highlight distinctive features/key concepts
	Provide choice of projects depending on the student's interests or strengths.
	Provide peer assistance/study groups
Assessments	Provide study guides and support outside of class time to review before assessments (common time or after school)
	Provide extra time for review prior to an assessment
	Review, repeat, and clarify directions
	Include word banks if helpful
	Chunk sections of assessment
	Shorten wording of questions
	Allow use of notes or formula pages on assessments
	Revise wording or vocabulary choice to enhance comprehension
Reduce length of written assignments if needed.	

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	Reduce number of calculation questions required.
	Reduce the number of questions on an assessment, answer choices in a multiple-choice test, or parts of a writing assignment.
	Grade projects based on content, not creativity. Or Creativity rather than content ... depending on the assignment.
	Allow for partial credit, when appropriate
	Provide choices of questions or choices of projects depending on the student's strengths
	Allow for alternative assessments to show comprehension of the content such as a project or other means
	Allow use of familiar contexts to demonstrate understanding of key concepts when use of text evidence is not necessary.
	Allow for extra time, when needed. Offer options for completion during common time or after school
	Offer retest or re-do for assignments or assessments where effort was made but comprehension and skills need more time or opportunity to develop.
Organizational Skills	Provide general assistance with organizational skills
	Utilize homework assignment notebook/planner/agenda
	Provide written intermediate timelines for long assignments
	Have student monitor grade average
Behavioral	Keep rules simple and clear
	Implement a behavior management system

Pascack Valley Regional High School District	
Social Studies/Business Accommodations/Modifications	
Category	Multilingual Learners Accommodations/Modifications

Grade Level: 9-12

Instructional Activities	Provide a variety of concrete examples from familiar contexts
	Build background knowledge of content and vocabulary from familiar contexts prior to readings
	Provide oral & written instructions
	Incorporate multimedia/audio visual representation (YouTube, Discovery Education, TV Show parodies, etc.) to build understanding in native language.
	Use graphic organizers to guide notes, brainstorming, pre-writing, project planning, and test preparation
	Highlight, bold, or underline main ideas in readings and in directions for writing assignments in the curricular areas
	Provide guiding questions to complete during the activity.
	Provide chunking of instructional notes and activities to allow for formative assessment (checks for understanding) before moving on to the next stage.
	Choose cooperative learning groups to ensure effective work, maximize productivity and support socialization- Language teams
	Provide demonstrations, utilize pictures, or graphic to assist visual learners to support written text information
Include oral discussions, oral presentations, group collaboration, or other oral delivery methods to support auditory learners - Conversely apply visual representations to ensure understandings	
Independent Practice & Assignments	Provide chunking of assignments into manageable steps, including checklists that clarify directions for assignments.
	Provide a clear, concise version of a scoring rubric prior to the assignment or assessment.
	Highlight distinctive features/key concepts
	Provide choice of projects depending on the student's interests or strengths.
	Provide peer assistance/study groups/ ML support

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Assessments	Provide extra time for review prior to an assessment
	Review, repeat, and clarify directions
	Include word banks if helpful
	Chunk sections of assessment
	Shorten wording of questions
	Allow use of notes or formula pages on assessments in native language
	Revise wording or vocabulary choice to enhance comprehension
	Reduce length of written assignments if needed.
	Reduce the number of questions on an assessment, answer choices in a multiple-choice test, or parts of a writing assignment.
	Grade projects based on content, not creativity. Or Creativity rather than content ... depending on the assignment.
	Allow for partial credit, when appropriate
	Allow for alternative assessments to show comprehension of the content such as a project or other means
	Allow use of familiar contexts to demonstrate understanding of key concepts when use of text evidence is not necessary.
	Allow for extra time, when needed. Offer options for completion during common time or after school
Offer retest or re-do for assignments or assessments where effort was made but comprehension and skills need more time or opportunity to develop.	
Organizational Skills	Provide general assistance with organizational skills
	Utilize homework assignment notebook/planner/agenda
	Provide written intermediate timelines for long assignments
	Have student monitor grade average
Behavioral	Keep rules simple and clear

Social Studies/Business Accommodations/Modifications	
Category	Gifted and Talented Accommodations/Modifications
Instructional Activities	Provide supplementary or lengthier readings
	Provide enrichment activities
Independent Practice & Assignments	Use inquiry-based practices and allow student opportunities to conduct additional research
	Provide supplementary or lengthier readings with higher-level questions
	Provide assignment choices that require more detail and deeper understanding
Assessments	Provide additional questions that prompt extensions of understanding
	Require research for projects; in a specified format
	Provide assessment choices that require more detail and deeper understanding

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 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.