

FOLSOM CORDOVA UNIFIED SCHOOL DISTRICT

BUSINESS PROFESSIONALS and FINANCE

Date: January 2017

Proposed Grade Level(s): 12th

Grading: A-F

CTE Sector / Pathway: Marketing, Sales and Service / Professional Sales

Course Length: 1 Year

Subject Area: Career Technical Education

Credits: 5 per Semester

Prerequisite(s): None (Business Communications Technology and/or Business Marketing Concepts preferred)

Intent to Pursue 'A-G' College Prep Status: Yes

COURSE DESCRIPTION:

This course is a true capstone course where students will practice their acquired business knowledge base and technology skills in real world industry, as well as, explore the unique characteristics of financial services. Discovery of the varied financial entities, their functions and roles within the global business markets. Students will conduct research, analyze, plan, produce, and market a product or service as a true business entity. This will be a total collaboration process, utilizing each student's abilities, knowledge of business concepts, and technological skills. The classroom will incorporate computer science, marketing, small business/entrepreneurial management concepts and sales and service practices.

GENERAL GOALS/ESSENTIAL QUESTIONS:

The Business Professionals and Finance course aims to encourage and enable students to:

- Apply practical and creative thinking skills to solve design problems, generating ideas, and creating products/solutions.
- Explore the role of business and technology in both historical and contemporary contexts and apply to current market(s).
- Consider their roles as consumers, as well as employees and entrepreneurs when making business decisions and taking responsible actions when creating a business.
- Develop a business or service using their acquired business and technological knowledge, as well as their abilities in a collaborative effort.
- Understand the complexity and importance of banking and financial services.

COMMON CORE STATE ANCHOR STANDARDS FOR READING (K-12):

Key Ideas and Details

1. Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.
2. Determine central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas.
3. Analyze how and why individuals, events, or ideas develop and interact over the course of a text.

Craft and Structure

4. Interpret words and phrases as they are used in a text, including determining technical, connotative, and figurative meanings, and analyze how specific word choices shape meaning or tone.
5. Analyze the structure of texts, including how specific sentences, paragraphs, and larger portions of the text (e.g., a section, chapter, scene, or stanza) relate to each other and the whole.
6. Assess how point of view or purpose shapes the content and style of a text.

Integration of Knowledge and Ideas

7. Integrate and evaluate content presented in diverse media and formats, including visually and quantitatively, as well as in words.
8. Delineate and evaluate the argument and specific claims in a text, including the validity of the reasoning as well as the relevance and sufficiency of the evidence.
9. Analyze how two or more texts address similar themes or topics in order to build knowledge or to compare the approaches the authors take.

Reading Range / Text Complexity

10. Read and comprehend complex literary and informational texts independently and proficiently.

COMMON CORE STATE ANCHOR STANDARDS FOR WRITING (K-12):

Text Types and Purposes

1. Write arguments to support claims in an analysis of substantive topics or texts using valid reasoning and relevant and sufficient evidence.
2. Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.
3. Write narratives to develop real or imagined experiences or events using effective technique, well-chosen details and well-structured event sequences.

Production and Distribution of Writing

4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.
5. Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach.
6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others.

Research to Build Knowledge

7. Conduct short as well as more sustained research projects based on focused questions, demonstrating understanding of the subject under investigation.
8. Gather relevant information from multiple print and digital sources, assess the credibility and accuracy of each source, and integrate the information while avoiding plagiarism.
9. Draw evidence from literary or informational texts to support analysis, reflection, and research.

Range of Writing

10. Write routinely over extended time frames (time for research, reflection, and revision) and shorter time frames (a single sitting or a day or two) for a range of tasks, purposes, and audiences.

COMMON CORE STATE ANCHOR STANDARDS FOR SPEAKING AND LISTENING (K-12):

Comprehension and Collaboration

1. 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.
2. Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and orally.
3. Evaluate a speaker's point of view, reasoning, and use of evidence and rhetoric.

Presentation of Knowledge and Ideas

4. Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and ensure that the organization, development, and style are appropriate to task, purpose, and audience.
5. Make strategic use of digital media and visual displays of data to express information and enhance understanding of presentations.
6. Adapt speech to a variety of contexts and communicative tasks, demonstrating command of formal English when indicated or appropriate.²

CTE STANDARDS FOR CAREER READY PRACTICE:

1. Apply appropriate technical skills and academic knowledge.
Career-ready individuals readily access and use the knowledge and skills acquired through experience and education. They make connections between abstract concepts with real-world applications and recognize the value of academic preparation for solving problems, communicating with others, calculating measures, and other work-related practices.
2. Communicate clearly, effectively, and with reason.
Career-ready individuals communicate thoughts, ideas, and action plans with clarity, using written, verbal, electronic, and/or visual methods. They are skilled at interacting with others, are active listeners who speak clearly and with purpose, and are comfortable with the terminology common to the workplace environment. Career-ready individuals consider the audience for their communication and prepare accordingly to ensure the desired outcome.
3. Develop an education and career plan aligned with personal goals.
Career-ready individuals take personal ownership of their own educational and career goals and manage their individual plan to attain these goals. They recognize the value of each step in the educational and experiential process and understand that nearly all career paths require ongoing education and experience to adapt to practices, procedures, and expectations of an ever-changing work environment. They seek counselors, mentors, and other experts to assist in the planning and execution of education and career plans.
4. Apply technology to enhance productivity.
Career-ready individuals find and maximize the productive value of existing and new technology to accomplish workplace tasks and solve workplace problems. They are flexible and adaptive in acquiring and using new technology. They understand the inherent risks—personal and organizational—of technology applications, and they take actions to prevent or mitigate these risks.
5. Utilize critical thinking to make sense of problems and persevere in solving them.
Career-ready individuals recognize problems in the workplace, understand the nature of the problems, and devise effective plans to solve the problems. They thoughtfully investigate the root cause of a problem prior to introducing solutions. They carefully consider options to solve the problem and, once agreed upon, follow through to ensure the problem is resolved.
6. Practice personal health and understand financial literacy.
Career-ready individuals understand the relationship between personal health and workplace performance. They contribute to their personal well-being through a healthy diet, regular exercise, and

mental health activities. Career-ready individuals also understand that financial literacy leads to a secure future that enables career success.

7. Act as a responsible citizen in the workplace and the community.

Career-ready individuals understand the obligations and responsibilities of being a member of a community and demonstrate this understanding every day through their interactions with others. They are aware of the impacts of their decisions on others and the environment around them and think about the short-term and long-term consequences of their actions. They are reliable and consistent in going beyond minimum expectations and in participating in activities that serve the greater good.

8. Model integrity, ethical leadership, and effective management.

Career-ready individuals consistently act in ways that align with personal and community-held ideals and principles. They employ ethical behaviors and actions that positively influence others. They have a clear understanding of integrity and act on this understanding in every decision. They use a variety of means to positively impact the direction and actions of a team or organization, and they recognize the short-term and long-term effects that management's actions and attitudes can have on productivity, morale, and organizational culture.

9. Work productively in teams while integrating cultural and global competence.

Career-ready individuals positively contribute to every team as both team leaders and team members. They apply an awareness of cultural differences to avoid barriers to productive and positive interaction. They interact effectively and sensitively with all members of the team and find ways to increase the engagement and contribution of other members.

10. Demonstrate creativity and innovation.

Career-ready individuals recommend ideas that solve problems in new and different ways and contribute to the improvement of the organization. They consider unconventional ideas and suggestions by others as solutions to issues, tasks, or problems. They discern which ideas and suggestions may have the greatest value. They seek new methods, practices, and ideas from a variety of sources and apply those ideas to their own workplace practices.

11. Employ valid and reliable research strategies.

Career-ready individuals employ research practices to plan and carry out investigations, create solutions, and keep abreast of the most current findings related to workplace environments and practices. They use a reliable research process to search for new information and confirm the validity of sources when considering the use and adoption of external information or practices.

12. Understand the environmental, social, and economic impacts of decisions.

Career-ready individuals understand the interrelated nature of their actions and regularly make decisions that positively impact other people, organizations, the workplace, and the environment. They are aware of and utilize new technologies, understandings, procedures, and materials and adhere to regulations affecting the nature of their work. They are cognizant of impacts on the social condition, environment, workplace, and profitability of the organization.

CTE KNOWLEDGE AND PERFORMANCE ANCHOR STANDARDS:

- 1.0 Academics: Students will analyze and apply appropriate academic standards required for successful industry sector pathway completion leading to postsecondary education and employment.
- 2.0 Communications: Students will acquire and accurately use Marketing, Sales, and Services sector terminology and protocols at the career and college readiness level for communicating effectively in oral, written, and multimedia formats.
- 3.0 Career Planning and Management: Students will integrate multiple sources of career information from diverse formats to make informed career decisions, solve problems, and manage personal career plans.
- 4.0 Technology: Student will use existing and emerging technology to investigate, research, and produce products and services, including new information, as required in the Marketing, Sales, and Services sector workplace environment.

- 5.0 Problem Solving and Critical Thinking: Students will conduct short, as well as more sustained, research to create alternative solutions to answer a question or solve a problem unique to the Marketing, Sales, and techniques.
- 6.0 Health and Safety: Students demonstrate health and safety procedures, regulations, and personal health practices and determine the meaning of symbols, key terms, and domain-specific words and phrases as related to the Marketing, Sales, and Services sector workplace environment.
- 7.0 Responsibility and Flexibility: Students will initiate, and participate in a range of collaborations demonstrating behaviors that reflect personal and professional responsibility, flexibility, and respect in the Marketing, Sales, and Service sector workplace environment and community settings.
- 8.0 Ethics and Legal responsibilities: Students will practice professional, ethical, and legal behavior, responding thoughtfully to diverse perspectives and resolving contradictions when possible, consistent with applicable laws, regulations, and organizational norms.
- 9.0 Leadership and Teamwork: Students will work with peers to promote divergent and creative perspectives, effective leadership, group dynamics, team and individual decision making, benefits of workforce diversity, and conflict resolution as practiced in the DECA and FLBA career technical student organizations.
- 10.0 Technical Knowledge and Skills: Students will apply essential technical knowledge and skills common to all pathways in the Marketing, Sales, and Services sector, following procedures when carrying out experiments or performing technical tasks.
- 11.0 Demonstration and Application: Students demonstrate and apply the knowledge and skills contained in the Marketing, Sales, and Services anchor standards, pathway standards, and performance indicators in classroom, laboratory and workplace settings, and through the DECA and FBLA career technical student organizations.

DETAILED UNITS OF INSTRUCTION:

- 1. Finance and the Banking Institution
 - a. Understand the role of banking in business in domestic and global markets
 - b. Domestic Banking
 - i. Human Resources - Career opportunities
 - ii. Accounts and procedures
 - iii. Marketing and sales
 - iv. Ethics - Business
 - c. International Finance – foreign exchange rates and currency
- 2. Entrepreneur Finance
 - a. The business idea
 - b. The business plan
 - c. Financing
 - d. Marketing
 - e. Management Concepts and Human Resources
 - f. Accounting Principles
- 3. Applied Business Concepts
 - a. Product/service development
 - b. Internship
 - c. Competition
 - d. Future Goals and Planning Success

TEXTBOOKS AND RESOURCE MATERIALS:

Textbooks

1. Instructor recommended materials
2. Various online source materials
3. Outside sources from industry.
4. Optional: *Job Hunting Handbook*, Dahlstrom and Company, Inc.
5. Optional: *Understanding Business*. McGraw-Hill, ISBN 0-07-253876-7

CTE PATHWAY STANDARDS TO BE ADDRESSED:

B. Professional Sales Pathway

- B1.0 Understand the interrelationships between economic and marketing concepts and selling.
 - B1.1 Define the role of selling in the national economy.
 - B1.2 Determine economic indicators that affect selling.
 - B1.3 Evaluate the impact of the international economic climate and international trade on selling.
- B2.0 Analyze and evaluate legal, moral, and ethical issues affecting selling and sales management.
 - B2.1 Identify legal aspects of sales contracts and warranties.
 - B2.2 Recognize legal aspects of standardization, grading, and labeling options.
 - B2.3 Understand legal aspects pertaining to advertising and pricing.
 - B2.4 Analyze ethical responsibilities in relationships with sales personnel, customer/clients, competitors, and vendors.
- B3.0 Analyze customer/client behavior in the selling process.
 - B3.1 Define and predict buying motives in the customer's decision-making process.
 - B3.2 Differentiate between each stage of the customer buying process.
 - B3.3 Explain the importance of customer service and explain communication techniques.
 - B3.4 Respond thoughtfully to diverse perspectives; synthesize comments, claims, and evidence made on all sides of an issue.
 - B3.5 Resolve contradictions when possible.
 - B3.6 Determine what additional information and/or research is required to deepen the investigation or complete the task.
 - B3.7 Defend why quality customer service translates into a competitive edge in marketing efforts.
- B4.0 Understand the nature and scope of the functions associated with personal and business sales strategies, product knowledge, support activities, and management of selling techniques.
 - B4.1 Explain the main characteristics of a successful salesperson including; listening, verbal and written communication skills, product knowledge, customer connection, trust worthiness, and power of persuasion.
 - B4.2 Demonstrate steps of sales and techniques used in the selling process.
 - B4.3 Apply techniques used by salespeople to enhance selling potential and customer satisfaction.
 - B4.4 Compare and contrast selling strategies for wholesale and retail environments.
 - B4.5 Differentiate between each stage of the customer buying process.
 - B4.6 Obtain and analyze product and service information to facilitate the selling process.
 - B5.0 Examine different types of sales pathways.
 - B5.1 Compare retail and wholesale sales methods.
 - B5.2 Discuss telemarketing sales techniques.

B5.3 Examine Internet sales.

B6.0 Analyze the support activities of sales staff and management.

B6.1 Assess the responsibilities of building, training, and evaluating a sales staff.

B6.2 Examine methods of compensation for a sales staff.

B7.0 Complete a strategic plan that includes establishing individual and company sales goals to guide the activities of the sales staff.

B7.1 Apply methods for motivating and evaluating sales staff.

B7.2 Practice various approaches for organizing a sales staff and leading a sales force to maximize effectiveness.

B7.3 Track sales figures, and prepare sales reports to analyze sales in relation to a sales plan.

B8.0 Access and use marketing information to enhance sales opportunities and activities.

B8.1 Identify sources of demographic data for sales and business planning.

B8.2 Use personal sales information to guide business activities.

B8.3 Analyze and use data to identify potential customers and locations for business expansion.

B8.4 Track consumer spending trends, and analyze data to forecast sales, predict economic conditions, and guide business activities.

B8.5 Research consumers' needs and wants to identify product/service gaps and to develop, maintain, and improve, products and services.

DISTRICT ESLRs TO BE ADDRESSED:

Students will be:

- **Self-Directed Learners:** who are able to identify their needs and apply appropriate strategies in order to be successful in the completion of their work.
- **Effective Communicators:** who actively use verbal, written, and technological forms of communication. Students who successfully convey messages, ideas, facts and opinions to adults and peers. And students who are able to listen and respond in a positive manner to analysis from instructor and peers.
- **Quality Producers/Performers:** who learn to understand, define and complete tasks with intended results. Students who learn to use appropriate resources, tools and technology to complete tasks that reflect originality, professionalism, and pride in completed tasks. Who are able to consistently assess, and evaluate and edit work to maintain high individual standards, as well as, demonstrate the ability to work individually and in collaboration to achieve professional and successful results.
- **Constructive Thinkers:** who learn to use prior knowledge, and build a knowledge base with each task. Students who learn to question, analyze, understand and evaluate information from varied media sources. Who understand and use appropriate resources for information/research, as well as, who are able understand and successfully utilize problem-solving strategies.
- **Collaborative Workers:** who successfully and effectively work within a culturally diverse setting while cooperating with others to complete tasks. Students who are able to cooperatively identify and utilize problem solving strategies and are able to contribute energy, time and thoughts to the classroom setting and beyond. Students who actively listen and respect others' opinions, ideas, and suggested solutions.
- **Responsible Citizens:** who understand and abide by societal rules within classroom, campus, and community. Students who model effective communication between all persons, regardless of background, lifestyle and culture; develop and are able to demonstrate habits of personal wellness and safety, and self-discipline. Student citizens who exhibit care, respect, and pride for themselves, peers, campus, and community.

The Folsom Cordova Unified School District prohibits discrimination, intimidation, harassment (including sexual harassment) or bullying based on a person's actual or perceived ancestry, color, disability, race or ethnicity, religion, gender, gender identity or gender expression, immigration status, national origin, sex, sexual orientation, or association with a person or group with one or more of these actual or perceived characteristics. **For concerns/questions or complaints, contact the Title IX Coordinator(s) and Equity Compliance Officer(s): Curtis Wilson, cmwilson@fcusd.org (grades K-5) and Jim Huber, ED. D., jhuber@fcusd.org (grades 6-12), 1965 Birkmont Drive, Rancho Cordova, CA 96742, 916-294-9000 ext.104625**