COURSE TITLE: Business and Legal Concepts

Course Description:
Business and Legal Concepts emphasizes the ethical and legal dimensions of conducting business. The course focuses on application of ethical concepts, historical events that have shaped business law in the United States, the U.S. court systems, contracts, insurance, and various areas of law that impact business operations.

Potential Certifications/Credentials:
Adobe Certified Associate (ACA) – Photoshop / Dreamweaver / Premier Pro / InDesign / Illustrator, ASK Institute – Concepts of Entrepreneurship and Management / Fundamental Business Concepts, Certiport- Entrepreneurship and Small Business (must hold concentrator status), IC3 Global Standard 6 (or higher), Microsoft Office Expert 2019/365 - Access / Excel / Word, Microsoft Office Specialist 2019/365 (MOS) (Two of the following areas REQUIRED: Excel Associate / Outlook Associate / PowerPoint Associate / Word Associate)
## Course Scope and Sequence

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</table>
Unit 1: Plans of Instruction

Foundational Standards

Supporting—will be taught throughout the course as needed for the unit.

F1. Incorporate safety procedures in handling, operating, and maintaining tools and machinery; handling materials; utilizing personal protective equipment; maintaining a safe work area; and handling hazardous materials and forces.

F2. Demonstrate effective workplace and employability skills, including communication, awareness of diversity, positive work ethic, problem-solving, time management, and teamwork.

F3. Explore the range of careers available in the field and investigate their educational requirements, and demonstrate job-seeking skills including resume-writing and interviewing.

F4. Advocate and practice safe, legal, responsible, and ethical use of information and technology tools specific to the industry pathway.

F5. Participate in a Career and Technical Student Organization (CTSO) to increase knowledge and skills and to enhance leadership and teamwork.

F6. Discuss and demonstrate ways to value diversity.
Unit 2 Title: Ethics

Content Standards
1. Summarize ethical responsibilities of business owners toward employees and consumers.
   1a. Research and share information on social responsibility of business owners to the community.
   1b. Distinguish between ethical and unethical business practices.
   1c. Explain rationales and options for resolving disputes.
   1d. Relate ethical, moral, and legal considerations to the decision-making process in business situations.
2. Research and share information on legislation involving ethical issues.
   2a. Gather and share information pertaining to regulation of interactions between businesses and office-holders, including campaign finance, government purchasing, conflicts of interest, and lobbying after leaving office.
   2b. Research and share examples of unethical behaviors that have led to increased regulation of business and industry.

Unpacked Learning Objectives

Students know:
- The definition of business owner.
- That ethical responsibilities of business owners entails acting honestly in all transactions.
- A business owner has ethical responsibilities to the employees. These include providing a safe work environment, and one that provides fairness and equality to employees and consumers.
- Business engages in production of goods and services to make a profit.
- Shareholders are stakeholders and therefore expect a share of the profit.
- A business must balance all of these factors.
- That social responsibility is a framework in which individuals and organizations have a responsibility to better the society, community and environment.
- Profitability is a driving force for business existence.
- Businesses exist to earn a profit by providing goods and services to consumers.
- Arguments for and against business social responsibility exist.
- A business owner’s stand on social responsibility may impact investors’ willingness to invest.
- Today’s investor appears to be concerned about profitability and social responsibility.
- The characteristics of ethical business practices.
- The characteristics of unethical business practices.
- That litigation is expensive, time consuming, and complex.
- Litigation involves attorneys and courts.
- Plaintiff and defendant are the two parties involved in legal action.
Disputants are the parties involved in a conflict before it reaches litigation.

Two major types of alternative dispute resolution are mediation and arbitration.

Mediation is generally voluntary for participation and the decision is not binding.

Arbitration is mandated by circumstances and the decision is binding.

Attorneys may represent disputants in alternative dispute resolutions or individuals may represent themselves.

Contracts may provide provisions for alternative dispute resolution.

Court adjudication is binding and expensive.

Arbitration and mediation are not expensive.

The steps of a decision-making process.

Ethical considerations in a decision-making process in a business situation.

Moral considerations in a decision-making process in a business situation.

Legal considerations in a decision-making process in a business situation.

How ethical, moral, and legal considerations overlap in a decision-making process in a business situation.

How ethical, moral, and legal considerations contradict in a decision-making process in a business situation.

Know how to make a wise and just business decision when considering ethical, moral, and legal responsibilities and consequences for stakeholders.

Many professions have an ethical code of conduct.

Laws are enacted by the legislative branch.

The judicial branch interprets and creates law through decisions in courts and by judges.

Fair Labor Standards Act, EEO laws, Employment Retirement Income Security Act, and Family and Medical Leave Act are examples of legislation involving ethical issues.

The Fair Labor Standards Act is commonly referred to as FLSA and often called the Wage and Hour Law.

The Family and Medical Leave Act is commonly referred to as FMLA.

The Employment Retirement Income Security Act is commonly referred to as ERISA.

Equal Employment Opportunity is commonly referred to as EEO.

That campaign finance laws cover how elections are funded, donation limits, funding disclosures, and how funds are used.

Business ethics may be involved when a company considers making a monetary contribution to a candidate running for office.

A conflict of interest exists when an individual or entity has two competing interests or loyalties (e.g., deriving personal benefit from a business decision).

Lobbying is the act of attempting to influence legislative action usually on behalf of a (paying) client.

Federal, state, and municipal ethics and campaign laws identify the length of time between exit from office and registering as a lobbyist.

Government purchasing (or procurement) may require a contract.

A political action committee (PAC) is used to pool campaign contributions from members and donates those funds to campaigns for or against candidates, ballot initiatives, or legislation.

There are consequences to unethical behaviors.

Unethical behavior harms stakeholders.

One function of the law is to protect.

Characteristics of unethical behavior.
● Consequences of unethical behavior are manifested whether the behavior is publicly known or kept secret.

**Students are able to:**

- State in their own words the ethical responsibilities a business owner has toward employees and consumers.
- Describe the balance of ethical responsibilities among owners, employees, and consumers of a business.
- Locate credible sources and report information on social responsibility of business owners to the community.
- Read, interpret, and summarize findings into a report.
- Explain in their own words the views of proponents of social responsibility and of opponents of social responsibility.
- Decide for themselves their opinion of social responsibility.
- Share findings via presentation, reports, and/or shared documents as instructed.
- Identify ethical business practices using case studies.
- Identify unethical business practices using case studies.
- Discuss current ethical dilemmas faced by business today.
- Define dispute, alternative dispute resolution, and legal action.
- Explain in their own words choices for resolving business disputes.
- Discuss when and why legal action, arbitration, or mediation may be selected in general and using case studies.
- Distinguish between law and morals.
- Distinguish between law and justice.
- Make decisions in a business situation after considering ethical, moral, and legal implications.
- Apply ethical, moral, and legal practices in making business decisions.
- Locate credible sources for information on legislation involving ethical issues.
- Read, interpret, and summarize findings into a report.
- List and state the names, alternate names, and main purpose of FLSA, EEO laws, Employment Retirement Income Security Act, and FMLA.
- Report and share findings of research via presentation, report, oral discussion, blog posting, or other medium designed by teacher.
- Locate credible sources of information about the regulation of interactions between businesses and office-holders (public officials).
- Read, interpret, and summarize findings into a report.
- Report and share findings of research via presentation, report, oral discussion, blog posting, or other medium designed by teacher.
- Include findings on campaign finance, government purchasing, conflicts of interest, and lobbying after leaving office.
- Define government purchasing as procurement.
- Define lobbying.
- Define conflict of interest.
- Define campaign finance.
- Locate credible sources for examples of unethical behaviors that have led to increased regulation of business and industry.
- Read, interpret, and summarize findings into a report
- Report and share findings of research via presentation, report, oral discussion, blog posting, or other medium designed by teacher.
- Identify unethical behavior.
- Identify consequences of unethical behavior (caught and remained a secret)
- Explain how regulation increased as a result of unethical behavior.
Students understand that:

- A business owner has responsibilities to act honestly in all transactions.
- A business owner has responsibilities to treat employees fairly and equally and to provide a safe work environment.
- A business owner has responsibilities to consumers to provide a product or service that is safe and fairly priced.
- A business owner has responsibilities towards stakeholders (not just shareholders).
- Some ethical responsibilities overlap with legal responsibilities.
- Business decisions affect employees, shareholders, suppliers, consumers, and society at large (i.e., all stakeholders).
- Law maintains order for a society, and it developed from a society's social, economic, political, religious, and moral philosophy.
- Advocates of a social responsibility framework believe that business owners have a social responsibility to improve society, the community, and the environment.
- Critics of a social responsibility framework believe that it is contractionary to why businesses exist.
- Some aspects of social responsibility fall under ethical and legal obligations to the community.
- Today's investor may be reluctant to invest in a company that is not socially responsible.
- Many people assert that the only responsibility of business is to make the maximum profit, which overrides any social responsibility.
- The U.S. modified capitalism system relies on pursuit of self-interest while simultaneously containing checks on greed. The checks on greed recognize the need for some form of regulation.
- Ethical behavior is the application of moral principles in a given situation.
- Ethical behavior may overlap with or may contradict with legal behavior.
- Unethical behavior may be legal but not the right thing to do.
- Litigation is involved, expensive, and time consuming.
- Compromise is inherently omitted in litigation and results in “all or nothing”.
- Alternative dispute resolution is an attempt to resolve a dispute without litigation.
- Mediation and arbitration are examples of alternative dispute resolutions. Others are conciliation and mini-trials.
- Each alternative dispute resolution technique has its characteristics including whether the process is voluntary, the decision is binding, disputants represent themselves or are represented by attorneys, who makes the decision, procedure is formal or informal, and the basis on which the decision will be made.
- Justice is the fair, equitable, and impartial treatment of competing interests and desires of individuals and groups with due regard for the common good.
- The function of law is to maintain stability, protect private ownership and assist in voluntary agreements to exchange property and services, and preservation of the state.
- Legislation can be a result of a bill passed by a legislative group such as Congress or State Legislature or through case law as a result of review by a judicial branch or through a court trial.
- Legislation enacts a law. Ethical considerations for executing that law may be implicit or subject to future interpretation.
- Laws are intended to protect.
- FLSA, EEO laws, ERISA, and FMLA deal with fair and equitable treatment of people in the workplace.
- Interactions between businesses and public officials (aka office holders) are regulated in an attempt to avoid unethical behavior.
● Unethical behavior left unchecked has consequences even if the behavior is not publicly and generally known.
● Unethical behavior that has been identified has led to increased regulation of business and industry.
● Increased regulation of business and industry reduces the freedom and flexibility offered through capitalism.
● Increased regulation of business and industry can impact the cost of goods and services.
● Unethical behavior can affect workplace safety, employee morale, and company reputation (or goodwill).

| Unit Driving/Essential Question | What does ethics mean?  
|                               | Why are ethics important when making legal decisions?  
|                               | When is there sufficient ethical justification for violating the law?  
| Exemplar High Quality Unit Task | Position paper defending an ethical situation. |
### Map of Student Learning by Learning Objective

|----------------------------------|--------------------------------------------------------|------------------------------|----------------------------------------------------------------------------------------------|----------------------------------|
| Students state in their own words the ethical responsibilities of business owners toward employees and consumers | Summative: Short Answer Exam  
Formative: Class discussions, exit slips, peer reviews | What are ethics?  
Lecture/Discussion/PPT  
[https://ethicsunwrapped.utexas.edu/videos](https://ethicsunwrapped.utexas.edu/videos) | ELA: Students can write a Tweet stating the ethical responsibilities of business owners toward employees and consumers. | projector, computer, Internet Access, lecture, presentation, exams, rubrics, exit slips  
[https://www.mbaresearch.org/](https://www.mbaresearch.org/) |
| Students research and report information on social responsibility of business owners to the community. | Summative: Written report/essay  
Students present specific examples of CSR models to class (ex: Ben & Jerry’s)  
Formative: Class discussions, exit slips, peer reviews, check for understanding | Teach: Corporate Social Responsibility  
[https://study.com/academy/lesson/business-ethics-corporate-social-responsibility.html](https://study.com/academy/lesson/business-ethics-corporate-social-responsibility.html) | ELA: Research and Presentation: Using Alabama Virtual Library and the EBSCO Host database, students will research information on social responsibility of business owners to the community. They will present using a presentation tool such as Google Slides. Students will need to correctly cite sources used from their | projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips |
<table>
<thead>
<tr>
<th>Students <strong>explain</strong> the differences between ethical and unethical business practices and <strong>identify</strong> examples of ethical practices and <strong>identify</strong> examples of unethical practices.</th>
<th>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions</th>
<th>Provide examples of high profile cases involving unethical/ethical business practices/Discuss</th>
<th>ELA: Writing: Write scripts and perform scenes detailing both ethical and unethical business practices. Students who view the performances will write an evaluation of each scenario using evidence</th>
<th>projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips</th>
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</thead>
<tbody>
<tr>
<td>Students explain the differences between ethical and unethical business practices and identify examples of ethical practices and identify examples of unethical practices.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions</td>
<td>Provide examples of high profile cases involving unethical/ethical business practices/Discuss</td>
<td>ELA: Writing: Write scripts and perform scenes detailing both ethical and unethical business practices. Students who view the performances will write an evaluation of each scenario using evidence</td>
<td>projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips</td>
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</tbody>
</table>

*SCI: Research and create business plans that include how to reduce a carbon footprint impact upon the environment.*

*MATH: Use statistical skills to research on how different social responsibilities impact business performance. For example: According to a 2015 survey by Nielsen (registration required), more than 50% of 2015 survey consumers are willing to pay more for a product or service if the business prioritizes sustainability. This tells me that consumers will opt for and stick with companies that aren't just profit-oriented.*
<table>
<thead>
<tr>
<th>Activity</th>
<th>Formative: Class discussions</th>
<th>Compare and contrast ethical and unethical practices</th>
<th>from the scenario to support their response</th>
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<tbody>
<tr>
<td>Students <strong>define</strong> disputes, alternative dispute resolution, and legal action and <strong>explain</strong> choices for resolving business disputes including mediation, arbitration, and legal action.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions</td>
<td>Create a pros/cons chart comparing litigation, mediation, and arbitration.</td>
<td>ELA: Students can use <em>Vocabulary Quadrants</em> to enhance their vocabulary development.</td>
</tr>
<tr>
<td>Students <strong>discuss</strong> the relationship of ethical, moral, and legal considerations to the decision-making process in business situations.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions</td>
<td>Review the decision-making process.</td>
<td>ELA: Students can create a mind map using <em>Goggle</em> to display the relationship of ethical, moral, and legal considerations to the decision-making process in business situations.</td>
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</tbody>
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**Legal Considerations:**

**SCI:** Research and create business plans that include how to reduce single-use plastic packaging impact upon the environment.

**ELA:** Students can use *Vocabulary Quadrants* to enhance their vocabulary development. **SCI:** Research and create business plans that include how to reduce single-use plastic packaging impact upon the environment.

**SCI:** Research and create business plans that include how to reduce single-use plastic packaging impact upon the environment.

**ELA:** Students can create a mind map using *Goggle* to display the relationship of ethical, moral, and legal considerations to the decision-making process in business situations.
<table>
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<tr>
<th>Topic</th>
<th>Formative</th>
<th>Summative</th>
<th>Case Studies</th>
<th>ELA</th>
<th>Technology</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>laws, Employment Retirement Income Security Act, and Family and Medical Leave Act.</strong></td>
<td>Group presentations about the various types of legislation and how they affect business owners</td>
<td>Unit exam with multiple choice, fill-in-blank, and/or short answer questions</td>
<td>Lecture</td>
<td>Students will read and annotate the sources and write a summary of the articles.</td>
<td>projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips</td>
</tr>
<tr>
<td><strong>Students research and report findings about regulations of interactions between businesses and public officials including topics of campaign finance, government purchasing, conflicts of interest, and lobbying after leaving office.</strong></td>
<td>Observations of student progress-classroom rubric, class discussions</td>
<td>Group presentations about regulations</td>
<td>Case Studies</td>
<td>ELA: Students will complete a peer evaluation of their classmates’ presentations.</td>
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<tr>
<td><strong>Students locate and report examples of unethical behaviors that have led to increased regulation of business and industry.</strong></td>
<td>Written report on examples of unethical behaviors that have led to increased regulation of business and industry.</td>
<td>Unit exam with multiple choice, fill-in-blank, and/or short answer questions</td>
<td>Group Investigation Group Presentations</td>
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</table>

**Case Studies**


**ELA: Research and Presentation:** Using Alabama Virtual Library and the EBSCO Host database, students will research information on regulations of interactions between businesses and public officials. They will present using a presentation tool such as Google Slides. Students will need to correctly cite sources used from their research on a separate Works Cited slide.

**ELA: Students will do a text reformulation after researching an example of unethical behavior.** They will write the example in the form of a children’s nursery rhyme or in the form of a Bio Poem. ([How to Write a Biopoem](https://hbr.org/2020/03/how-common-is-unethical-behavior-in-u-s-organizations))
<table>
<thead>
<tr>
<th>SCIENCE (SCI)</th>
<th>MATH (MATH)</th>
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<tbody>
<tr>
<td>Research and report examples of unethical business behavior (related to environment protection, human health protection, etc.) that have led to improved business and industry regulatory legislation.</td>
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<tr>
<td>SCI: Create graphs to demonstrate how unethical behaviors have led to increased regulation of business and industry in history.</td>
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</tbody>
</table>
Key Vocabulary

business owner, ethical responsibilities, employee, consumer, stakeholder, shareholder, moral, ethical, legal, fiduciary responsibilities, stakeholder model, social contract theory, business ethics, regulation of business, corporate governance, social responsibility, profitability, unfairness, accountability, expertise, community, arguments for social responsibility framework, social contract, less government regulation, long-run profits, criticism of social responsibility framework, social ethics theories, regulation of business, interventions or checks on greed, government regulation, competitive processes, competitive and fair marketplace, publicly traded, privately held, shareholders, board of directors, scandals, ethical dilemma, ethical business practices, unethical business practices, scandals in business, United Airlines, Equifax, Enron, Google

Television Test (“Imagine that every ethical decision . . . is being broadcast on nationwide television. An appropriate decision is one we would be comfortable broadcasting on national television for all to witness.” (e-text book: Business Law and the Regulation of Business, p. 2-3.), strategy for determining ethical and unethical behavior, moral behavior, ethical behavior, unethical behavior, legal behavior, illegal behavior, overlap, contradict, ways to promote ethical behavior in the workplace, business dispute, resolution options, rationales (advantages/disadvantages) for each resolution option, resolving disputes, disputant, mediation, mediator, arbitration, arbitrator, binding, legal action, lawsuit, court system, civil dispute, procedure, criminal dispute, procedure, trial courts, appellate courts, special courts, supreme courts, plaintiff, defendant, court case citation (plaintiff v. defendant), federal court, state court, jurisdiction, adjudicate, venue, pleadings, complaint, summons, default judgment, motions, answers, counterclaim, summary judgment, jury, trial, verdict, litigation, appeal, court adjudication, decision-making process, business situation, ethical, moral, legal, statutes, judicial law, case law, procedural law, citations, legislation, ethical issues, FLSA (Fair Labor Standards Act or Wage and Hour Law), EEO, ERISA (Employment Retirement Income Security Act), FMLA (Family and Medical Leave Act), office holder, public official, conflict of interest, campaign finance, government purchasing, lobbying, leaving office, Alabama Ethics Law, Political Action Committee (PAC), campaign finance law, procurement, kickback, contract, unethical behavior, increased regulation, examples (not an exhaustive list; must check for current examples): Walmart (employee/workplace violations), Apple (employee/workplace violations), Toyota, Philip Morris (cigarette ads targeting children), Monsanto (agent orange creator), Chevron (toxic waste spills)

Work-Based Learning, Simulated Work Experiences, and Experiential Learning:

Local attorney speak on business ethics

CTSO Connection:

FBLA Competitive Events - Business Law, DECA Competitive Events - Business Law and Ethics Team Decision Making

Alabama State Department of Education, Career and Technical Education/Workforce Development, Plans of Instruction
Updated as of Jan 8, 2022
## Certification/Credential Connection:

| Adobe Certified Associate (ACA) – Photoshop / Dreamweaver / Premier Pro / InDesign / Illustrator, ASK Institute – Concepts of Entrepreneurship and Management / Fundamental Business Concepts, Certiport- Entrepreneurship and Small Business (must hold concentrator status), IC3 Global Standard 6 (or higher), Microsoft Office Expert 2019/365 - Access / Excel / Word, Microsoft Office Specialist 2019/365 (MOS) (Two of the following areas REQUIRED: Excel Associate / Outlook Associate / PowerPoint Associate / Word Associate) |
Unit 3 Title: Business Insurance

Content Standards
3. Explain the role of insurance in risk management and mitigation.
   3a. Explain the principles of insurance.
   3b. Research and share information on types of insurance needed by businesses and the purpose of each type.

Unpacked Learning Objectives

Students know:
- That insurance is one tool for risk management.
- Risk management means identifying and evaluating risks in order to avoid a loss.
- Mitigation is making something less severe.
- Insurance mitigates the loss from accidents, property damage, mistakes, and injuries.
- The meaning behind each of the seven principles of insurance.
- The names of types of business insurance.
- General liability insurance—protection from lawsuits from people outside company
- Commercial property insurance provides protection against damage or loss to physical property of the business.
- Business income insurance protects against business interruption when disaster prevents business operations.
- Workers’ compensation insurance protects against claims or lawsuits resulting from employee on-the-job injuries.
- Professional liability insurance is also known as Errors and Omission insurance and protects against claims or lawsuits from patients or customers for real or perceived damage or injury resulting from your business.
- Product liability insurance pays for damages or injury caused by a product sold by the business.
- Employment practices liability insurance protects against worker claims that their legal employee rights have been violated in the workplace.
- Errors and omissions insurance provides protection for professional services for giving incorrect advice or failure to perform; aka professional liability insurance
- Cyber liability insurance for business protects if cyber data is compromised
- Business identity insurance is akin to Identity Theft Insurance for individuals and provides coverage if the business identity is stolen.
- Commercial auto insurance covers property damage and bodily injury coverage for anyone injured in an automobile accident where the business is at fault.
- Commercial fleet insurance is similar to commercial auto coverage but for multiple vehicles; required in some states.
- Commercial umbrella insurance is additional coverage that pays after other insurance benefits are maxed out.
- Key person insurance provides life or disability insurance on those considered core to operations of the business; the beneficiary is the company in the event of death or inability to work of an essential employee/leader.
Students are able to:
- Define risk management.
- Define mitigation.
- Define insurance.
- Discuss how insurance plays a role in risk management and mitigation.
- Identify commonly purchased/offered personal and business insurance options.
- State and explain in their own words the seven principles of insurance: subrogation, insurance, interest, contribution, indemnity, cause, minimization of loss
- Recognize and point out the principles of insurance when reviewing a case study and/or sample insurance policy.
- Locate credible sources for common types of business insurance and the purpose of each.
- Read, interpret, and summarize findings into a report.
- Report and share findings of research via presentation, report, oral discussion, blog posting, or other medium designed by teacher.
- List common types of business insurance and state the purpose of each type of insurance.
- Identify the appropriate insurance coverage for given losses, damages, injuries, or claims.

Students understand that:
- Insurance is a contract.
- In exchange for premiums, the insurance company agrees to pay for losses if they occur. The risk is thus shared with the insurance company.
- Many types of insurance are available for personal and for business courage.
- Insurance is one tool for managing risks associated with accidents, property damage, mistakes, and injuries.
- Insurance is for individuals and for companies.
- Regarding insurance, the principle of subrogation means that after the insured is compensated for a loss, the insurer takes ownership of the damaged property.
- Regarding insurance, the principle of insurance interest means the insured must have an insurable interest in the property or person being insured.
- Regarding insurance, the principle of contribution means the insured can only claim compensation for the actual cost of the loss.
- Regarding insurance, the principle of utmost good faith means the insured and the insurer will act fairly and honestly in dealing with each other.
- Regarding insurance, the principle of indemnity means a guarantee to put the insured back to the position he was before the loss.
- Regarding insurance, the principle of cause means the nearest cause of the loss and therefore mandating payment (or coverage) by the insurer.
- Regarding insurance, the principle of minimization of loss means that the insured is required to take all steps possible to safeguard the insured property against loss, harm, damage, and destruction.
- Businesses mitigate risks of lawsuits and claims resulting from accidents, damage, mistakes, and injuries from their operations.
- Common types of commercial insurance are general liability insurance, commercial property insurance, business income insurance,
workers' compensation insurance, professional liability insurance, product liability insurance, errors and omissions insurance, cyber liability insurance, business identity insurance, commercial auto insurance, commercial fleet insurance, commercial umbrella insurance, and key person insurance.

| Unit Driving/Essential Question | When is an insurable interest present?  
|                               | What are the common types of insurance?  
|                               | What is the rationale for insurance?  
| Exemplar High Quality Unit Task | Life Smarts Consumer Education Program |
## Map of Student Learning by Learning Objective

|---------------------------------|--------------------------------------------------------|-------------------------------|--------------------------------------------------------------------------------------------------|----------------------------------|
| **Students explain** in their own words the role of insurance in risk management and mitigation. | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions  
Formative: Group presentations, exit slips | Guest Speaker - Insurance Agent | ELA: Using MyStorybook.com, students will write a children’s story about the role of insurance in risk management and mitigation. | projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips |
| **Students state** in their own words the seven principles of insurance. | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions  
Formative: Group presentations, exit slips, class discussions | Guest Speaker - Insurance Agent | ELA: Students will use Canva to create infographics to visually represent each of the seven principles of insurance. | projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips |
| **Students locate** and **report** findings on common types of business (or commercial) insurance and the purpose of each type. | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions  
Formative: Group presentations, exit slips, class discussions | Interview insurance agent | ELA: Research and Presentation: Students will research findings on common types of business insurance and the purpose of each type. They will | projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips |
| Venn diagram comparing differences and similarities of business insurance | Formative: Class discussions, observations of student progress, exit slips, quizzes | present information using a presentation tool such as Google Slides. Students will need to correctly cite sources used from their research on a separate Works Cited slide. SCI: Identify positive health benefits associated with providing employee health insurance plans. |
Key Vocabulary

contract, insurance, risk management, mitigation, personal insurance, business insurance (aka commercial insurance), property damage, bodily insurance, accidents, mistakes, damages, contract, insurance, principles of insurance, subrogation, insurable interest, contribution, ultimate good faith, indemnity, cause, minimization of loss, business insurance, commercial insurance, types of insurance, general liability insurance, commercial property insurance, business income insurance, workers’ compensation insurance, professional liability insurance, product liability insurance, employment practices liability insurance, errors and omissions insurance, cyber liability insurance, business identity insurance, commercial auto insurance, commercial fleet insurance, commercial umbrella insurance, key person insurance, general liability insurance—protection from lawsuits from people outside company, commercial property insurance—damage or loss to physical property, business income insurance—business interruption coverage for when disaster prevents business operations, workers’ compensation insurance—protects against claims or lawsuits resulting from employee on-the-job injuries, professional liability insurance—protects against claims or lawsuits from patients or customers for real or perceived damage or injury resulting from your business, product liability insurance—pays for damages or injury caused by a product sold by the business, employment practices liability insurance—protects against worker claims that their legal employee rights have been violated in the workplace, errors and omissions insurance—protection for professional services for incorrect advice or failure to perform; aka professional liability insurance, cyber liability insurance—protects if cyber data is compromised, business identity insurance—coverage if you encounter business identity theft, commercial auto insurance—property damage and bodily injury coverage for anyone injured in an automobile accident where the business is at fault, commercial fleet insurance—similar to commercial auto coverage but for multiple vehicles; required in some states, commercial umbrella insurance—additional coverage that pays after other insurance benefits are maxed out, key person insurance—life or disability insurance on those considered essential to operations of the business; the beneficiary is the company

Work-Based Learning, Simulated Work Experiences, and Experiential Learning:

Job Shadowing - Insurance Agent

CTSO Connection:

FBLA - Competitive Events - Business Law, DECA Competitive Events - Business Law and Ethics Team Decision Making

Certification/Credential Connection:

Adobe Certified Associate (ACA) – Photoshop / Dreamweaver / Premier Pro / InDesign / Illustrator, ASK Institute – Concepts of Entrepreneurship and Management / Fundamental Business Concepts, Certiport- Entrepreneurship and Small Business (must hold concentrator status), IC3 Global
Standard 6 (or higher), Microsoft Office Expert 2019/365 - Access / Excel / Word, Microsoft Office Specialist 2019/365 (MOS) (Two of the following areas REQUIRED: Excel Associate / Outlook Associate / PowerPoint Associate / Word Associate)
Unit 4 Title: Business Crimes

Content Standards

4. Identify types of crimes businesses may commit.
   4a. List legal responsibilities of business owners to their customers, employees, and stakeholders.
   4b. Identify legal responsibilities of businesses regarding e-business and e-marketing.

5. Describe types of crimes directed toward businesses.
   5a. Explain measures a business can take to protect itself against cybercrime and crimes committed by employees and customers.

Unpacked Learning Objectives

Students know:

- Businesses may commit crimes including but not limited to copyright and patent infringement, fraud, insider trading, tax evasion, and bribery.
- Crimes committed by business professionals are white collar crimes that are characterized by deceit, concealment, and violation of trust.
- Fraud is the intentional misrepresentation of key facts for monetary gain.
- Bribery occurs when anything of value including money, goods, services, and/or information is exchanged for favorable or desired actions.
- Copyright infringement occurs when one person copying another's works does not give credit or receive permission to use the work.
- Patent infringement involves the manufacture of a product whose patent for the invention is owned by another.
- Copyright and patent laws fall under intellectual property law.
- Insider trading involves buying/selling on the stock exchange using confidential information to one's own advantage.
- Tax evasion is hiding income data to avoid paying some or all due taxes to federal, state, and/or local governments. Tax evasion may also include not filing a tax return as required. Tax evasion is illegal.
- Tax avoidance is taking advantage of legal options to legally avoid or minimize tax liability. Tax avoidance is legal.
- That a business is an entity in society that is held responsible for its actions and decisions. It must follow laws and rules and operate within the boundaries set by every level of government in the area of operation.
- Owners and those running the business are held to the same standard of legal responsibility as imposed on the company.
- Stakeholders are all who are affected by or involved in the company including employees, investors/shareholders, and customers.
- Legal responsibilities overlap with social responsibilities although the former is mandated while the latter is open to debate. (See Standard AL.CT21.BMA.BL.1a.)
- That laws regulating e-commerce expand on laws regulating physical commerce.
- An e-commerce business owner has the responsibility to protect personally-identifiable information and data collection.
- Data collection must comply with federal, state, and local laws governing e-commerce.
- Businesses are often victims of crimes including but not limited to vandalism, shoplifting, embezzlement, piracy, cybercrime, counterfeiting of products, and copyright and trademark infringement.
• Outsiders and employees can be perpetrators of crimes against a business.
• Risk management and mitigation involve protecting the business against loss from crimes directed toward the business. (See Standard AL.CT21.BMA.BL.3b.)
• Cybercrime is ever evolving and must be constantly addressed.
• Fair Credit Reporting Act and Truth-in-Lending Act provide guidance for using credit reports and background checks to make business decisions. These laws also serve to protect individuals against illegal actions by businesses.
• A risk management plan is essential to a business.
• Components of a business risk management plan.

**Students are able to:**
- List copyright and patent infringement, fraud, insider trading, tax evasion, and bribery among the crimes businesses may commit.
- Define copyright and patent infringement, fraud, insider trading, tax evasion, and bribery.
- Identify actions in case studies that demonstrate copyright and patent infringement, fraud, insider trading, tax evasion, and bribery among the crimes businesses may commit.
- Differentiate among business owners, customers, employees, and stakeholders.
- List legal responsibilities of business owners to customers.
- List legal responsibilities of business owners to employees.
- List legal responsibilities of business owners to stakeholders.
- Relate list to laws affecting business owners (See Standard AL.CT21.BMA.BL.2.)
- List legal responsibilities of businesses regarding e-business and e-marketing.
- Define e-commerce.
- Explain that this area of law is emerging and evolving and the implications for business owners considering electronic business including but not limited to social media and Internet platforms.
- Describe vandalism, shoplifting, embezzlement, piracy, cybercrime, counterfeiting of products, and copyright and trademark infringement.
- Explain in their own words steps a business can take to protect itself against cybercrime.
- Explain in their own words steps a business can take to protect itself against crimes committed by employees.
- Explain in their own words steps a business can take to protect itself against crimes committed by customers.
- Explain that cybercrime is constantly changing.

**Students understand that:**
- Copyright and patent infringement, fraud, insider trading, tax evasion, and bribery are among the crimes that businesses may commit, but this is not an exhaustive list of business crimes.
- Businesses have a duty of utmost good faith when entering into an insurance contract. Therefore, deliberate illegal behavior could result in no insurance coverage.
- Most business crimes deal with money and are characterized by deceit, concealment, and violation of trust.
- Business crimes in the technology arena are constantly changing.
- Spamming (sending unsolicited commercial email).
- Businesses and business owners are required to adhere to and enforce rules, regulations, and laws concerning business operations.
- Businesses and their owners have legal responsibilities to all stakeholders including customers, employees, and investors.
- “An employer’s primary duties are to treat the employee reasonably, provide safe working condi-tions, and comply with applicable laws and the contract of employment.” (Adamson and Morrison, 2010)
- E-commerce consists of providing goods and services over the Internet, computer networks, email, mobile phones, and other electronic systems that may or may not be in existence at this moment.
- This area of business and law is constantly emerging and evolving.
- To date (January 2022), the U.S. does not have a “data protection act” but instead relies on its United States Privacy At, Safe Harbor Act, and Health Insurance Portability and Accountability Act for data protection.
- Laws and responsibilities of physical businesses still apply in e-commerce. For example, a product must be safe and contracts must be followed. However, additional regulations apply when business is conducted electronically; thus, e-commerce rules, regulations, and emerging laws.
- E-marketing involves using electronic means to promote products and services.
- E-business involves online stores for sales and electronic distribution.
- E-commerce laws can involve complex contract and tax issues, security and privacy issues.
- Be on the look out for developments concerning a proposed Uniform Computer Information Transaction Act (UCITA) that intends to bring uniformity and certainty to electronic transactions. (Justia.com)
- Businesses are often victims of crimes including but not limited to vandalism, shoplifting, embezzlement, piracy, cybercrime, counterfeiting of products, and copyright and trademark infringement.
- Outsiders and employees can be perpetrators of crimes against a business.
- Taking anything that belongs to an employee’s company—whether it be a pen or money—is stealing and thus illegal. While the taking of a pen without permission may not rise to the level of legal action, the behavior is unethical, costly to the company (unless used as part of its marketing plan/employee benefits), and potentially damaging to the long-term employment of the individual. (See Standard AL.CT21.BMA.BL.1d.)
- Cyber liability insurance can mitigate cybercrime risks. (See Standard AL.CT21.BMA.BL.3b.)
- Employees can victimize their own employers and commit crimes against them.
- Customers can pose a threat to a business in various circumstances.
- A business must write and follow a risk management plan to mitigate losses against cybercrime and crimes committed by employees and customers. The risk management plan should be reviewed/revised periodically.

| Unit Driving/Essential Question | What are the types of crimes that affect businesses?  
| What is a crime?  
| What are the three elements that make up a criminal act? |
| Exemplar High Quality Unit Task | Mock Jury Trial to allow students to discover, evaluate, and analyze a real criminal legal case. |
## Map of Student Learning by Learning Objective

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<tbody>
<tr>
<td>Students <strong>define</strong> crimes businesses may commit and <strong>identify</strong> copyright and patent infringement, fraud, insider trading, tax evasion, and bribery among the crimes businesses may commit.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions Formative: Exit slips, class discussions</td>
<td>Lecture/PPT/Notes Class Discussion <a href="https://courses.lumenlearning.com/workwithinthelaw/chapter/categories-and-examples-of-business-crime/#:~:text=The%20major%20felonies%20include%20murder,%2C%20petty%20offenses%2C%20or%20infractions.">https://courses.lumenlearning.com/workwithinthelaw/chapter/categories-and-examples-of-business-crime/#:~:text=The%20major%20felonies%20include%20murder,%2C%20petty%20offenses%2C%20or%20infractions.</a></td>
<td>ELA: Using [Make a Public Service Announcement</td>
<td>PSA Template](<a href="https://courses.lumenlearning.com/workwithinthelaw/chapter/categories-and-examples-of-business-crime/#:~:text=The%20major%20felonies%20include%20murder,%2C%20petty%20offenses%2C%20or%20infractions">https://courses.lumenlearning.com/workwithinthelaw/chapter/categories-and-examples-of-business-crime/#:~:text=The%20major%20felonies%20include%20murder,%2C%20petty%20offenses%2C%20or%20infractions</a>.), students can make a public service announcement discussing crimes businesses may commit. ELA: Students can write a one-act play of a situation where a business commits a crime. Students can peer edit their classmates’ scripts and write an evaluation of their performances. SCI: Investigate commonly used Forensic Science strategies used to identify illegal activities.</td>
</tr>
</tbody>
</table>

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**Equipment List by CTE Cluster**

**Link to Helpful Tech Tools**
<table>
<thead>
<tr>
<th>Activity</th>
<th>Summative Assessment</th>
<th>Formative Assessment</th>
<th>Subject Area</th>
<th>Technology Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students list legal responsibilities of business owners to their customers, employees, and stakeholders</td>
<td>Unit exam with multiple choice, fill-in-blank, and/or short answer questions</td>
<td>Observations of student progress, classwork rubric, class discussions, quizzes, exit slips</td>
<td>ELA: Students can peer edit their classmates’ poems or songs prior to the performances.</td>
<td>projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips</td>
</tr>
<tr>
<td>Students identify legal responsibilities of businesses regarding e-business and e-marketing</td>
<td>Unit exam with multiple choice, fill-in-blank, and/or short answer questions</td>
<td>Observations of student progress, classwork rubric, class discussions, quizzes, exit slips</td>
<td>ELA: Students can peer edit their classmates’ poems or songs prior to the performances.</td>
<td>projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips</td>
</tr>
<tr>
<td>Students describe types of crimes directed towards businesses such as vandalism, shoplifting, embezzlement, piracy, cybercrime, counterfeiting of products, and copyright and trademark infringement.</td>
<td>Unit exam with multiple choice, fill-in-blank, and/or short answer questions</td>
<td>Observations of student progress, classwork rubric, class discussions, quizzes, exit slips</td>
<td>SCI: Investigate commonly used Forensic Science strategies used to investigate business crimes.</td>
<td>projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips</td>
</tr>
</tbody>
</table>

**Lecture/PPT/Notes:**

- ELA: Create a poster of the legal responsibilities of business owners to their customers, employees, and stakeholders using Canva.
- MATH: Project: Students will work in groups to research the crimes businesses may commit, such as copyright, patent infringement, fraud, insider trading, tax evasion, and etc, and rank them using percentage.
- Projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips

**Class Discussion:**

- ELA: Students can peer edit their classmates’ poems or songs prior to the performances.
- Write and perform a song, poem or rap describing the types of business crimes and perform for class or video and upload to LMS
- SCI: Investigate commonly used Forensic Science strategies used to investigate business crimes.
| Students **explain** measures a business can take to mitigate potential losses against cybercrime and crimes committed by employees and customers. | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions  
Formative: Observations of student progress, classwork rubric, class discussions quizzes, exit slips | Discussion: [https://www.myknowledgebroker.com/blog/11-steps-to-protect-your-business-from-cyber-crime](https://www.myknowledgebroker.com/blog/11-steps-to-protect-your-business-from-cyber-crime) | ELA: Use [VoiceThread](https://www.myknowledgebroker.com/blog/11-steps-to-protect-your-business-from-cyber-crime) to make a podcast about crimes faced by businesses and share it. Classmates can comment on the podcast.  
SCI: Research technologies used to prevent inventory crimes and cybercrimes. | projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips |
**Key Vocabulary**

crime, crimes business may commit, constitutional authority to regulate business, white collar crime, copyright infringement, patent infringement, intellectual property law, fraud, insider trading, SEC, tax evasion (illegal), tax avoidance (legal), bribery, business owners, customers, employees stakeholders, shareholders, legal responsibilities to employees, provide jobs, provide clean and safe working environment free from discrimination, fair and equitable treatment, adhere to and enforce workplace laws to customers, deliver on promises (e.g., adhere to contract), provide safe product and services, provide a safe environment for interactions/transactions to shareholders/investors, fiduciary duties, follow laws and regulations under securities laws to society, no harm to society or environment, follow laws for operating in location, establish business by following jurisdictional guidelines (e.g., formation, licensing, taxation), legal responsibilities, e-commerce, e-business, e-marketing, personally-identifiable information, data collection, data protection act, vandalism, shoplifting, embezzlement, piracy, pilfer, cybercrime, counterfeiting products, copyright and trademark infringement, remedies, risk management, cybercrime, employee, customer, background checks, credit report for pre-employment purposes, Fair Credit Reporting Act (FCRA), credit report for establishing credit, Truth-In-Lending Act, risk management plan

**Work-Based Learning, Simulated Work Experiences, and Experiential Learning:**

Job shadow or interview attorney; attend local Bar Association workshop

**CTSO Connection:**

FBLA Competitive Events: Business Law, Business Ethics, DECA Competitive Events - Business Law and Ethics Team Decision Making

**Certification/Credential Connection:**

Adobe Certified Associate (ACA) – Photoshop / Dreamweaver / Premiere Pro / InDesign / Illustrator, ASK Institute – Concepts of Entrepreneurship and Management / Fundamental Business Concepts, Certiport- Entrepreneurship and Small Business (must hold concentrator status), IC3 Global Standard 6 (or higher), Microsoft Office Expert 2019/365 - Access / Excel / Word, Microsoft Office Specialist 2019/365 (MOS) (Two of the following areas REQUIRED: Excel Associate / Outlook Associate / PowerPoint Associate / Word Associate)
Unit 5 Title: Negotiable Instruments

Content Standards

6. Explain the nature of negotiable instruments, including the essentials of negotiability.
   6a. Compare and contrast the handling and purposes of various negotiable instruments, including promissory notes, drafts, digital currency, cashier’s checks, bonds, and checks.
   6b. Identify liabilities for the holder of a negotiable instrument.
   6c. Distinguish between negotiation and discharge of a debt.
   6d. Research and summarize cases dealing with negotiable instruments.

Unpacked Learning Objectives

Students know:

- The definition of negotiable instruments.
- What legal documents are considered negotiable.
- The essentials of negotiability: The person making the agreement must create a written document, sign it, include a clear promise or order, and not require any conditions for the payment. The document must state the amount of money to be paid as well as other details such as any interest, exchange-rate considerations, or extra fees involved. The agreement must be for money, and payable to the specific payee at either a specified time or through immediate presentation of the instrument.
- To be “negotiable,” the holder must also have the right to transfer the instrument to another party if they desire.
- A comparison identifies similarities whereas a contrast identifies differences.
- The characteristics of a promissory note.
- The characteristics of a draft.
- The characteristics of a check.
- The characteristics of a cashier’s check.
- The characteristics of a bond.
- The characteristics of digital currency.
- How and when to write a check.
- The process for the maker of a promissory note from payment to cancellation.
- The process for the payee of a promissory note from creation to cancellation.
- The difference between a check and a cashier’s check.
- The penalty for early termination of a CD.
- The definition of liabilities.
- The definition of holder.
- The definition of signature liability.
- The definition of warranty liability.
● Debt is incurred when a person or business makes a promise to pay.
● Negotiation of a debt involves ways to settle the debt.
● Discharge of the debt involves bankruptcy.
● Negotiation typically damages credit score.
● Bankruptcy will remain on credit history for up to ten years and seriously damage credit score during that time.
● How to identify court cases and where to search for best results.
● How to read the summary of a court case and write in their own words the key takeaways.

Students are able to:
● Explain in their own words the nature of negotiable instruments by including the essentials of negotiability.
● Identify likenesses and differences among various negotiable instruments, including promissory notes, drafts, digital currency, cashier's checks, bonds, and checks in how they are handled and their purposes.
● List ways to process, manage, safeguard, prepare, and transfer (i.e., handle) negotiable instruments.
● Identify from a list of ways to handle negotiable instruments the similarities and differences among the studied negotiable instruments.
● Identify liabilities for the holder of a negotiable instrument.
● Distinguish between negotiation and discharge of a debt.
● Locate credible sources for cases dealing with negotiable instruments.
● Read, interpret, and summarize findings for cases dealing with negotiable instructions into a document or other medium assigned by the teacher.

Students understand that:
● The essentials of negotiability are: date, specific words or phrases making the document negotiable (e.g., Pay to the order of), payee’s name, specific amount, signature (indicating acceptance of promise to pay), holder has ability to transfer ownership if desired.
● According to several websites, the definition of negotiable instruments may be undergoing change due to the development of digital currency. At this unpacking by LaDonna Beck, there are insufficient credible sources to give a definitive statement. (Many of the resources located were international writers.) Therefore, the students understand that in regards to digital currency as a negotiable instrument, they must continuously stay abreast of developments.
● Negotiable instruments are written promises to pay money at a specific time.
● Payment is expected to be currency.
● Payment is unconditional.
● Negotiable instruments are transferable.
● “Every party who signs a negotiable instrument is either primarily or secondarily liable for payment of the instrument when it comes due. Primary liability requires payment on a negotiable instrument according to its terms. Secondary liability requires payment on an instrument only if presentation is proper and timely, the instrument is dishonored, and a timely notice of dishonor is received.” (Miller, 2023).
“There are five transfer warranties: (1) The transferor is entitled to enforce the instrument, (2) all signatures are authentic and authorized, (3) the instrument has not been altered, (4) the instrument is not subject to a defense or claim of any party that can be asserted against the transferor, and (5) the transferor has no knowledge of any bankruptcy proceedings against the maker, the acceptor, or the drawer of the instrument.” (Miller, 2023).
- Debt is money owed and is a result of credit being extended.
- Negotiation of debt usually involves a third-party that offers to negotiate a settlement to the amount owed and makes a payment arrangement.
- Discharge of debt comes through bankruptcy.
- There are different types of bankruptcy.
- Bankruptcy remains on a credit history for up to ten years and seriously damages a credit score.
- Court cases are used to interpret laws.
- Court cases result from taking legal action. (See Standard AL.CT21.BMA.BL.1c.)
- The court cases used herein are a few examples.

| Unit Driving/Essential Question | What is the importance of negotiability?  
|                                | What is the difference between negotiable and non-negotiable?  
|                                | How is commercial paper transferred?  
|                                | What are the functions of the various endorsements?  
| Exemplar High Quality Unit Task | Prepare for FBLA Competitive Events |
|----------------------------------|-------------------------------------------------------|-------------------------------|--------------------------------------------------|---------------------------------|
| Students **explain** in their own words the nature of negotiable instruments, including the essentials of negotiability. | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions | **Learning Activity Checklist**  
**Link to Differentiation Examples** | **ELA:** Students may discuss in groups and submit their group discussion points on negotiable instruments using **Padlet** to guide class discussions. | **Equipment List by CTE Cluster**  
**Link to Helpful Tech Tools** |
| Summative: Design a poster explaining negotiable instruments  
Summative: Write a paragraph discussing the meaning of the phrase, “Banks are debtors of their depositors” | **Summative:** Observations of student progress - class work rubric, class discussions, quizzes, exit slips | **Summative:** Observations of student progress - class work rubric, class discussions, quizzes, exit slips | **SCI:** Research how behavioral science knowledge can be used to improve negotiations. | **projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips** |
| **Formative:** Observations of student progress - class work rubric, class discussions, quizzes, exit slips | **Formative:** Observations of student progress - class work rubric, class discussions, quizzes, exit slips | **Formative:** Observations of student progress - class work rubric, class discussions, quizzes, exit slips | **ELA:** Students may discuss in groups and submit their group discussion points on negotiable instruments using **Padlet** to guide class discussions. | **Equipment List by CTE Cluster**  
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| **Summative:** Design a poster explaining negotiable instruments  
**Summative:** Write a paragraph discussing the meaning of the phrase, “Banks are debtors of their depositors” | **Summative:** Observations of student progress - class work rubric, class discussions, quizzes, exit slips | **Summative:** Observations of student progress - class work rubric, class discussions, quizzes, exit slips | **SCI:** Research how behavioral science knowledge can be used to improve negotiations. | **projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips** |

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**Links to Additional Resources**


Discuss Blasco vs. Money Services Center

Discuss three different types of endorsements

Explain what is Commercial Paper - demand instruments

Have students assume the role of financial advisor who writes a column for the business section of local...
| Students **identify** liabilities for the holder of a negotiable instrument. | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions | Lecture/PPT - What are the liabilities for the holder of a negotiable instrument? | ELA: Students can write a comparison/contrast paragraph using either the point-by-point or subject-by-subject method detailing the similarities and differences between primary and secondary liabilities.

SCI: Identify common business hazards that can create possible liability issues. | projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips |
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<tr>
<td>Students <strong>distinguish</strong> between negotiation and discharge of a debt.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions</td>
<td><strong><a href="https://www.investopedia.com/terms/d/debt-discharge.asp#:~:text=Debt%20discharge%20is%20the%20cancellation,certain%25">https://www.investopedia.com/terms/d/debt-discharge.asp#:~:text=Debt%20discharge%20is%20the%20cancellation,certain%</a></strong></td>
<td>projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips</td>
<td></td>
</tr>
<tr>
<td>Create Venn Diagram comparing negotiation and discharge, exit slips, class discussions</td>
<td><strong>20</strong>IRS%20conditions%20are%20met</td>
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**Students research and summarize** cases dealing with negotiable instruments.

<table>
<thead>
<tr>
<th>Students research and summarize cases dealing with negotiable instruments.</th>
<th>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions</th>
<th>Teach: <strong>FDIC v. Culver</strong></th>
</tr>
</thead>
</table>
| Analyze: **State v. Brookshire**, 329 S.W.2d 252  
**Ferri v. Sylvia**, 214 A.2d 470  
**Trail Leasing, Inc. v. Drovers First American Bank**, 447 N.W. 2d 190 |  |
| Formative: Observations of student progress, classwork rubric, class discussions, quizzes, exit slips |  |

**ELA:** Students can write the opening argument, as if they are the prosecuting attorney, to be presented to a jury of a case dealing with negotiable instruments.

**ELA:** Public Speaking: Peers can edit their opening arguments to compare to the cases they have researched. Once the arguments are edited, students can perform the opening arguments for the class.

**SCI:** Research how behavioral science knowledge can be used to improve negotiations.

| projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips |  |  |
Key Vocabulary

negotiable, negotiable instrument (aka commercial paper), check (a demand instrument), draft (aka bill of exchange), promissory note, certificate of deposit (aka CD), money order, digital currency, bonds, cashier’s check, essentials of negotiability, Uniform Commercial Code (UCC), payee, payor, drawee, drawer, maker, collateral, collateral note, mortgage, mortgage note, endorsement, orders to pay, promises to pay, honor, dishonor, compare, contrast, handling negotiable instruments, promissory notes, drafts, digital currency, bitcoin, crypto, emerging ones, cashier’s checks, bonds, checks, endorsements, canceled, paid in full, discharge of commercial paper, holder, liabilities, negotiable instrument, signature liability, primary liability, secondary liability, warranty liability, debt, negotiation (of debt), discharge (of debt) debtor, creditor, credit history, credit score, bankruptcy, Chapter 7, Chapter 11, Chapter 13, citation for court cases, negotiable instrument, court cases dealing with negotiable instruments,


Work-Based Learning, Simulated Work Experiences, and Experiential Learning:

Knowledge matters

CTSO Connection:

FBLA Competitive Events–Business Law; DECA Competitive Events–Business Law and Ethics Team Decision Making

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Unit 6 Title: Court System

Content Standards
7. Research and share information about the jurisdictions and characteristics of civil and criminal courts for business cases.
   7a. Gather and share information on types of business cases handled in state and federal courts.
   7b. Explain the role of class action lawsuits in holding businesses responsible for injuries resulting from their products or wrongful actions.
   7c. Research and share information about significant U.S. Supreme Court cases that influence the way business is conducted.
   7d. Differentiate between business torts and crimes

Unpacked Learning Objectives

Students know:
- That “civil law spells out the rights and duties that exist between persons and between citizens and their governments. In a civil case, one party tries to make the other party comply with a duty or pay for the damage caused by a failure to do so. Contract law is part of civil law.” (Miller, 2023).
- Criminal law deals with wrongs against the public or society as a whole. The government attempts to impose a penalty against an allegedly guilty party. (Miller, 2023).
- The difference in state and federal courts.
- Types of business issues that could result in a lawsuit (intellectual property, personal injury, product liability, workplace law, truth-in-advertising).
- The definition of class action.
- The types of potential injuries from faulty products and wrongful actions.
- The process for a case reaching the U.S. Supreme Court.
- The impact of a U.S. Supreme Court decision (ruling).
- That a tort is a private or civil wrong.
- Crime is an offense against society.

Students are able to:
- Locate credible sources for information about the jurisdictions and characteristics of civil and criminal courts for business cases.
- Read, interpret, and summarize information about the jurisdictions and characteristics of civil and criminal courts for business cases.
- Report and share findings of research via presentation, report, oral discussion, blog posting, or other medium designed by the teacher.
- Locate credible sources for business cases handled in state and federal courts.
- Locate and report information on types of business cases handled in state and federal courts.
- Read, interpret, and summarize information about findings of research via presentation, report, oral discussion, blog posting, or other medium designed by the teacher.
- Explain the role of class action lawsuits in holding businesses responsible for injuries resulting from their products or wrongful actions.
● Correlate the risk of class action litigation to types of business insurance coverage needed. (See Standard AL.CT21.BMA.BL.3b.)
● Locate credible sources for
● Read, interpret, and summarize information about significant U.S. Supreme Court cases that influence the way business is conducted.
● Report and share findings of research via presentation, report, oral discussion, blog posting, or other medium designed by the teacher.
● Differentiate between business torts and crimes.

Students understand that:
● Civil law cases are tried in Civil Court.
● Criminal law cases are tried in Criminal Court.
● Trial courts with general jurisdiction may be called county, district, superior, or circuit courts.
● Special jurisdiction means the trial court hears only one type of court case (e.g., Small Claims).
● Civil legal actions pertain to disputes between parties or citizens and government.
● Criminal legal actions pertain to charges the government brings against a party or parties for crimes against the public or society as a whole.
● Federal courts are federal district courts, federal courts of appeals, and the U.S. Supreme Court.
● Federal courts deal with cases involving US Constitution, federal law, and federal treaties; cases between parties of different states; or cases between a US party and a foreign party.
● Bankruptcy cases are handled in federal court.
● State courts deal with cases involving parties in the state pertaining to state laws.
● Class action litigation allows multiple claimants to join together in one lawsuit on behalf of themselves and all others injured by the product or wrongful action.
● A verdict can be quite costly for a business. Therefore, the potential for class action litigation helps hold businesses accountable ethically and legally in their actions and product production.
● Businesses must adhere to federal laws including case law from the U.S. Supreme Court decisions.
● Case law is constantly emerging.
● Businesses must remain informed.
● That a tort is a private or civil wrong.
● Crime is an offense against society.
● Punishments and penalties vary.
● Torts are tried in state courts.
● Crimes may be tried in state or federal court.

<table>
<thead>
<tr>
<th>Unit Driving/Essential Question</th>
<th>Why would one person be responsible for another’s tort?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exemplar High Quality Unit Task</td>
<td>Mock Trial: <a href="https://www.streetlaw.org/teaching-strategies/mock-trial">https://www.streetlaw.org/teaching-strategies/mock-trial</a></td>
</tr>
</tbody>
</table>
## Map of Student Learning by Learning Objective

<table>
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<tr>
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<tbody>
<tr>
<td>SWBAT</td>
<td>Formative/Summative</td>
<td><strong>Learning Activity Checklist</strong></td>
<td><strong>Link to Differentiation Examples</strong></td>
<td><strong>Equipment List by CTE Cluster</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td><strong>Link to Helpful Tech Tools</strong></td>
</tr>
<tr>
<td>Students <strong>locate</strong> and <strong>report</strong> information about the jurisdictions and characteristics of civil and criminal courts for business cases.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions  &lt;br&gt; Research, using Internet, 6 cases, 3 civil, 3 criminal for businesses  &lt;br&gt; Formative: Class discussions, exit slips, peer review</td>
<td>Lecture: Discuss differences in civil and criminal court  &lt;br&gt; <a href="https://openstax.org/books/business-law-i-essentials/pages/5-2-civil-vs-criminal-liability">https://openstax.org/books/business-law-i-essentials/pages/5-2-civil-vs-criminal-liability</a></td>
<td>ELA: Students can report their findings on the differences between civil and criminal court in a T-chart.  &lt;br&gt; ELA: Students can write scenarios involving business court cases. The students will present the scenarios to the class, and classmates will determine whether the case is characteristic of a civil or criminal case.</td>
<td>projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips</td>
</tr>
</tbody>
</table>
| Research types of business cases handled in state and federal courts | Formative: Observations of student progress - class discussions, quizzes, exit slips | either state or federal court.  
MATH: Use bar graphs to display the types of business cases handled in state and federal courts. |
|---|---|---|
| Students **explain** the role of class action lawsuits in holding businesses responsible for injuries resulting from their products or wrongful actions. | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions  
Research and present to class the top class action lawsuits  
[https://topclassactions.com](https://topclassactions.com)  
Formative: Observations of student progress - class discussions, quizzes, exit slips | Discussion: What is a class action lawsuit?  
[https://www.hbsslaw.com/about/what-is-a-class-action-lawsuit](https://www.hbsslaw.com/about/what-is-a-class-action-lawsuit)  
SCI: Identify common business hazards that can create possible injuries to clients.  
SCI: Identify product mislabeling that can lead to possible injuries to customers. |
| Students **locate** and **report** information about significant U.S. Supreme Court cases that influence the way business is conducted. | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions  
Research USSC cases involving businesses  
Formative: Observations of student progress - class discussions, quizzes, exit slips | Discuss:  
[https://www.inc.com/articles/201110/5-supreme-court-cases-entrepreneurs-should-watch.html](https://www.inc.com/articles/201110/5-supreme-court-cases-entrepreneurs-should-watch.html)  
ELA: Research: Students will evaluate sources found using the CRAAP test. Students can use the worksheet linked on the CRAAP test information site to complete an investigative analysis of the sources being evaluated for research. Students will also analyze **fake** sources for elements of illegitimacy. |
| | | projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips |
Unit exam with multiple choice, fill in blank, and/or short answer questions  
Create a chart that differentiates between business torts and crimes  
Analyze Real Cases: *White v. Samsung Electronics AM., INC.* 971 F.2D 1395 (9th Cir)  
Watch: *Hot Coffee* | Economics: Have students work in small groups. Have each group contact a different auto insurance company to request liability rates for a sports car, an SUV, and a standard passenger car. Have students find out why rates are so different | projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips, video |
## Key Vocabulary


## Work-Based Learning, Simulated Work Experiences, and Experiential Learning:

| Field Trip - Visit Courthouse - Analyze real case |

## CTSO Connection:

| FBLA - Competitive Events - Emerging Business Issues - Business Law, DECA Competitive Events - Business Law and Ethics Team Decision Making |

## Certification/Credential Connection:

| Adobe Certified Associate (ACA) – Photoshop / Dreamweaver / Premier Pro / InDesign / Illustrator, ASK Institute – Concepts of Entrepreneurship and Management / Fundamental Business Concepts, Certiport - Entrepreneurship and Small Business (must hold concentrator status), IC3 Global Standard 6 (or higher), Microsoft Office Expert 2019/365 - Access / Excel / Word, Microsoft Office Specialist 2019/365 (MOS) (Two of the following areas REQUIRED: Excel Associate / Outlook Associate / PowerPoint Associate / Word Associate) |
Unit 7 Title: Regulation

Content Standards
8. Explain the rationale for governmental regulation of business activities.
   8a. Gather and share information on significant federal legislation governing the conduct of businesses, including incidents leading to the laws and situations the regulations were designed to address.

Unpacked Learning Objectives

Students know:
● That ours is a modified capitalism economic system. Thus, government regulation is part of the system.
● Examples of government regulation of businesses.
● That reform as well as punishment for wrongful acts can come from litigation.
● Significant federal legislation governing business conduct.
● Significant cases that regulations were designed to address.

Students are able to:
● Explain the rationale for governmental regulation of business activities.
● Read, interpret, and summarize information about information on significant federal legislation governing the conduct of businesses, including incidents such as the Triangle Shirtwaist Company fire in 1911 that led to the laws and situations the regulations were designed to address.
● Report and share findings of research via presentation, report, oral discussion, blog posting, or other medium designed by the teacher.

Students understand that:
● Increased government regulation has occurred not only to preserve the competitive process in our economic system but also to achieve social goals extrinsic to the efficient allocation of resources. (Mann and Roberts, 2017)
● Federal laws are often designed to address business conduct to provide a better society.

<table>
<thead>
<tr>
<th>Unit Driving/Essential Question</th>
<th>How can a person appeal decisions made by administrative agencies?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>What are the advantages of agency regulation?</td>
</tr>
<tr>
<td></td>
<td>What is the historical background that led to the formation of administrative agencies?</td>
</tr>
</tbody>
</table>

| Exemplar High Quality Unit Task | Prepare for FBLA/DECA competitive events |
### Map of Student Learning by Learning Objective

|---------------------------------|-----------------------------------------------------|------------------------------|-------------------------------------------------------------------------------------------------|----------------------------------|
| Students explain the rationale for governmental regulation of business activities. | Summative: Matching: [https://docs.google.com/document/d/1NgPmplM27-Y1MQ4DC-yB50sHsj_7HiGyiENTIz21eXw/edit?usp=sharing](https://docs.google.com/document/d/1NgPmplM27-Y1MQ4DC-yB50sHsj_7HiGyiENTIz21eXw/edit?usp=sharing)  
Have students record the events of a day in their lives and the agencies that have some connection to these events. For example, the hamburger they had for lunch was tested by the FDA; the hairdryer they used was regulated by the CPSC, etc.  
Formative: Observations of student progress, classwork rubric, class | Discuss the historical background that led to the formation of administrative agencies  
Invite a representative or an attorney from a local environmental organization to speak about how the law can be used to help the environment  
Invite members of federal and state governmental agencies to speak to the class about their agency.  
“Agency Day” - Have students write to obtain literature from governmental agencies and then have a day where | ELA: Students will write scripts for a commercial advertising an assigned governmental agency. Using [Screencastify](https://screencastify.com), students will record the commercial and present the video to the class. | projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips |

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 Alabama State Department of Education, Career and Technical Education/Workforce Development, Plans of Instruction  
Updated as of Jan 8, 2022
<table>
<thead>
<tr>
<th>Activities</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Discussions, quizzes, exit slips, peer reviews</td>
<td>Students share information they gathered.</td>
</tr>
<tr>
<td>Students <strong>locate</strong> and <strong>report</strong> information on significant federal legislation governing the conduct of businesses, including incidents (such as the Triangle Shirtwaist Company fire in 1911) that led to the laws and situations the regulations were designed to address.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Students will create a slideshow presentation to present to class about incidents in business that led to laws and regulations. Formative: Observations of student progress, classwork rubric, class discussions, quizzes, exit slips, peer reviews.</td>
</tr>
<tr>
<td>Projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips</td>
<td></td>
</tr>
</tbody>
</table>
Key Vocabulary

rationale, government regulation, Triangle Shirtwaist Company fire, labor reform laws, safety in factories, OSHA, tax code, workplace law, advertising law, labor law, e-commerce law, environmental law, privacy law, AL.CT21.BMA.BL.11b

Work-Based Learning, Simulated Work Experiences, and Experiential Learning:

Guest Speaker: attorney

CTSO Connection:

FBLA Competitive Events - Business Law, DECA Competitive Events -Business Law and Ethics Team Decision Making

Certification/Credential Connection:

Adobe Certified Associate (ACA) – Photoshop / Dreamweaver / Premier Pro / InDesign / Illustrator, ASK Institute – Concepts of Entrepreneurship and Management / Fundamental Business Concepts, Certiport- Entrepreneurship and Small Business (must hold concentrator status), IC3 Global Standard 6 (or higher), Microsoft Office Expert 2019/365 - Access / Excel / Word, Microsoft Office Specialist 2019/365 (MOS) (Two of the following areas REQUIRED: Excel Associate / Outlook Associate / PowerPoint Associate / Word Associate)
Unit 8 Title: Business Ownership

Content Standards
9. Research and share information on ways businesses may be organized.
   9a. Describe the responsibilities of stockholders to a corporation and a corporation to its stockholders.
   9b. Explain the steps required to incorporate a business.

Unpacked Learning Objectives

Students know:
- A business is an entity with rights and responsibilities
- The definition of sole proprietorship.
- The definition of partnership.
- The definition of limited liability company.
- The definition of corporation.
- The advantages and disadvantages of each type of entity
- The purpose of buying and selling stock in a company.
- That shareholders own a corporation.
- Investors expect to earn dividends.
- Shareholders are informed of the company’s performance and financial status through an annual report.
- A Board of Directors is elected to represent shareholders in making policy and decisions for the company.
- A corporation can be privately held or publicly traded.
- Stock is common or preferred.
- That a company must charter with the state in which it is formed by filing Articles of Incorporation.
- Filing fees are involved in forming a corporation.
- Assistance from an attorney is highly recommended when forming a corporation.

Students are able to:
- Locate credible sources for ways businesses may be organized.
- Read, interpret, and summarize information on ways businesses may be organized.
- Report and share findings of research via presentation, report, oral discussion, blog posting, or other medium designed by the teacher.
- Describe the responsibilities of stockholders to a corporation and a corporation to its stockholders.
- Explain the steps required to incorporate a business.

Students understand that:
- Business entity has tax implications and risk factors for owners.
● Each entity has advantages over other entities.
● Each entity has disadvantages over other entities.
● An accountant and a lawyer are experts needed for business owners during the formation process.
● Investors buy stock primarily to make a return on their investment (purchase of stock).
● Companies sell stock to raise capital.
● Companies are owned by stockholders, governed by a Board of Directors, and managed daily by management/executive employees such as a CEO.
● A corporation can be created only by government charter available by compliance with incorporation statutes in all states or through special legislative acts of the U.S. Congress.
● Various types of corporations are available to meet the needs of society. These include domestic, foreign, alien, public, private, closely held, profit-making, non-profit, and public service corporations. (Mann and Roberts, 2017).

<table>
<thead>
<tr>
<th>Unit Driving/Essential Question</th>
<th>What are the advantages/disadvantages of the various types of entities?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exemplar High Quality Unit Task</td>
<td><a href="https://www.stockmarketgame.org/">https://www.stockmarketgame.org/</a></td>
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<tr>
<td>----------------------------------</td>
<td>--------------------------------------------------------</td>
</tr>
<tr>
<td>Students <strong>locate</strong> and <strong>report</strong> information on ways businesses may be organized.</td>
<td>Summative: Unit exam with multiple choice, fill in blank, and/or short answer questions Formative: Observations of student progress – classwork rubric, class discussions, quizzes, exit slips, peer reviews</td>
</tr>
<tr>
<td>Students <strong>describe</strong> the responsibilities of stockholders to a corporation and a corporation to its stockholders.</td>
<td>Summative: Unit exam with multiple choice, fill in blank, and/or short answer questions Formative: Observations of student progress: classwork rubric, class</td>
</tr>
<tr>
<td>Discussions, quizzes, exit slips, peer reviews</td>
<td>Shareholders where there has been some unrest among shareholders and officers and directors. Have half the class be the shareholders and the other half be the officers and directors. Have students prepare a brief statement about their position. After each side has presented its statements, have a vote of all the shareholders to settle the situation.</td>
</tr>
<tr>
<td>Formative: Exit Ticket: in your own words, what are the responsibilities of stockholders</td>
<td>MATH: Use tables and charts to compare and understand the costs and benefits of each type of organization.</td>
</tr>
<tr>
<td>Summative: Create a presentation explaining the steps required to incorporate a business. Unit exam with multiple choice, fill-in-blank, and/or short answer questions</td>
<td>Lecture: The steps to incorporating a business <a href="https://www.uschamber.com/co/start/startup/how-to-incorporate-business">https://www.uschamber.com/co/start/startup/how-to-incorporate-business</a></td>
</tr>
<tr>
<td>Students explain the steps required to incorporate a business.</td>
<td></td>
</tr>
<tr>
<td>Summative: Observations of student progress—classwork rubric, class discussions, quizzes, exit slips, peer reviews</td>
<td></td>
</tr>
<tr>
<td>Projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips</td>
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</tr>
</tbody>
</table>
Key Vocabulary
entity, sole proprietorship, partnership, limited liability company, corporation, Alabama Secretary of State, accountant, lawyer/attorney, stockholders, shareholders, corporation, incorporated, publicly traded, privately held, investors, dividends, profits, shares, common shares, preferred stock, board of directors, fiduciary responsibility, annual report, proxy, incorporate, formation, articles of incorporation (charter), bylaws, incorporators, promoters, domestic corporation, foreign corporation, filing documents, assistance from legal counsel is advised, Alabama Small Business Development Council, shares of stock, licensing

Work-Based Learning, Simulated Work Experiences, and Experiential Learning:
Guest Speaker - Financial Advisor

CTSO Connection:
FBLA Competitive Events: Business Plan, DECA Competitive Events - Business Law and Ethics Team Decision Making

Certification/Credential Connection:
Adobe Certified Associate (ACA) – Photoshop / Dreamweaver / Premier Pro / InDesign / Illustrator, ASK Institute – Concepts of Entrepreneurship and Management / Fundamental Business Concepts, Certiport- Entrepreneurship and Small Business (must hold concentrator status), IC3 Global Standard 6 (or higher), Microsoft Office Expert 2019/365 - Access / Excel / Word, Microsoft Office Specialist 2019/365 (MOS) (Two of the following areas REQUIRED: Excel Associate / Outlook Associate / PowerPoint Associate / Word Associate)
Unit 9 Title: Contracts

Content Standards
10. Discuss and explain the classes of contracts and describe methods of offer and acceptance.
   10a. Examine concepts of consideration and principles of contracts in business.
   10b. Create charts, diagrams, or infographics explaining the different capacities to contract and defective or illegal agreements.
   10c. Research recent court cases dealing with contract law and analyze their outcomes.

Unpacked Learning Objectives

Students know:
- That a contract is an agreement that can be enforced in court.
- Classifications of contracts are bilateral and unilateral; executed and executory; express and implied (implied-in-fact and implied-in-law or quasi); formal and informal; valid, voidable, unenforceable, and void; and e-contracts.
- Three elements of an effective offer are intention, definiteness of terms, and communication.
- Three elements of an effective acceptance are acceptance by offeree, unequivocal acceptance, and usually communication to the offeror.
- Electronic communications and online transactions are impacting methods of offer and acceptance.
- The definition of consideration.
- The principles of contracts.
- Some sources give six principles (agreement, consideration, intention, genuine consent, capacity, legality).
- Some sources give four principles (agreement, consideration, capacity, legality).
- How to create charts, diagrams, or infographics using digital and/or paper formats.
- The definition of capacity. (See Standard AL.CT21.BMA.BL.10a.)
- Characteristics of defective agreements.
- Characteristics of illegal agreements.
- How to cite court cases.
- How to summarize a court case ruling or abstract.
- How to connect a court case to contracts.

Students are able to:
- Explain through discussion the classes of contracts.
- Describe methods of offer and acceptance.
- Examine concepts of consideration and principles of contracts in business.
- Use information in Standard AL.CT21.BMA.BL.10b.
- Create charts, diagrams, or infographics explaining the different capacities to contract and defective or illegal agreements.
- Locate credible sources for contract law.
- Research recent court cases dealing with contract law.
- Read, interpret, and summarize court cases involving contract law.

**Students understand that:**
- Classifications of contracts help in the analysis of obligations and the performance of them. (Adamson and Morrison, 2010).
- E-contracts are relatively new to the contract classifications (Miller, 2023).
- Agreement to terms is required for a contract, which is evidenced by offer and acceptance.
- An effective offer is not made in anger, jest, or excitement—it must be serious in intent.
- A request to negotiate, including advertisements, face-to-face auctions, and online auctions, is not an offer.
- An expression of opinion is not an offer.
- Definiteness of an offer includes information such as names of the parties, quantity of items, how work will be performed, and payment details.
- Communication of the offer to the offeree must include power of acceptance (i.e., ability to terminate or accept).
- Acceptance is a voluntary act evidenced by words or actions.
- Unequivocal acceptance means no changes to the offer can be made.
- Defective agreement can result in void, voidable, unenforceable contracts.
- Court cases impact contract law.
- Silence is ordinarily not a method of acceptance.
- Communication of acceptance depends on the nature of the offer. For example, performance in a unilateral contract would fulfill the element of communication.
- Rules regarding offer and acceptance in the electronic arena are evolving. For example, the Mailbox Rule has been forced to consider email offer and acceptance.
- Consideration is the value given in return for a promise or the performance.
- Principles of contracts are either six or four depending on source. The four consistent principles are agreement, consideration, capacity, and legality.

<table>
<thead>
<tr>
<th>Unit Driving/Essential Question</th>
<th>How can parties create offers that cannot be ended by the offeror?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exemplar High Quality Unit Task</td>
<td><a href="https://kidsdiscover.com/teacherresources/mock-trial/">https://kidsdiscover.com/teacherresources/mock-trial/</a></td>
</tr>
</tbody>
</table>
# Map of Student Learning by Learning Objective

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</thead>
<tbody>
<tr>
<td>Students <strong>explain</strong> through discussion the classes of contracts and describe methods of offer and acceptance.</td>
<td>Summative: Create an infographic describing methods of offer and acceptance Unit exam with multiple choice, fill-in-blank, and/or short answer questions Formative: Observations of student progress-classwork rubric, class discussions, quizzes, exit slips</td>
<td>Discuss: <a href="https://www.upcounsel.com/offer-and-acceptance">https://www.upcounsel.com/offer-and-acceptance</a></td>
<td>After researching the benefits and consequences of invasive plants, students can present findings to the class in a Socratic Seminar format. Students can be required to respond to other students’ presented information in addition to preparing their own information.</td>
<td>projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips</td>
</tr>
<tr>
<td>Students <strong>examine</strong> concepts of consideration and principles of contracts in business. Note: See Standard AL.CT21.BMA.BLA.10b for how to use the findings of examination.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions Formative: Observations of student progress-classwork rubric, class discussions, quizzes, exit slips</td>
<td><a href="https://www.youtube.com/watch?v=LURuzqdKu14">https://www.youtube.com/watch?v=LURuzqdKu14</a></td>
<td>SS: Have students research what groups of people have, at some point in U.S. history, been denied the ability to make contracts. For example, prior to the Civil Rights Act of 1866, African-Americans were prohibited from making and enforcing contracts.</td>
<td>projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips</td>
</tr>
</tbody>
</table>
contracts. Other examples of groups declared unable to make contracts included married women and aliens. Ask students to try to find out the reasons behind these prohibitions and present their findings.

| Students **create** charts, diagrams, or infographics explaining the different capacities to contract and defective or illegal agreements. | Summative: Students create charts, diagrams, or infographics explaining the different capacities to contract and defective or illegal agreements. Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Formative: Observations of student progress, class discussions, quizzes, exit slips | SCI: Identify and research defectively built structures (bridges, automobiles, buildings etc) that have led to illegal agreements. SCI: Debate contract agreements that can be voided due to defective products using scenarios. | Paper, markers, pencils, exams, exit slips, quizzes, rubrics, computer, internet access, projector |
| Students **research** recent court cases dealing with contract law and analyze their outcomes. | Summative: Research and present court cases dealing with contract law and analyze their outcomes Unit exam with multiple choice, fill-in-blank, and/or short answer questions Formative: Observations of student progress, class | ELA: Public Speaking: Students can give an expository speech detailing the information with an assigned court case dealing with contract law and include an analysis of the outcome of the case in their presentation. Peers can evaluate the speeches of their classmates rubrics created by Peer Speech | Paper, markers, pencils, exams, exit slips, quizzes, rubrics, computer, internet access, projector |
| discussions, quizzes, exit slips | Evaluation Rubric Generator |  |
Key Vocabulary


Work-Based Learning, Simulated Work Experiences, and Experiential Learning:

Job Shadowing - attorney office

CTSO Connection:

FBLA Competitive Events - Business Law, DECA Competitive Events - Business Law and Ethics Team Decision Making

Certification/Credential Connection:

Adobe Certified Associate (ACA) – Photoshop / Dreamweaver / Premier Pro / InDesign / Illustrator, ASK Institute – Concepts of Entrepreneurship and Management / Fundamental Business Concepts, Certiport- Entrepreneurship and Small Business (must hold concentrator status), IC3 Global Standard 6 (or higher), Microsoft Office Expert 2019/365 - Access / Excel / Word, Microsoft Office Specialist 2019/365 (MOS) (Two of the following areas REQUIRED: Excel Associate / Outlook Associate / PowerPoint Associate / Word Associate)
Unit 10 Title: Employment Law

Content Standards
11. Explain concepts of agency and employment law.
   11a. Summarize the creation, operation, and termination of an agency.
   11b. Explain employee rights.
   11c. Research and report on the history of labor relations in the United States.
   11d. Describe the function of collective bargaining agreements.
   11e. Interpret the concepts of non-disclosure and limitations on work product protection.
   11f. Research and share information on cases involving employment law.

12. Explain the differences between an employee and an independent contractor.
   12a. Explain the function of an employment contract.
   12b. Explain the concept of employment at will.
   12c. Analyze right to work laws and list states where right to work laws are in force.
   12d. Research and share information on workers’ compensation coverage.

Unpacked Learning Objectives

Students know:
- Definitions of agent and principal.
- Definitions of employer and employee.
- The purpose of the agency relationship.
- When the employee is an agent of the employer.
- Definitions of agent and principal.
- Definitions of agreement, ratification, estoppel, and operation of law.
- How an agency is created.
- The operation of an agency.
- How an agency is terminated.
- That the elements of an agency relate to workplace law by virtue of the employer-employee relationship being an agency in many cases.
- Employment and workplace laws protect workers and provide rights to employees.
- Examples of laws that protect employees and identify rights. (See Standard AL.CT21.BMA.BL.2.)
- The value of studying the history of labor relations in the US as a way to understand the current climate.
- Those efforts to organize and of organized labor actions, though often violent, resulted in labor laws for the protection of workers.
- A timeline of the major events in this history of US labor relations.
- The definition of collective bargaining.
● The purpose of collective bargaining.
● The definition of non-disclosure.
● The definition of work product protection.
● The purpose of non-disclosure agreements and who they protect.
● That work product in its truest definition refers to documents produced in anticipation of litigation.
● Work product can also mean products, documents, processes, data and information created by an employee while employed. Generally, the product is the property of the employer even upon termination of the employee's employment.
● The purpose of non-disclosure agreements and who they protect.
● The difference in employment law and labor law.
● How to cite cases.
● Where to locate cases and how to read, interpret, and summarize cases.
● The difference between an employee and an independent contractor.
● The definitions of employer, employee, and independent contractor.
● The concept of control over employees.
● The definition of employment.
● The definition of employment contract.
● The purpose of an employment contract.
● The advantages and disadvantages of being employed under an expressed employment contract.
● The definition of at will.
● That employment at will is an implied contract.
● In the absence of an employment contract, the at will doctrine is applied.
● The definition of right to work.
● States that are currently right-to-work states.
● Two views about right-to-work laws.
● The purpose of Workers' Compensation.
● How workers' compensation insurance provides protection to an employer and aids employees who suffer on-the-job injuries.
● The definition of on-the-job injury.
● The meaning of the statute of limitations.
● The difference between accidental injury and intentionally self-inflicted injury or harm.
● Employees' health and safety on the job are protected via workers' compensation at the state level.
● Employers are safeguarded against legal action for injuries on the job.
● Who is covered under workers' compensation?
● How workers' compensation coverage is calculated.
● Who pays for workers' compensation?
● How to file a claim.

Students are able to:
● Explain concepts of agency and employment law.
● Correlate concepts of agency to employment law
● Summarize the creation, operation, and termination of an agency.
● Explain employee rights.
● Identify changes in employee rights over the years and particularly in recent years.
● Locate credible sources on the history of US labor relations.
● Read, interpret, and summarize information about the history of labor relations in the United States.
● Report and share findings of research via presentation, report, oral discussion, blog posting, or other medium designed by the teacher.
● Describe the function of collective bargaining agreements.
● Interpret the concepts of non-disclosure and limitations on work product protection.
● Locate credible sources for cases involving employment law.
● Read, interpret, and summarize information on cases involving employment law.
● Report and share findings of research via presentation, report, oral discussion, blog posting, or other medium designed by the teacher.
● Explain the purpose of an employment contract.
● Explain the concept of employment at will.
● Analyze right to work laws.
● List states where right to work laws are in force.
● Locate credible sources for findings on workers’ compensation coverage.
● Read, interpret, and summarize information about workers’ compensation coverage including who is covered, how it is calculated, who pays for workers’ compensation, and how to file a claim.
● Report and share findings of research via presentation, report, oral discussion, blog posting, or other medium designed by the teacher.

**Students understand that:**

● Parties agree that the agent will act on behalf of the principal with third parties.
● An agent is empowered to perform legal acts on behalf of the principal and to bind the principal into contracts with third parties.
● An employee is one whose physical conduct is controlled by or subject to control by the employer.
● An employee is an agent of the employer when dealing with third parties.
● An independent contractor is not an employee.
● An employer-employee relationship may be an agency relationship. Employment law deals with the employer-employee relationship.
● Therefore, concepts of agency are applicable to employment law.
● The parties of an agency relationship are agent and principal.
● Creation of an agency occurs through agreement, ratification, estoppel, or operation of law.
● Agents have responsibilities to principals, and principals have responsibilities to agents.
● Agency relationships can be terminated through the act of the parties or operation of law.
● A power of attorney is a written document detailing the authority of an agent and the parties involved in the relationship.
● Various types of powers of attorney exist.
● "Workers’ health and safety are protected by workers’ compensation laws at the state level and by the Occupational Safety and Health Act at the federal level. Other laws address additional aspects of the work environment. These include such diverse federal laws as the Family and Medical Leave Act, the Fair Labor Standards Act, and the Electronic Communications Privacy Act." (Miller, 2023)
Employee rights are protected by law.
Labor unions were formed to advocate for employee rights and to fight unfair and illegal practices in the workplace.
Employees have the right to organize.
Employment law is emerging. For example, “In the Supreme Court, in the case of Bostock v. Clayton County, ruled that an employer who fires an individual merely for being gay, lesbian, or transgender violates Title VII. In other words, adverse employment decisions based on gender identity are necessarily a form of gender discrimination and therefore illegal.” (Miller, 2023)
Looking at the history of labor relations helps them to understand current labor law. (Adamson and Morrison, 2010)
Unions became more favorable in the post-World War I era and during the Great Depression.
Under President FDR, oversight responsibility for labor relations shifted to the federal government.
Though often violent, actions of workers in the early history of US labor relations have led to drastic improvements in the workplace.
Employees have the right to organize in the workplace.
Labor unions represent their members.
“Collective bargaining under the NLRA is a procedure requiring labor and management to bargain with each other with open and fair minds to overcome obstacles existing between them concerning wages, hours, and other conditions of employment. Unions choose their own negotiators. Management and/or company lawyers typically represent the company. Pay and fringe benefits are the most commonly negotiated issues. However, grievance procedures, hours, overtime, pensions, health care, working conditions, and safety issues also are frequently negotiated.” (Adamson and Morrison, 2010)
“When a workplace has a union, negotiation between employees and employers defines the terms that govern certain aspects of the workplace. The legal contract that defines these terms is called a collective bargaining agreement (CBA). This document defines the terms of condition of employment and includes details about things like wages and hours.” (ContractsCounsel, Inc., 2022)
Non-disclosure and work product protection serve the purpose of protecting proprietary information of an employer from being used by others they work/worked with.
Work product in its truest definition refers to documents produced in anticipation of litigation.
Work product can also mean products, documents, processes, data and information created by an employee while employed. Generally, the product is the property of the employer even upon termination of the employee’s employment.
Work product protection is related to intellectual property and intellectual property laws (e.g., copyright, trademark, trade name).
Employment law governs the employer-employee relationship.
Labor law deals with the rights of employees to unionize/organize.
Employment law and workplace law are used interchangeably.
Case law interprets and sets precedents.
An employee works on behalf of and under the control of the employer.
An independent contractor performs a service for the employer without being under the control of the employer.
There are tax implications and penalties for misclassifying an employee as an independent contractor.
Independent contractors do not have employment contracts.
Employment is a relationship created by contract for the employee to be paid for work completed for and under the control of the employer.
An expressed employment contract limits the period of employment.
If there is no employment contract, the employment at will doctrine will be applied.
“Under the employment-at-will doctrine, either party may terminate an employment relationship at any time and for any reason. Both statutes
and court decisions have carved out exceptions to the doctrine. These include whistleblower statutes, contract-based exceptions, and public-policy exceptions.” (Miller, 2023)

- Right to work means an employee can decide whether or not to join a union.
- An employee is not required to join the company’s union or pay union dues.
- Right-to-work states have open shops. When there is no right-to-work law in force, the unionized companies are closed shops.
- Right-to-work laws are state laws. There is currently no federal equivalent.
- Right-to-work will be on the November 2022 Tennessee ballot as a proposed amendment to the state’s constitution. If the amendment is defeated, Tennessee will remain a right-to-work state via its in force state laws.
- Twenty-seven states are right-to-work states. Some, as with Alabama in 2016, were made right to work through constitutional amendment. Others have specific right-to-work laws.
- The Taft-Hartley Act enabled states to enact right-to-work laws.
- Opponents contend right-to-work laws weaken unions through decreased revenue and foster ill will towards those who do not join since they also benefit from union efforts.
- Proponents of right-to-work laws say to do otherwise is an infringement of personal freedom.
- Workers’ compensation is state administered.
- Employers purchase workers’ compensation insurance. (See Standard AL.CT21.BMA.BLM.)
- “Workers’ compensation policies are carried by most employers as required by law to indemnify workers from work-related on-the-job accidents and injuries. Generally, workers who accept benefits under the workers’ compensation fund exchange them for the right to sue the employer for their injuries. This system helps keep litigation costs down and virtually guarantees that covered employees receive medical treatment and compensation, especially for temporary or permanent disabilities.” (Adamson and Morrison, 2010)
- Who is covered? How is the cost of coverage calculated? How is a claim filed? The answers are determined by the insurance policy purchased by the employer. In some states, the choices of workers’ compensation insurance companies is limited.
- Generally, the answers are:
  - Who is covered? Employees
  - Calculated cost? Based on percentage of payroll.
  - Who pays the premium? Employer
  - How is a claim filed? A time limit to report an injury to the insurance company will be part of the policy.

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<tr>
<th>Unit Driving/Essential Question</th>
<th>How are the terms in employment contracts created?</th>
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<tr>
<td>Exemplar High Quality Unit Task</td>
<td>Students will chart minimum-wage legislation from its beginning in the United States to the present, showing dates and rates</td>
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### Map of Student Learning by Learning Objective

|---------------------------------|-------------------------------------------------------|-----------------------------|-------------------------------------------|----------------------------------|
| Students **summarize** the creation, operation, and termination of an agency. | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions  
Formative: Exit Slip - Summarize the creation, operation and termination of an agency | [Learning Activity Checklist](https://agency.uslegal.com/creation-of-agency/) | SCI: Have students research state or federal statutes that specifically hold a principal liable for violations of public safety or health statutes | projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips |
| Students **explain** employee rights. | Summative: Create a poster explaining employee rights  
Unit exam with multiple choice, fill-in-blank, and/or short answer questions  
Formative: Class discussions | Lecture/PPT/Discussion | ELA Writing: Assume the role of an employee trainer of a business. Write a business letter to a prospective employee explaining their rights if they are hired at your business. Follow correct business letter format as indicated here: [Purdue Online Writing Lab](https://writinglab.purdue.edu/) | projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips |
<table>
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<tr>
<th>Students <strong>locate</strong> and <strong>report</strong> on the history of labor relations in the United States.</th>
<th>Summative: Draw a cause and effect chart outlining the history of labor relations that sparked labor laws  Unit exam with multiple choice, fill-in-blank, and/or short answer questions  Formative: Observations of class work, class discussions, exit slips, quizzes</th>
<th>Discuss: 1941 Strike on the Ford Rouge plant  <a href="http://www.autolife.umd.umich.edu/Labor/L_Overview/1941Strike_Rouge.htm">http://www.autolife.umd.umich.edu/Labor/L_Overview/1941Strike_Rouge.htm</a>  Teach the history of labor law.</th>
<th>MATH: Ask students to research the percentage of the total workforce affiliated with unions in 1935, 1945, 1955, 1965, 1975, 1985, and 1995 and create a line graph illustrating this information. Discuss the reasons for the growth and decline of labor unions. Ask students what they foresee as the future of labor unions in this country and why.  video: Norma Rae projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips</th>
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<tr>
<td>Students <strong>describe</strong> the function of collective bargaining agreements.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions  Formative: Observations of class work, class discussions, exit slips, quizzes</td>
<td>Teach: Collective Bargaining, lockout, deadlock, mediation  Teach: <strong>Wagner Act</strong> and <strong>Taft-Hartley Act</strong>  <a href="https://www.labor.gov/employees-union-nlrv">General Industrial Employees Union v. NLRV</a> 951 F.2d 1908  Divide the class into three groups and have two groups debate the topic: “ Strikes and Lockouts: Which is More Powerful?” Have the third group track key issues of the debate and judge the most convincing arguments</td>
<td>ELA: Students can use the <strong>Think-Pair-Share</strong> strategy to describe the function of collective bargaining agreements to their classmates.  projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips</td>
</tr>
<tr>
<td>Students <strong>interpret</strong> the concepts of non-disclosure and limitations on work product protection.</td>
<td>Divide class into two groups. Have each group create an illustrative poster. Have one group alert workers to unfair labor practices by management and the other group alert management to unfair labor practices by unions.</td>
<td>Chain Notes: Write the concepts of non-disclosure and limitations on work product protection on paper. The first student adds a response (use a timer to keep things moving quickly) and then passes the page along to gather more responses. Multiple contributions help build more complete understanding. A digital alternative involves using shared documents that multiple students are invited to edit. Then your class can examine the responses and identify patterns and missing pieces.</td>
<td>ELA: Students may submit their group discussion points on employability skills using <a href="https://padlet.com">Padlet</a> to guide class discussions.</td>
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<td><strong>Summative:</strong> Unit exam with multiple choice, fill-in-blank, and/or short answer questions</td>
<td><strong>Formative:</strong> Observations of student progress, class discussions, quizzes, exit slips</td>
<td><strong>Discuss cases involving employment law:</strong> <a href="https://workforce.com/news/the-top-7-recent-">https://workforce.com/news/the-top-7-recent-</a></td>
<td><strong>ELA:</strong> Writing: Using a <a href="https://storyboardthat.com">Story Board</a> maker, create a cartoon that explains a case involving employment law.</td>
</tr>
<tr>
<td>Students <strong>locate</strong> and <strong>report</strong> information on cases involving employment law.</td>
<td><strong>Summative:</strong> Have students choose a case involving employment law, research and present to class</td>
<td><strong>ELA:</strong> Writing: Using a <a href="https://storyboardthat.com">Story Board</a> maker, create a cartoon that explains a case involving employment law.</td>
<td><strong>ELA:</strong> Writing: Using a <a href="https://storyboardthat.com">Story Board</a> maker, create a cartoon that explains a case involving employment law.</td>
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</tbody>
</table>
| Students explain the differences between an employee and an independent contractor. | Unit exam with multiple choice, fill-in-blank, and/or short answer questions | **Formative:** Observations of student progress, class discussions, exit slips | **Summative:** Create an infographic explaining the difference between an employee and an independent contractor  
 Unit exam with multiple choice, fill-in-blank, and/or short answer questions  
 **Formative:** Observations of student progress, class discussions, exit slips | Ask students to identify whether the following are likely to be employees (E) or independent contractors (I):  
 a hired house painter (in relation to the owner of the house) (I), store manager (E), teacher (E), freelance photographer (I) | **ELA:** Writing: Using either the point-by-point or subject-by-subject compare/contrast format, write an essay detailing the differences between an employee and an independent contractor. Use this as a guide for the two methods of compare/contrast: [NROC Developmental English Foundations](https://www.youtube.com/watch?v=ogUZYdkhEyU) | **projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips** |
<p>| Students explain the function of an employment contract. | Unit exam with multiple choice, fill-in-blank, and/or short answer questions | <strong>Formative:</strong> Observations of student progress, class discussions, exit slips | <strong>Summative:</strong> Unit exam with multiple choice, fill-in-blank, and/or short answer questions | Teach: terms of employment contracts can come from a variety of sources: express agreements, implied agreements, state laws, and federal laws. The terms imposed by law become part of the contract whether or not the employee and employer want them included | <strong>projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips</strong> |
| Students explain the concept of employment at will. | Write and Respond: Explain in your own words the concept of employment at will. | <strong>SS:</strong> Have students research what the employment relationship | <strong>projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips</strong> | <a href="https://www.youtube.com/watch?v=ogUZYdkhEyU">https://www.youtube.com/watch?v=ogUZYdkhEyU</a> | <strong>projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips</strong> |</p>
<table>
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<tr>
<th>Analyze: Does an employer have an ethical duty to keep an employee at will as long as the person is doing a good job and the company has enough work?</th>
<th>used to be called (master-servant). Have students chart minimum-wage legislation from its beginning in the United States to the present, showing dates and rates.</th>
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<tr>
<td>Unit exam with multiple choice, fill-in-blank, and/or short answer questions</td>
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<tr>
<td>Formative: Observations of student progress, class discussions, exit slips, quizzes</td>
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**Students analyze** right to work laws and **list** states where right to work laws are in force.

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<th>Summative: Create an infographic illustrating the states where right to work laws are in force.</th>
<th><a href="https://www.upcounsel.com/right-to-work-states">https://www.upcounsel.com/right-to-work-states</a></th>
</tr>
</thead>
<tbody>
<tr>
<td>Right to Work Laws: Laws that prohibit compulsory union membership and ban the union shop, closed shop, and agency shop. In states with right to work laws, unions may function, but only with open shops.</td>
<td>SCI: Research the right to a safe workplace. The Occupational Safety and Health Act of 1970 (OSH Act) was passed to prevent workers from being killed or otherwise harmed at work. The law requires employers to provide their employees with working conditions that are free of known dangers.</td>
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**Students locate and report** on workers’ compensation coverage including who is covered, how it is calculated, who pays for workers’ compensation,

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<tr>
<th>Summative: Write and record a podcast reporting on workers compensation coverage. Upload the podcast in an LMS to share with the class.</th>
<th>projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips</th>
</tr>
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<tbody>
<tr>
<td>Teach: <a href="https://www.dol.gov/general/topic/workcomp">https://www.dol.gov/general/topic/workcomp</a></td>
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**MATH:** Students will be able to calculate workers’ compensation coverage with different factors in considerations, such as Workers’ class codes,

| Audacity (free download audio editing software), paper, pencil, computer/chromebook, internet access, projector, exams, exit slips | |

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and how to file a claim.

| Unit exam with multiple choice, fill-in-blank, and/or short answer questions | [https://labor.alabama.gov/wc/workers_compensation.aspx](https://labor.alabama.gov/wc/workers_compensation.aspx) | number of employees, payroll, claims history, and etc. |   |
Key Vocabulary


employee, independent contractor, employer, control, work product protection, non-disclosure, employment, employment contract, employer, employee, independent contractor, employment at will, wrongful discharge, discharged without cause, unemployment compensation, discharged for cause, employment at will doctrine, implied contract, right to work, right-to-work laws, states with right to work, Taft Hartley Act, right-to-work states: Alabama, Arizona, Arkansas, Florida, Georgia, Idaho, Indiana, Iowa, Kansas, Kentucky, Louisiana, Michigan, Mississippi, Nebraska, Nevada, North Carolina, North Dakota, Oklahoma, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, West Virginia, Wisconsin, Wyoming, proponents of right to work, opponents of right to work, on-the-job injury, workers’ compensation coverage, workers’ compensation insurance, accidental, intentionally self-inflicted, statute of limitations, OSHA, Indemnify

### Work-Based Learning, Simulated Work Experiences, and Experiential Learning:

- Guest Speaker - local attorney

### CTSO Connection:

- FBLA Competitive Events - Business Law, DECA Competitive Events - Business Law and Ethics Team Decision Making

### Certification/Credential Connection:

- Adobe Certified Associate (ACA) – Photoshop / Dreamweaver / Premier Pro / InDesign / Illustrator, ASK Institute – Concepts of Entrepreneurship and Management / Fundamental Business Concepts, Certiport- Entrepreneurship and Small Business (must hold concentrator status), IC3 Global Standard 6 (or higher), Microsoft Office Expert 2019/365 - Access / Excel / Word, Microsoft Office Specialist 2019/365 (MOS) (Two of the following areas REQUIRED: Excel Associate / Outlook Associate / PowerPoint Associate / Word Associate)
Unit 11 Title: Property Law

Content Standards
13. Research and explain the principles of property ownership and acquisition.
   13a. Classify different types of property.
   13b. Discuss the different types of intellectual property.
   13c. Analyze fair use and explain infringement.
   13d. List ways property can be transferred or acquired.

Unpacked Learning Objectives

Students know:
- “Property consists of the legally protected rights and interests a person has in anything with an established value that is subject to ownership. The law defines the right to use property, to sell or dispose of it, and to prevent trespass onto it.” (Mann, 2023)
- The definition of personal property.
- The definition of real property.
- Characteristics of personal property.
- Characteristics of real property.
- The definition of fee simple.
- That property owners have the rights to possess, use, dispose of, and transfer property. Upon their deaths, interest in the property transfers to their heirs.
- Definitions of copyright, trademark, trade name, patent, trade secret, and intellectual property.
- Definition of infringement.
- Definition of infringement.
- Definition of fair use.
- Examples of infringement.
- Ways property can be transferred.
- Ways property can be acquired.
- Definitions of purchase, inherit, possession, production, gift, accession, and confusion.

Students are able to:
- Locate credible sources
- Read, interpret, and summarize information about the principles of property ownership and acquisition.
- Report and discuss findings of research via presentation, report, oral discussion, blog posting, or other medium designed by the teacher.
- Group types of property by definition and characteristics.
- Explain in their own words the different types of intellectual property.
● Analyze fair use and explain infringement.
● List ways property can be transferred or acquired.

**Students understand that:**

● “Property consists of the legally protected rights and interests a person has in anything with an established value that is subject to ownership. The law defines the right to use property, to sell or dispose of it, and to prevent trespass onto it.” (Mann, 2023)
● Real property is land and its permanent attachments.
● Personal property is anything of value owned other than land and its permanent attachments.
● Personal property is movable. Real property is not.
● Real and personal properties are transferable.
● Personal property can be tangible or intangible.
● Copyrights, trademarks, trade names, and patents are examples of intangible personal property.
● The right of ownership is referred to as title.
● Intellectual property is the result of creative, intellectual work of an individual.
● A trademark is a distinctive word, symbol, sound, or design that identifies the manufacturer as the source of particular goods and distinguishes its products from those made or sold by others.
● A service mark is to the service industry what trademarks are to production.
● “A patent is a grant from the government that gives an inventor the exclusive right to make, use, and sell an invention for a period of twenty years. Patents for fourteen years are given for designs, as opposed to inventions.” (Miller, 2023)
● “A copyright is an intangible right granted by statute to the author or originator of certain literary or artistic productions to publish, print, or sell the production.” (Miller, 2023)
● Trade secrets are unique to a business. Examples are customer lists, plans, research and development, pricing information, and marketing or production techniques. (See related Standard L.CT21.BMA.BL.11e.)
● Infringement is the unauthorized use of intellectual property.
● “An exception to liability for copyright infringement is made under the “fair use” doctrine. A person or organization can reproduce copyrighted material without paying royalties for purposes such as criticism, comment, news reporting, teaching (including multiple copies for classroom use), scholarship, and research.” (Miller, 2023)
● Virtual and electronic developments are impacting intellectual property laws
● Title moves when property is transferred or acquired.
● Property may be acquired through purchase, inheritance, possession, production, gift, accession, or confusion.
● Transfer and acquisition are opposite sides of passing title.

| Unit Driving/Essential Question | How have you acquired property?  
| What are seven ways of acquiring property? |
| Exemplar High Quality Unit Task | Buying a piece of property for business use project |
## Map of Student Learning by Learning Objective

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<tr>
<td>Students <strong>locate</strong> and <strong>discuss</strong> the principles of property ownership and acquisition.</td>
<td>Summative: Research and present the principles of property ownership and acquisition</td>
<td>Introduce New Vocab Lecture/Discussion/PPT</td>
<td>SCI: Identify property ownership rights to protect our environment from pollution and improper resources use.</td>
<td>projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips</td>
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<td>Unit exam with multiple choice, fill-in-blank, and/or short answer questions</td>
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<tr>
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<td>Formative: Observations of student progress-classwork rubric, class discussions, quizzes, exit slips</td>
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<tr>
<td>Students <strong>group</strong> types of property by definition and characteristics.</td>
<td>Summative: Jigsaw Activity <a href="https://www.readingrockets.org/strategies/jigsaw">https://www.readingrockets.org/strategies/jigsaw</a></td>
<td>Introduce New Vocab Lecture/Discussion/PPT</td>
<td>ELA: Using <a href="https://www.bubbl.us">Bubbl.us</a>, students can create a mind map detailing the connections between the types of properties.</td>
<td>paper for jigsaw, projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips</td>
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<td>Unit exam with multiple choice, fill-in-blank, and/or short answer questions</td>
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| Students **explain** in their own words the different types of intellectual property. | Formative: Observations of student progress-classwork rubric, class discussions, quizzes, exit slips | Summative: In groups, students develop lessons about the different types of intellectual property and teach to class  
Unit exam with multiple choice, fill-in-blank, and/or short answer questions  
Formative: Observations of student progress-classwork rubric, class discussions, quizzes, exit slips | ELA: Create a TikTok or TikTok-style video explaining one type of intellectual property. The explanation could use verbal or nonverbal language.  
https://www.schrockguide.net/intellectual-property.html  
https://99designs.com/blog/tips/5-famous-copyright-infringement-cases/  
https://www.rollingstone.com/politics/politics-lists/songs-on-trial-12-landmark-music-copyright-cases-166396/  
https://study.com/academy/lesson/what-is-copyright-infringement-understanding-copyright-law.html  
*Marcus v. Rowley*  
projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips |
|---|---|---|---|
| Students **analyze** fair use and explain infringement. | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions  
Formative: Observations of student progress-classwork rubric, class discussions, quizzes, exit slips  
Exit Slip - Explain fair use and what infringement is | ELA: Students will use VoiceThread to create and share short podcasts on an example of fair use or an explanation of infringement. Following this creation, students will listen to the podcasts of their classmates and make comments using either the voice or text function of VoiceThread.  
https://99designs.com/blog/tips/5-famous-copyright-infringement-cases/  
https://www.rollingstone.com/politics/politics-lists/songs-on-trial-12-landmark-music-copyright-cases-166396/  
https://study.com/academy/lesson/what-is-copyright-infringement-understanding-copyright-law.html  
*Marcus v. Rowley*  
projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips |
| Students **list** ways property can be transferred or acquired. | Summative: Create a brochure informing the public on how property can be transferred or acquired. Have students list the different ways to obtain property on the board then give facts about this type of ownership. Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Formative: Observations of student progress-classwork rubric, class discussions, quizzes, exit slips. | [https://saylordotorg.github.io/text_introduction-to-the-law-of-property-estate-planning-and-insurance/s12-02-personal-property.html#:~:text=Acquisition%20by%20purchase%20is%20the,%2C%20and%20(5)%20confusion.](https://saylordotorg.github.io/text_introduction-to-the-law-of-property-estate-planning-and-insurance/s12-02-personal-property.html#:~:text=Acquisition%20by%20purchase%20is%20the,%2C%20and%20(5)%20confusion.) | ELA: Using Canva, create a brochure on ways property can be transferred or acquired. Brochures must include appropriate property acquisition specialists for contact. ELA: Peer edit brochures before publication. | projector, computer, internet access, lecture/presentation, exams, rubrics, exit slips |
Key Vocabulary

property, property ownership, property acquisition, use, sell, dispose, prevent trespass, real property, personal property, intangible personal property, tangible personal property, right of ownership, title, fee simple, copyright, trademark, service mark, trade name, patent, trade secrets, intellectual property, intellectual property law, fair use, infringement, infringer, types of infringement, domain name, cybersquatting, meta tag, purchase, inherit, possession, production, gift, accession, confusion, title, transferred, acquired, sell, death, abandoned property, misplaced property, lost property

Work-Based Learning, Simulated Work Experiences, and Experiential Learning:

Famous Copyright Cases Presentation

CTSO Connection:

FBLA Competitive Events - Business Law, DECA Competitive Events - Business Law and Ethics Team Decision Making

Certification/Credential Connection:

Adobe Certified Associate (ACA) – Photoshop / Dreamweaver / Premier Pro / InDesign / Illustrator, ASK Institute – Concepts of Entrepreneurship and Management / Fundamental Business Concepts, Certiport- Entrepreneurship and Small Business (must hold concentrator status), IC3 Global Standard 6 (or higher), Microsoft Office Expert 2019/365 - Access / Excel / Word, Microsoft Office Specialist 2019/365 (MOS) (Two of the following areas REQUIRED: Excel Associate / Outlook Associate / PowerPoint Associate / Word Associate)