

Pascack Valley Regional High School District

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

Course Name: Principles of Business

Born On: August, 2020
Previous Revision: July, 2023
Current Revision: July, 2026
Board Approval: 8/24/2026

COURSE DESCRIPTION: Principles of Business

The world of business is a dynamic environment where the only constant is an ever-changing global landscape. Business persons need to be skilled in dealing with diversity, promoting ethics and social responsibility, sustaining customer relationships, understanding the impact of government regulation on business, finance and accounting, marketing and the importance of e-commerce. Principles of Business is an introductory course designed to provide a broad overview of the functions of the business entity. Topics covered include entrepreneurship, management, marketing, finance, information systems, global competition and challenges of a business career. Both theory and practice will be addressed. Through this course, students will identify the principles of the American enterprise system and its impact on a global marketplace, understand the nature of management and the dimensions of marketing strategy, and be able to describe the steps necessary when starting and growing a business.

Student Outcomes:

After successfully completing this course, the student will:

- provide an understanding of business practices and economic concepts that are important to everyone as a citizen and consumer.
- provide an understanding of the nature and the functions of business activities in our personal, social, civic, and national life.
- explain the difference between wants and needs and discuss what businesses do to provide goods and services to meet a consumer's wants and needs.
- identify four factors of production and explain why the scarcity of economic resources is a problem for every country.
- describe the four phases of the business cycle and how economic performance is measured and discuss how the needs and motivations of consumers affect this cycle.
- describe the private enterprise system, how it motivates business and some benefits businesses provide.
- explain how prices are determined and how this affects consumers and producers.
- define competition and explain how consumers benefit from business competition.
- describe the three levels of management and identify and give examples of the four functions of management.
- describe the steps in the employment process and list the leadership traits of effective human resources managers.
- anticipate and respond appropriately to job interview questions.
- identify the four elements that make up the marketing mix.
- define credit and distinguish and describe its importance to individuals and consumers.
- describe the role of pricing, packaging, and promotion in marketing goods and services.
- explain what being an entrepreneur means and list advantages and disadvantages of business ownership.
- describe the purpose of a business plan and create one for a simulated business.
- describe how the government regulates business to protect the public and the impact on business.
- describe the three major types of tax bases in the US and name the major types of taxes levied by governments.
- distinguish among progressive, proportional and regressive taxes.
- explain how taxes affect economic activity.

- calculate personal income tax form using current federal forms.
- describe the functions and characteristics of money and banks.
- maintain, balance and reconcile a checking account.
- establish a budget, figure personal net worth and compute simple interest.
- demonstrate an understanding of the interrelationships among attitudes, assumptions, and patterns of behavior regarding money, saving, investing, and work across cultures.
- Identify how unconscious beliefs such as money avoidant, money worship, money status, money vigilant influence financial decision-making
- identify the skill sets needed to build and maintain a positive credit profile.
- demonstrate their knowledge of consumer issues.

- Analyze business, economic, marketing, and financial data to make evidence-based decisions.
- Develop, present, and defend business recommendations and a business plan using quantitative evidence, research, and technology.
- Evaluate the ethical, legal, financial, consumer, and global implications of business decisions.

Interdisciplinary Connections

Teachers will integrate English Language Arts and Mathematics as authentic tools for business analysis. Students read and evaluate business and economic information, write evidence-based explanations and recommendations, participate in collaborative discussions, interpret quantitative information, use mathematical models and spreadsheets, and communicate conclusions to authentic audiences. Science standards are included only when a unit contains a direct science performance expectation; no science standard is assigned solely for alignment purposes.

Course Configuration and Standards Alignment

Course Type: Stand-alone course | Grade Band: 9-12 | Standards Grade Band: 9-12

The curriculum uses only Career Readiness, Life Literacies, and Key Skills performance expectations that are directly supported by Principles of Business content. Unit maps emphasize relevant 9.1 Personal Financial Literacy expectations, selected 9.2 Career Awareness and Planning expectations, and selected 9.4 Life Literacies and Key Skills expectations for creativity, critical thinking, information and media literacy, digital citizenship, collaboration, and technology literacy.

Core Instructional and Supplemental Materials

- Core materials: district/teacher-created business, economics, marketing, entrepreneurship, accounting, and financial literacy materials aligned to unit objectives.
- Primary and authentic sources may include current business and economic data, company information, advertisements and marketing artifacts, financial statements, tax and banking forms, consumer-protection materials, and teacher-selected business news appropriate to the grade band.
- Supplemental resources may include The Wall Street Journal, EverFi, Practical Money Skills, Banzai, EconEdLink, Financial Fitness for Life, FDIC Money Smart, Hands on Banking, MoneySKILL, Cents and Sensibility, Harvard Business Review selections, and other teacher-approved current resources.

- Accessible/leveled versions, vocabulary supports, audio/digital text, teacher-created summaries, graphic organizers, and alternative media are used when required by IEP, 504, multilingual learner, or other documented student needs.

Assessment Framework

Each unit identifies formative (F), summative (S), benchmark (B), and alternative (A) assessments. Common benchmark checkpoints are described in Appendix C. Alternative formats measure the same priority objectives and may include oral defense/conference, spreadsheet models, annotated data visualizations, recorded presentations, business simulations, or project-based demonstrations as appropriate.

Pacing Guide

Unit	Focus	Time Frame
I	Introduction to Business and Economics	2 weeks
II	Ownership and Management	4 weeks
III	Influences on Business	4 weeks
IV	Marketing	5 weeks
V	Accounting and Financial Operations	5 weeks

Pacing is a guide and may be adjusted for school calendar, student readiness, reteaching, enrichment, and assessment needs while maintaining the sequence and priority standards.

2020 NJSLs - Career Readiness, Life Literacies, and Key Skills: Selected 9.1, 9.2, and 9.4 Performance Expectations					
Content/Topic:	Key Learning Items/Concepts:	Observable Proficiencies/Skills:	NJSLS	Performance Benchmarks/Assessments	Suggested Materials Used
Unit I - Introduction to Business and Economics Time: 2 Weeks Content Statement: Students examine how scarcity, wants and needs, resources, economic systems, competition, profit, ethics, and economic indicators shape business decisions and consumer choices. Essential Questions: • How do scarcity and wants/needs drive individual and business choices? • How do economic systems, competition, and profit influence business activity? • How do GDP, unemployment, inflation, and other indicators help explain economic conditions? • How do ethics and financial attitudes influence decisions?	Key Learning Items/Concepts: • Wants and needs • Scarcity and opportunity cost • Four factors of production • Economic systems • Supply, demand, competition, and profit • Business cycle • GDP, unemployment, inflation, and national debt • Business ethics and financial attitudes across cultures	Observable Proficiencies/Skills: • Explain how scarcity requires individuals, businesses, and nations to make choices. • Compare market and command economic systems and explain how incentives affect business decisions. • Interpret basic economic indicators and connect them to business conditions. • Use a decision-making process to evaluate alternatives and consequences. Differentiation for Diverse Learners/Accommodations: • Special Education/504, Multilingual Learners, and At-Risk/Below Grade Level: use plan-based supports such as reteaching, guided notes/questions, graphic organizers, vocabulary/visual supports, chunking, and extended time as appropriate. • Gifted and Talented: advanced readings/data, independent research, leadership roles, and open-ended challenges.	Career Readiness, Life Literacies, and Key Skills: • 9.1.12.CFR.4 • 9.1.12.EG.4 • 9.1.12.EG.5 • 9.2.12.CAP.1 • 9.4.12.CT.2 • 9.4.12.IML.2 • 9.4.12.IML.3 • 9.4.12.TL.2 ELA: • RI.CR.9-10.1 / RI.CR.11-12.1 • W.IW.9-10.2 / W.IW.11-12.2 • SL.II.9-10.2 / SL.II.11-12.2 Mathematics: • MP.2 • MP.4 • MP.5 • MP.6	Formative (F): Homework/classwork; teacher observations; discussions; exit checks; research/data checks; quizzes; collaborative work. Summative (S): Economic/business conditions analysis or evidence-based introductory business case response Benchmark (B): Benchmark 1 evidence: economic foundations, decision-making, and business concepts Alternative (A): Oral conference/defense, spreadsheet/data model, annotated visual, recorded presentation, simulation, or project-based demonstration measuring the same priority objectives.	Core/Supplemental: • The Wall Street Journal • EconEdLink • EverFi • Financial Fitness for Life • Current economic data/charts selected by teacher • Business ethics case studies
Unit II - Ownership and Management Time: 4 Weeks Content Statement: Students examine entrepreneurship, business ownership, management,	Key Learning Items/Concepts: • Entrepreneurship • Business-plan components • Forms of ownership • Functions and levels of management	Observable Proficiencies/Skills: • Compare the advantages and disadvantages of common forms of business ownership. • Analyze the personal and financial risks and rewards of entrepreneurship.	Career Readiness, Life Literacies, and Key Skills: • 9.1.12.CFR.3 • 9.2.12.CAP.6 • 9.2.12.CAP.8 • 9.2.12.CAP.21 • 9.2.12.CAP.22	Formative (F): Homework/classwork; teacher observations; discussions; exit checks; research/data checks; quizzes; collaborative work.	Core/Supplemental: • EverFi • Banzai • EconEdLink • Teacher-selected entrepreneurship and management case studies

Content/Topic:	Key Learning Items/Concepts:	Observable Proficiencies/Skills:	NJSLS	Performance Benchmarks/Assessments	Suggested Materials Used
leadership, employment, and business planning, including the risks and resources involved in starting and operating a business. Essential Questions: • What makes an entrepreneurial idea feasible? • How do forms of ownership affect risk, control, financing, and decision-making? • What leadership and management approaches support effective organizations? • How do transferable skills and job-entry expectations connect to business careers?	• Leadership styles • Employer/employee roles • Employment process and professional skills • Technology and virtual businesses • Sources of start-up capital • Risk and reward	• Develop components of a viable business plan and identify appropriate sources of start-up capital. • Apply management and leadership concepts to business scenarios. • Identify transferable skills and expectations for entry into business careers. Differentiation for Diverse Learners/Accommodations: • Special Education/504, Multilingual Learners, and At-Risk/Below Grade Level: use plan-based supports such as reteaching, guided notes/questions, graphic organizers, vocabulary/visual supports, chunking, and extended time as appropriate. • Gifted and Talented: advanced readings/data, independent research, leadership roles, and open-ended challenges.	• 9.2.12.CAP.23 • 9.4.12.CI.1 • 9.4.12.CI.2 • 9.4.12.CT.1 • 9.4.12.CT.2 • 9.4.12.DC.6 • 9.4.12.IML.2 • 9.4.12.TL.1 ELA: • RI.CR.9-10.1 / RI.CR.11-12.1 • W.AW.9-10.1 / W.AW.11-12.1 • W.IW.9-10.2 / W.IW.11-12.2 • SL.PE.9-10.1 / SL.PE.11-12.1 Mathematics: • MP.2 • MP.4 • MP.5	Summative (S): Business ownership/management case analysis and business-plan milestone Benchmark (B): Benchmark 1: economic foundations, entrepreneurship, ownership, management, and business-plan feasibility Alternative (A): Oral conference/defense, spreadsheet/data model, annotated visual, recorded presentation, simulation, or project-based demonstration measuring the same priority objectives.	• Business-plan templates • Current business profiles/news

Content/Topic:	Key Learning Items/Concepts:	Observable Proficiencies/Skills:	NJSLS	Performance Benchmarks/Assessments	Suggested Materials Used
Unit III - Influences on Business Time: 4 Weeks Content Statement: Students analyze the global marketplace, specialization and trade, government regulation, consumer protection, financial institutions, and the ways economic and public policy conditions influence businesses and labor markets. Essential Questions: • How has global interdependence changed business? • Why do individuals and nations specialize and trade?	Key Learning Items/Concepts: • Global marketplace • Specialization and trade • Free trade and protectionism • Global competition • Government regulation • Consumer protection • Business and government policy • Banking and financial institutions • Labor-market conditions	Observable Proficiencies/Skills: • Explain benefits and tradeoffs of specialization, free trade, and protectionism. • Analyze examples of government regulation and consumer protection. • Explain how businesses and individuals can influence policy and how policy can influence business decisions. • Compare services and products provided by financial institutions. • Use current data and credible sources to evaluate business conditions. Differentiation for Diverse Learners/Accommodations: • Special Education/504, Multilingual Learners, and At-Risk/Below Grade Level:	Career Readiness, Life Literacies, and Key Skills: • 9.1.12.CFR.6 • 9.1.12.EG.3 • 9.1.12.EG.4 • 9.1.12.EG.6 • 9.1.12.FI.4 • 9.2.12.CAP.13 • 9.4.12.CT.2 • 9.4.12.IML.2 • 9.4.12.IML.3 • 9.4.12.TL.1 ELA: • RI.CR.9-10.1 / RI.CR.11-12.1	Formative (F): Homework/classwork; teacher observations; discussions; exit checks; research/data checks; quizzes; collaborative work. Summative (S): Global/regulatory business case analysis using current evidence Benchmark (B): Benchmark 2 evidence: global influences, regulation, financial	Core/Supplemental: • The Wall Street Journal • EconEdLink • FDIC Money Smart • Hands on Banking • Teacher-selected government/consumer-protection resources • Current global business and labor-market data

Content/Topic:	Key Learning Items/Concepts:	Observable Proficiencies/Skills:	NJSLS	Performance Benchmarks/Assessments	Suggested Materials Used
• When and why does government regulate business? • How do banking and financial institutions support businesses and consumers? • How do economic, social, and political conditions affect labor markets and business decisions?		use plan-based supports such as reteaching, guided notes/questions, graphic organizers, vocabulary/visual supports, chunking, and extended time as appropriate. • Gifted and Talented: advanced readings/data, independent research, leadership roles, and open-ended challenges.	• W.AW.9-10.1 / W.AW.11-12.1 • W.SE.9-10.6 / W.SE.11-12.6 • SL.II.9-10.2 / SL.II.11-12.2 Mathematics: • MP.2 • MP.4 • MP.5	institutions, and data/source analysis Alternative (A): Oral conference/defense, spreadsheet/data model, annotated visual, recorded presentation, simulation, or project-based demonstration measuring the same priority objectives.	

Content/Topic:	Key Learning Items/Concepts:	Observable Proficiencies/Skills:	NJSLS	Performance Benchmarks/Assessments	Suggested Materials Used
Unit IV - Marketing Time: 5 Weeks Content Statement: Students investigate the marketing mix, target markets, market research, product development, advertising media, digital marketing, data privacy, media measurement, and the ethical use of consumer information. Essential Questions: • How does the marketing mix shape a business strategy? • How do businesses gather and evaluate market research? • How do media choices, data, and audience affect advertising decisions? • What ethical, privacy, consumer-protection, and intellectual-property issues arise in marketing?	Key Learning Items/Concepts: • Marketing mix • Target market and segmentation • Market research • Focus groups, observation, and surveys • Product development • Advertising and promotion • Media measurement and cost • Digital marketing and consumer data • Bias, messaging, and source credibility • Consumer protection and intellectual property	Observable Proficiencies/Skills: • Design and evaluate market-research methods for a business question. • Analyze qualitative and quantitative market data and communicate findings. • Develop a marketing strategy using the marketing mix and a defined target market. • Evaluate advertising/media for bias, motivation, embedded messages, audience, and effectiveness. • Explain relevant privacy, consumer-protection, and intellectual-property considerations. Differentiation for Diverse Learners/Accommodations: • Special Education/504, Multilingual Learners, and At-Risk/Below Grade Level: use plan-based supports such as reteaching, guided notes/questions, graphic organizers, vocabulary/visual supports, chunking, and extended time as appropriate. • Gifted and Talented: advanced readings/data, independent research, leadership roles, and open-ended challenges.	Career Readiness, Life Literacies, and Key Skills: • 9.1.12.EG.6 • 9.4.12.CI.1 • 9.4.12.CT.1 • 9.4.12.DC.1 • 9.4.12.DC.4 • 9.4.12.IML.2 • 9.4.12.IML.3 • 9.4.12.IML.4 • 9.4.12.IML.8 • 9.4.12.IML.9 • 9.4.12.TL.1 • 9.4.12.TL.3 ELA: • RI.CR.9-10.1 / RI.CR.11-12.1 • W.AW.9-10.1 / W.AW.11-12.1 • W.SE.9-10.6 / W.SE.11-12.6 • SL.PE.9-10.1 / SL.PE.11-12.1 • SL.II.9-10.2 / SL.II.11-12.2 Mathematics:	Formative (F): Homework/classwork; teacher observations; discussions; exit checks; research/data checks; quizzes; collaborative work. Summative (S): Market-research project and evidence-based marketing plan/campaign Benchmark (B): Benchmark 2: influences on business plus market research, data analysis, media literacy, and marketing strategy Alternative (A): Oral conference/defense, spreadsheet/data model, annotated visual, recorded presentation, simulation, or project-based demonstration measuring	Core/Supplemental: • Field-work market research: focus groups, observations, and surveys • Harvard Business Review selections • The Wall Street Journal • Teacher-selected advertisements/media artifacts • Spreadsheet or survey-analysis tools • EverFi / EconEdLink

Content/Topic:	Key Learning Items/Concepts:	Observable Proficiencies/Skills:	NJSLS	Performance Benchmarks/Assessments	Suggested Materials Used
			• MP.2 • MP.4 • MP.5 • MP.6	the same priority objectives.	

Content/Topic:	Key Learning Items/Concepts:	Observable Proficiencies/Skills:	NJSLS	Performance Benchmarks/Assessments	Suggested Materials Used
Unit V - Accounting and Financial Operations Time: 5 Weeks Content Statement: Students apply introductory accounting, banking, budgeting, credit, tax, and internal-control concepts to the daily financial operation and evaluation of a business. Essential Questions: • How do financial records and statements help managers evaluate a business? • How do budgets, bank reconciliation, credit, and internal controls support effective operations? • How do taxes, interest, fees, and financial institutions affect business and personal financial decisions?	Key Learning Items/Concepts: • Accounting system • Financial statements and summaries • Business performance • Internal controls • Customer credit • Budgets and cash flow • Bank reconciliation • Financial institutions • Interest and fees • Basic tax concepts and forms • Personal net worth and credit profile	Observable Proficiencies/Skills: • Enter and organize basic financial information and prepare financial summaries. • Use financial statements and budget information to analyze business performance. • Prepare and monitor a budget and reconcile a bank account. • Calculate and interpret basic interest, fees, and tax information in authentic scenarios. • Explain credit-profile factors and appropriate account-management practices. • Apply internal-control concepts to reduce error, misuse, and financial risk. Differentiation for Diverse Learners/Accommodations: • Special Education/504, Multilingual Learners, and At-Risk/Below Grade Level: use plan-based supports such as reteaching, guided notes/questions, graphic organizers, vocabulary/visual supports, chunking, and extended time as appropriate. • Gifted and Talented: advanced readings/data, independent research, leadership roles, and open-ended challenges.	Career Readiness, Life Literacies, and Key Skills: • 9.1.12.CP.1 • 9.1.12.CP.4 • 9.1.12.EG.1 • 9.1.12.EG.2 • 9.1.12.FI.2 • 9.1.12.PB.3 • 9.1.12.PB.6 • 9.2.12.CAP.16 • 9.2.12.CAP.20 • 9.4.12.IML.3 • 9.4.12.TL.2 ELA: • RI.CR.9-10.1 / RI.CR.11-12.1 • W.IW.9-10.2 / W.IW.11-12.2 • SL.II.9-10.2 / SL.II.11-12.2 Mathematics: • MP.2 • MP.4 • MP.5 • MP.6	Formative (F): Homework/classwork; teacher observations; discussions; exit checks; research/data checks; quizzes; collaborative work. Summative (S): Accounting/financial-operations project, business financial analysis, or culminating business-plan financial section Benchmark (B): Benchmark 3: financial operations and culminating business-plan/business-performance analysis Alternative (A): Oral conference/defense, spreadsheet/data model, annotated visual, recorded presentation, simulation, or project-based demonstration measuring the same priority objectives.	Core/Supplemental: • FDIC Money Smart • Hands on Banking • Practical Money Skills • MoneySKILL • Sample financial statements, bank records, budgets, and tax forms • Teacher-created accounting and spreadsheet materials

APPENDIX A - CURRICULUM READINESS CROSSWALK

Curriculum Review Element	Where Addressed in Principles of Business
Stand-alone course / grade-band expectations	Front matter identifies a stand-alone Grades 9-12 course aligned to Grades 9-12 NJSLs performance expectations.
Relevant Career Readiness, Life Literacies, and Key Skills concepts	Each unit lists only directly supported 9.1, selected 9.2, and selected 9.4 performance expectations; Appendix D consolidates the alignment.
Career Readiness, Life Literacies, and Key Skills Practices	Appendix D maps all nine practices to authentic business-course applications.
Accommodations and modifications	Every unit includes supports for Special Education/IEP, 504, multilingual learners, below-grade-level/at-risk learners, and gifted/talented learners; Appendix E includes district charts.
Assessments	Every unit identifies formative, summative, benchmark, and alternative assessments; Appendix C identifies common benchmark checkpoints.
Core instructional and supplemental materials	Course-level materials appear in the front matter; each unit includes specific core/supplemental materials.
Pacing guide	Course-level pacing guide identifies all five units and time frames.
Interdisciplinary connections	Front matter and unit maps include ELA and Mathematics connections; Appendix D provides a course-wide interdisciplinary crosswalk.

APPENDIX B - INTEGRATED BUSINESS RESEARCH AND ANALYSIS

Students apply a consistent research and analysis process throughout the course. The process mirrors the integrated research expectations used in district Social Studies curricula while adapting the work to business information, economic evidence, market research, financial records, data-based decision-making, and authentic business communication.

- 1. Source Gathering:** Locate current, authoritative business, economic, marketing, regulatory, and financial information from multiple print and digital sources, including authentic documents when appropriate.
- 2. Source Evaluation and Citation:** Evaluate timeliness, accuracy, relevance, perspective, methodology, bias, and credibility; distinguish factual information, analysis, opinion, advertising, and promotional claims; cite sources consistently.
- 3. Quantitative Analysis and Synthesis:** Interpret tables, charts, economic indicators, market-research results, budgets, financial statements, prices, costs, interest, fees, and tax information; connect quantitative evidence to a business question or decision.
- 4. Written Expression:** Develop evidence-based business explanations, recommendations, plans, analyses, or reports using appropriate organization, business vocabulary, evidence, assumptions, and limitations.
- 5. Visual/Oral Expression:** Present findings using clear charts, tables, dashboards, slides, marketing artifacts, or other visualizations and respond to questions with evidence and precise business vocabulary.
- 6. Technology:** Use spreadsheets, survey tools, simulations, digital research tools, collaborative platforms, and presentation applications to collect, organize, analyze, model, and communicate business information.

APPENDIX C - BUSINESS PROCESS SKILLS AND BENCHMARK ASSESSMENTS

Course Skill	Observable Student Application
Economic and Business Reasoning	Explain scarcity, incentives, competition, economic systems, and economic indicators; apply decision-making and opportunity-cost reasoning.
Entrepreneurship and Management	Evaluate business feasibility, ownership, risk/reward, leadership, management functions, start-up capital, and business-plan choices.
Global, Legal, and Consumer Analysis	Analyze trade, global competition, regulation, financial institutions, consumer protection, and the effects of economic/policy conditions on businesses.
Marketing and Market Research	Define target markets, apply the marketing mix, design research, interpret market data, and evaluate advertising/media decisions.
Accounting and Financial Operations	Prepare/interpret basic financial summaries, budgets, bank reconciliations, credit information, interest/fees, tax information, and internal controls.
Research and Information Literacy	Evaluate business and media sources for credibility, timeliness, relevance, perspective, bias, motivation, and ethical use.
Quantitative/Data Analysis	Use calculations, tables, charts, spreadsheets, survey results, financial records, and economic data to support claims and decisions.
Communication, Collaboration, and Ethics	Write and present business recommendations clearly; collaborate productively; represent evidence honestly; consider ethical, legal, consumer, and stakeholder consequences.

Common Benchmark Checkpoints

Checkpoint	Timing	Common Evidence / Mastery Focus
Benchmark 1	After Unit II	Economic foundations, business decision-making, entrepreneurship, ownership, management/leadership, career skills, and initial business-plan feasibility.
Benchmark 2	After Unit IV	Global/regulatory influences, financial institutions, market research, marketing mix, media/data literacy, consumer issues, and evidence-based marketing strategy.
Benchmark 3	After Unit V	Culminating business plan or business-performance task integrating accounting/financial operations, marketing, management, quantitative evidence, source evaluation, and oral/written defense.

Benchmark evidence may be collected through a common written task, data-analysis task, business-plan artifact, presentation, or teacher-approved equivalent. Alternative benchmark formats may be provided when required by a student plan while preserving the same priority standards and mastery criteria.

APPENDIX D - SELECTED NJSLs AND CAREER READINESS, LIFE LITERACIES, AND KEY SKILLS PRACTICES

The following standards are selected because the existing course content requires students to analyze economic and business conditions, explore entrepreneurship and careers, make financial decisions, evaluate marketing and media information, use technology and spreadsheets, communicate evidence, and apply quantitative reasoning. Standards not directly supported by the course are intentionally omitted.

NJSLS-CLKS	Principles of Business Course Connection
9.1.12.CFR.3	Evaluate corporate governance, social responsibility, ethics, and the effects of business decisions on the common good and stakeholders.
9.1.12.CFR.4	Examine how attitudes, assumptions, culture, and behavior regarding money and work can influence decisions.
9.1.12.CFR.6	Connect business and financial law to the consequences of noncompliance.
9.1.12.CP.1 / 9.1.12.CP.4	Explain how credit history affects financial options and identify skills needed to build and maintain a positive credit profile.
9.1.12.EG.1 / 9.1.12.EG.2	Apply basic tax-rate and income-tax concepts to authentic business/personal finance scenarios.
9.1.12.EG.3	Analyze how individuals and businesses influence government policy.
9.1.12.EG.4	Connect broader economic/governmental policy conditions to business and personal financial decisions.
9.1.12.EG.5	Relate economic systems of production/consumption to business activity, wealth, and societal responsibilities.
9.1.12.EG.6	Analyze buyer and seller rights and responsibilities under consumer-protection laws.
9.1.12.FI.2 / 9.1.12.FI.4	Apply account-management practices and compare financial-institution products/services.
9.1.12.PB.3 / 9.1.12.PB.6	Prepare budgets and calculate/interpret interest and fees in business and financial scenarios.
9.2.12.CAP.1	Use unemployment and recession data to connect education, labor markets, and economic conditions.
9.2.12.CAP.6 / 9.2.12.CAP.8	Identify transferable career skills and investigate employer/job-entry expectations.
9.2.12.CAP.13	Analyze how economic, social, and political conditions affect the labor market.
9.2.12.CAP.16 / 9.2.12.CAP.20	Apply tax-withholding concepts and analyze a basic federal/state income-tax return.
9.2.12.CAP.21 / 9.2.12.CAP.22 / 9.2.12.CAP.23	Evaluate low-cost/low-risk start-up approaches, compare risk/reward, and identify sources of capital for a business.
9.4.12.CI.1 / 9.4.12.CI.2	Use creative thinking in business design and connect personal talents/skills to career pathways.
9.4.12.CT.1 / 9.4.12.CT.2	Apply problem-solving strategies and collaboration to business, product, marketing, and management challenges.
9.4.12.DC.1 / 9.4.12.DC.4 / 9.4.12.DC.6	Address intellectual property, consumer-data privacy, and professional digital identity in business contexts.
9.4.12.IML.2	Evaluate digital business/media sources for timeliness, accuracy, perspective, credibility, and relevance.
9.4.12.IML.3 / 9.4.12.IML.4	Analyze business data with tools/models and critique data visualizations for an intended audience.
9.4.12.IML.8 / 9.4.12.IML.9	Evaluate media and advertising for bias, motivation, point of view, and explicit/implicit messages.
9.4.12.TL.1 / 9.4.12.TL.2 / 9.4.12.TL.3	Select appropriate digital tools, use formula-based spreadsheets, and evaluate collaborative digital environments.

Interdisciplinary NJSLs Connections

Content Area / Standard	Course Application
ELA: RI.CR.9-10.1 / RI.CR.11-12.1	Cite and analyze evidence in business, economic, marketing, regulatory, financial, and informational texts.
ELA: W.AW.9-10.1 / W.AW.11-12.1	Write evidence-based arguments and recommendations about business, marketing, management, consumer, and policy choices.
ELA: W.IW.9-10.2 / W.IW.11-12.2	Write clear informative/explanatory business analyses, plans, and reports using appropriate organization and terminology.
ELA: W.SE.9-10.6 / W.SE.11-12.6	Gather and evaluate authoritative print/digital sources and cite information responsibly.
ELA: SL.PE.9-10.1 / SL.PE.11-12.1	Participate effectively in collaborative business analysis, discussion, planning, and presentation.
ELA: SL.II.9-10.2 / SL.II.11-12.2	Integrate information from multiple media and quantitative formats and evaluate credibility/accuracy.
Mathematics: MP.2	Reason abstractly and quantitatively with prices, costs, percentages, taxes, interest, budgets, economic indicators, survey data, and financial records.
Mathematics: MP.4	Model business and financial situations with equations, tables, graphs, spreadsheets, budgets, and scenario analysis.
Mathematics: MP.5	Use appropriate tools strategically, including calculators, spreadsheets, surveys, simulations, and digital data tools.
Mathematics: MP.6	Attend to precision in calculations, units, assumptions, labels, rounding, and interpretation of business/financial results.

Science: No science NJSLs is assigned course-wide because the current units do not require a direct science performance expectation. A science standard should be added only when a specific lesson or unit is revised to include direct science content and assessment.

Career Readiness, Life Literacies, and Key Skills Practices

Practice	Principles of Business Integration
1. Act as a Responsible and Contributing Community Member and Employee	Use evidence responsibly, fulfill collaborative roles, meet deadlines, communicate professionally, and consider how business decisions affect stakeholders.
2. Attend to Financial Well-Being	Apply budgeting, banking, credit, taxes, interest, consumer, and financial-decision concepts to personal and business scenarios.
3. Consider the Environmental, Social and Economic Impacts of Decisions	Evaluate relevant economic, social, consumer, ethical, and stakeholder consequences of business and marketing choices.
4. Demonstrate Creativity and Innovation	Develop business ideas, marketing strategies, product concepts, and business-plan solutions for authentic scenarios.
5. Utilize Critical Thinking to Make Sense of Problems and Persevere in Solving Them	Interpret economic and business data, compare alternatives, identify tradeoffs, troubleshoot calculations, and justify recommendations.
6. Model Integrity, Ethical Leadership and Effective Management	Apply ethical decision-making, represent data accurately, follow laws/policies, and evaluate leadership and internal-control responsibilities.
7. Plan Education and Career Paths Aligned to Personal Goals	Explore business-related careers, transferable skills, employer expectations, education/training pathways, and entrepreneurship.

Practice	Principles of Business Integration
8. Use Technology to Enhance Productivity, Increase Collaboration and Communicate Effectively	Use spreadsheets, survey tools, simulations, research databases, collaborative platforms, and presentations to analyze and communicate business information.
9. Work Productively in Teams while using Cultural/Global Competence	Collaborate on business and marketing projects, consider global/cultural perspectives, and communicate respectfully across differing viewpoints.

APPENDIX E - LIST OF ACCOMMODATIONS AND MODIFICATIONS

The following district Social Studies/Business accommodation and modification charts supplement the examples embedded in each unit. Student plans and documented needs govern implementation.

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.
	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
Assessments	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 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
Organizational Skills	Provide a table of contents for notebook/binder
	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.
	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.
	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
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
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
Pascack Valley Regional High School District	
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

APPENDIX F - CAREER CONNECTIONS**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.