COURSE TITLE: Business Finance

Course Description:
Business Finance is designed to provide students with an overview of business financial matters. The content focuses on the business environment, economics, accounting procedures, and developing a business plan. Students will gain knowledge of business management, accounting, and investment.

Potential Certifications/Credentials:
## Course Scope and Sequence

<table>
<thead>
<tr>
<th>Unit #</th>
<th>Unit Title</th>
<th>Estimated Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Foundational Standards</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Financial Procedures</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Business Environment</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Business Plan</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Marketing</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Career Opportunities</td>
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</tbody>
</table>
Unit 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: Financial Procedures

Content Standards
1. Determine needed resources and avenues for funding new business ventures or expansions.

2. Interpret inventory records to account for quantities, location, and cost of inventory for a given business.
   2a. Discuss methods of controlling inventory.
   2b. Calculate the cost of current inventory of a given business.


4. Assess revenue and expenses to determine net income and net loss.
   4a. Calculate net income and net loss for given businesses.
   4b. Calculate revenue and expenses to determine net income or net loss for a given business during a specified period of time.
   4c. Calculate employee withholdings and employer payroll expenses for a given business.

5. Evaluate accounting records to determine the financial status of a business.


7. Explain how a business's operating expenses affect its profit.

8. Compare and contrast various methods of making and receiving payments and the impact of each on a business's profit.

Unpacked Learning Objectives

Students know:
- Specific resources for funding new business ventures and business expansions
- A variety of methods to obtain funds for new businesses and business expansions.
- How to explain inventory records for quantities, location, and cost of inventory for a given business.
- Methods of controlling inventory for a business venture.
- The process for determining the cost of current inventory.
- The process of conducting manual and electronic financial functions for financial institutions or consumers.
- The process for estimating revenue and expenses in order to calculate net income and or net loss.
- The process to calculate net income or net loss for a specific business.
- The process for computing revenue and expenses in order to calculate net income and or net loss.
● The process for calculating employee withholdings and employer payroll expenses.
● The process for assessing accounting records and can decide the financial status of a business.
● The accounting procedures and how to use them to complete balance sheets and income statements.
● How to determine how a business’s operating expenses affect its profit.
● The process for differentiating between the various methods of making and receiving payments and how it impacts a business’s profit.

Students are able to:
● Identify and decide the resources needed to fund a new business venture.
● Recognize and determine the methods needed to fund business expansions.
● Explain inventory records.
● Explain how inventory records track quantities, location and cost of the inventory for a given business.
● Describe the methods of controlling inventory.
● Summarize each method of controlling inventory.
● Determine when it is best to use each method of controlling inventory.
● Determine the beginning inventory.
● Find out net purchases.
● Estimate cost of goods sold.
● Conduct manual financial functions for financial institutions and consumers.
● Conduct electronic functions for financial institutions and consumers.
● Determine revenue.
● Figure out expenses.
● Distinguish between net and gross.
● Distinguish the difference between net income and net loss.
● Calculate net income.
● Calculate net loss.
● Distinguish the difference between net income and net loss.
● Calculate net income.
● Calculate net loss.
● Calculate gross revenue.
● Determine net income or net loss based on revenue and expenses.
● Define withholdings.
● Determine payroll expenses.
● Compute employee withholdings.
● Compute employer payroll expenses.
● Evaluate accounting records.
● Ascertain the financial status of a business.
● Recognize the steps of the accounting procedure.
● Complete balance sheets using accounting.
- Complete income statements utilizing the accounting procedures.
- Define operating expenses.
- Determine if the operating expenses are causing a profit or loss to a given business.
- List a variety of methods for making and receiving payments.
- Differentiate and notate the pros and cons of the methods of each payment.
- State the impact of each method to a business’s profit.

**Students understand that:**
- Entrepreneurs and business managers must assess which resources are needed and best to finance new ventures or business expansions.
- Inventory records must be up-to-date and are important to account for a businesses financial health.
- Entrepreneurs and business managers must deduce methods of controlling inventory and when it’s best to use them.
- Entrepreneurs and finance professionals must calculate the cost of inventory to determine the financial health of their business.
- Workers must be able to complete both manual and electronic financial functions.
- Business owners and financial professionals must determine revenue or expenses to assess the financial health of their business and to calculate financial statements.
- Business owners and financial professionals must determine net income and net loss to assess the financial health of their business.
- Business owners and financial professionals must determine net income and net loss to assess the financial health of their business and to calculate an income statement or balance sheet.
- Entrepreneurs and companies must determine employee withholdings and employer payroll expenses to complete tax documentation and to complete payroll properly.
- Entrepreneurs and companies must analyze accounting records to determine the financial status of their business.
- Entrepreneurs, finance, and accountants use the accounting procedures to complete financial statements such as an income statement and balance sheet.
- Businesses must recognize that every operating expense contributes to a loss of profit and operating expenses must be monitored regularly.
- Businesses must consider how and when they’ll be paid and the impact it will have on their profit and cash flow.

<table>
<thead>
<tr>
<th>Unit Driving/Essential Question</th>
<th>Students will list two examples of financial technologies in a small corporation.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exemplar High Quality Unit Task</td>
<td>Students will create a KWL chart making a list of things you already know and what you want to know about financial technology for businesses.</td>
</tr>
<tr>
<td>----------------------------------</td>
<td>--------------------------------------------------------</td>
</tr>
<tr>
<td>Students explain in their own words the resources needed and ways to fund new business ventures or expansions.</td>
<td>Formative: Students will be assessed on funding new business ventures through Exit slips.</td>
</tr>
<tr>
<td>Students must explain in their own words how to interpret inventory records to account for quantities, location, and cost of inventory for a given business.</td>
<td>Formative: Students will be assessed on their concept map.</td>
</tr>
<tr>
<td>Students describe in their own words methods for controlling inventory</td>
<td>Formative: Students will be assessed on their dictionary entries.</td>
</tr>
</tbody>
</table>
| Students compute the cost of current inventory of a given business. | Formative: Students will be assessed by observing their discussion. | Students will work in groups of five. Students will practice taking inventory of bags of beans or coins. Then the class will use the exercise to discuss inventory procedures used by businesses. | Smartboard, computer, projector, worksheets, pen/pencil  
Internet, [MoneyInstructor.com](http://MoneyInstructor.com), NEFE website, [LifeSmarts.org](http://LifeSmarts.org), YouTube videos, iCEV and MBA websites  
Useful Links:  
[MBA Research](http://MBAResearch.com)  
iCEV  
Teach FBLA  
Teach DECA |
|---|---|---|---|
| Students conduct manual and electronic financial functions for financial institutions or consumers. | Formative: Students will be assessed on the chart they generated. | Students will choose a company and access their financial reports. Several sources offer these reports, such as Moody’s Manual and Standard & Poor’s, which can be found online. Use the ratio analyses and data from the company’s financial statements to create a report for consumers and financial institutions, providing the following information:  
● a brief description of the company and the products/services it offers to consumers  
● a chart generated from the set of data you collected from the company’s | Smartboard, computer, projector, worksheets, pen/pencil  
Internet, [MoneyInstructor.com](http://MoneyInstructor.com), NEFE website, [LifeSmarts.org](http://LifeSmarts.org), YouTube videos, iCEV and MBA websites  
Useful Links:  
[MBA Research](http://MBAResearch.com)  
iCEV  
Teach FBLA  
Teach DECA |
<table>
<thead>
<tr>
<th>Students must explain in their own words the process for evaluating revenue or expenses.</th>
<th>Summative: Students will be assessed on their report.</th>
<th>Students will write a short report explaining the process for evaluating revenue and expenses.</th>
<th>ELA: Write a brief expository essay (paragraph) about the process for evaluating revenue or expenses.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students must explain in their own words how to calculate net income and or net loss for a given business.</td>
<td>Formative: Students will be assessed by observing their calculations.</td>
<td>Students will be given a list of businesses. For each business they will be given the total revenue and total expenses. Students will calculate the net income or net loss for each business.</td>
<td>ELA: Write a brief process analysis about how to calculate net income and or net loss for a given business.</td>
</tr>
</tbody>
</table>

Useful Links:
- MBA Research
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- Teach FBLA
- Teach DECA

Smartboard, computer, projector, worksheets, pen/pencil

Internet, MoneyInstructor.com, NEFE website, LifeSmarts.org, YouTube videos, iCEV and MBA websites

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- Teach DECA
| Students must explain in their own words the process for computing revenue or expenses. | Formative: Students will be assessed by observing their calculations. | Students will be given a list of businesses. For each business they will be given the net income, the total number of units sold, and the price of each unit sold. Students will calculate the total revenue and expenses for each business. | ELA: Write a brief process analysis about the process for compute revenue or expenses. | Smartboard, computer, projector, worksheets, pen/pencil
Internet, [MoneyInstructor.com](https://www.moneyinstructor.com), [NEFE website](https://www.nefe.org), [LifeSmarts.org](https://www.lifesmarts.org), YouTube videos, iCEV and MBA websites
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| --- | --- | --- | --- | --- |
| Students must explain in their own words the process for computing employee withholdings and employer payroll expenses for a given business. | Formative: Students will be assessed by observing their calculations and their journal. | Students will be given several business scenarios. Students will need to journalize and compute the wages and salaries expense for an employee. Additionally, students will need to journalize and compute the payroll tax expense for an employer. | ELA: Write a brief process analysis about the process for computing employee withholdings and employer payroll expenses for a given business. | Smartboard, computer, projector, worksheets, pen/pencil
Internet, [MoneyInstructor.com](https://www.moneyinstructor.com), [NEFE website](https://www.nefe.org), [LifeSmarts.org](https://www.lifesmarts.org), YouTube videos, iCEV and MBA websites
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| Students describe in their own words the process for assessing accounting records to determine the financial status of a business. | Summative: Students will be assessed on their report. | Students will be assigned to teams and each team will be given a company’s financial records. Each team will assess the financial records of a business. | ELA: Write a brief process analysis about the process for assessing accounting records to determine the financial status of a business. | Smartboard, computer, projector, worksheets, pen/pencil
Internet, [MoneyInstructor.com](https://www.moneyinstructor.com), [NEFE website](https://www.nefe.org) |

11

Alabama State Department of Education, Career and Technical Education/Workforce Development, Plans of Instruction
Updated as of Sep 16, 2022
<table>
<thead>
<tr>
<th>Students explain in their own words how to complete balance sheets and income statements using the accounting procedures.</th>
<th>Students will research accounting procedures. Students will be given a sheet of figures for businesses and complete a balance sheet and income statement.</th>
<th>ELA: Create a digital media presentation in which students will teach each other how to complete balance sheets and income statements using the accounting procedures.</th>
<th>LifeSmarts.org, YouTube videos, iCEV and MBA websites</th>
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<tr>
<td>Formative: Students will be assessed on completion of their balance sheet and income statement.</td>
<td>Students must describe in their own words how a business’s operating expenses affect its profit.</td>
<td>Summative assessment: Students will be assessed using a rubric for their poster/infographic.</td>
<td>Smartboard, computer, projector, worksheets, pen/pencil</td>
</tr>
<tr>
<td>Summative assessment: Students will be assessed using a rubric for their poster/infographic.</td>
<td>Students will complete an infographic or poster illustrating their understanding of how a businesses operating expenses affect its profit.</td>
<td>ELA: Write a brief expository essay (paragraph) about how a business’s operating expenses affect its profit.</td>
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<td>Summative assessment: Students will be assessed using a rubric for their poster/infographic.</td>
<td>Students will complete an infographic or poster illustrating their understanding of how a businesses operating expenses affect its profit.</td>
<td>ELA: Write a brief expository essay (paragraph) about how a business’s operating expenses affect its profit.</td>
<td>Internet, MoneyInstructor.com, NEFE website, LifeSmarts.org, YouTube videos, iCEV and MBA websites</td>
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<td>Students will identify a company’s financial statements over a series of reporting periods. Students will write a brief report on their findings for each company.</td>
<td>Students will research accounting procedures. Students will be given a sheet of figures for businesses and complete a balance sheet and income statement.</td>
<td>ELA: Create a digital media presentation in which students will teach each other how to complete balance sheets and income statements using the accounting procedures.</td>
<td>LifeSmarts.org, YouTube videos, iCEV and MBA websites</td>
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<td>Students must differentiate in their own words the various ways of making and receiving payments and their impact on a business’s profit.</td>
<td>Formative: Students will be assessed on the list that they create.</td>
<td>Students will create a list of the various ways of making and receiving payments. After creating the list, students will determine the impact of each payment type on a business’s profit.</td>
<td>ELA: Create a digital chart or graphic explaining the various ways of making and receiving payments and their impact on a business’s profit. SCIENCE: Discuss biometrics and how it can be used in payments for a business.</td>
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Key Vocabulary

business venture, bootstrapping, crowdfunding, venture capital, expansions, inventory, inventory records, cost of inventory, cost of goods sold, telxon, barcode scanner, inventory, First-in, first-out (FIFO) method, Last-in, first-out (LIFO) method, average cost method, current inventory, cost of goods sold, gross profit, revenue (sales), manual financial functions, electronic financial functions, spreadsheets, financial documents, customer account, banks, credit unions, brokerage firm, insurance company, mortgage company, consumer, customer accounts, revenue, expenses, gross income, net income, net loss, revenue, expenses, gross income, net income, net loss, income statement, balance sheet, employee withholdings, employer payroll expenses, gross wages, financial status, financial statements, ledgers’, journals, balance sheets, income statements, assets, liabilities, shareholder’s equity, operating expenses, profit, loss, invoice, credit card, debit card, ACH processing, purchase order

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

Students will use common business calculations and formulas to compute price, profit, costs and break-even points.

CTSO Connection:

DECA: Principles of Finance, Financial Services, Team Decision Making
Future Business Leaders of America: Business Calculations, Business Finance

Certification/Credential Connection:

Unit 3 Title: Business Environment

Content Standards

9. Conduct research to gather statistical data from peers within the school environment on a topic of concern and display results in bar, line, and circle graphs using spreadsheet software.
   9a. Create and adjust bar, line, and circle graphs to highlight specific features of a dataset.

10. Describe factors that affect the business environment.
    10a. Identify external factors that may affect business environments.
    10b. Discuss how businesses react to factors affecting their environment in both the long and short term.
    10c. Explain how unethical business practices affect current and future employees.

11. Obtain, evaluate, and share information about the global business environment.
    11a. Discuss the impact of globalization on businesses.
    11b. Explain factors driving the existence of a global business environment.

12. Analyze financial markets and explain their importance in business.
    12a. Explain the basic functions of financial markets.
    12b. Differentiate between finance and insurance institutions.
    12c. Explain the role of government agencies and government-sponsored enterprises in regulating financial markets.

13. Compare technologies used to perform job functions in the financial industry.

14. Research, evaluate, and communicate methods of managing staff growth and development to increase productivity and employee satisfaction and retention.

Unpacked Learning Objectives

Students know:

● The process of conducting research, collecting data from their peers and displaying the results in graphs using spreadsheet software.
● The process of creating a graph in spreadsheet software and calling attention to features of a dataset.
● The process of describing the factors that affect the business environment.
● The process of recognizing external factors that may affect the business environments.
● How to explain how businesses react to factors affecting the business environment in both the long and short term.
● The process for explaining how unethical business practices can affect current and future employees.
● The process of obtaining, assessing, and sharing information about the global business environment.
● The impact of globalization on businesses.
● The factors that drive the existence of a global business environment.
● How to examine financial markets and explain their importance in business.
● How to explain the basic functions of the financial markets.
● How to differentiate between finance and insurance institutions.
● How to describe the role of government agencies and government-sponsored enterprises in regulating financial markets.
● How to differentiate between the technologies used to perform job functions in the financial industry.
● The process for researching, evaluating, and communicating methods of managing staff growth and development to increase productivity and employee satisfaction and retention.

Students are able to:
● Conduct research.
● Collect data from peers.
● Calculate results.
● Display data in a graph using spreadsheet software.
● Create a graph using spreadsheet software.
● Create and adjust bar, line, and circle graphs.
● Call attention to specific features of a dataset.
● Identify internal and external factors that affect the business environment.
● Identify external factors that affect the business environment.
● Explain how businesses react to factors affecting the business environment in both the long term and short term.
● Define ethics.
● Define unethical behaviors-
● Cite examples of unethical business practices from current events
● Explain how unethical business practices affect current and future employees
● Acquire information about the global business environment.
● Assess information they find about the global business environment.
● Analyze information about the global business environment.
● Present findings about the global business environment.
● Define globalization.
● Recognize the positive and negative impacts of globalization on business.
● Discuss the factors driving the existence of a global business environment.
● Recognize the types of financial markets and their differences.
● Explain the types of financial markets and their importance to business.
● Expound on the basic functions of financial markets.
● Describe pros and cons of the financial markets.
● Define a finance institution.
● Define insurance institutions.
- Compare the difference between finance and insurance institutions.
- Contrast between finance and insurance institutions.
- Identify government agencies that help regulate financial markets.
- Identify government-sponsored enterprises that help regulate the financial markets.
- Identify the role these organizations play in regulating financial markets.
- Differentiate technologies used to perform job functions in the financial industry.
- Investigate methods of managing staff growth and development to increase productivity and employee satisfaction and retention.
- Evaluate methods of managing staff growth and development to increase productivity and employee satisfaction and retention.
- Communicate methods of managing staff growth and development to increase productivity and employee satisfaction and retention.

**Students understand that:**
- Conducting research, gathering data, calculating data and displaying it in a graph are professional skills used in the finance industry.
- Conducting research, gathering data, calculating data and displaying it in a graph and highlighting specific features of a data set are professional skills used in the finance industry.
- Certain factors can affect the business environment and impact a company’s profit or loss.
- Internal and external factors can affect the business environment and impact a company’s profit or loss.
- Entrepreneurs and companies must react to internal and external factors affecting their business in both the long term and short term to be profitable.
- Unethical business practices affect the entire company/business and all current and future employees.
- Knowledge of the global business environment is necessary for a businesses profitability and success.
- Globalization has positive and negative impacts on businesses.
- The factors that spur the existence of the global business environment.
- How to analyze financial markets and their importance to business.
- That the financial markets contribute to the well-being of our economic system.
- The differences between finance and insurance institutions and the pros and cons of each.
- Government agencies and government-sponsored enterprises help regulate the financial markets.
- Businesses and entrepreneurs need different technologies to perform job functions in the financial industry.
- Companies must be aware of methods of managing staff growth and development to increase productivity and employee satisfaction and retention. Employees must be evaluated and rewarded or retrained if necessary for the company to be productive.

<table>
<thead>
<tr>
<th>Unit Driving/Essential Question</th>
<th>What type of plan has strategies for branding, packaging, advertising and promoting the business and its products.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exemplar High Quality Unit Task</td>
<td>Students will create a KWL chart making a list of things you already know and what you want to know about a marketing plan.</td>
</tr>
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</table>
### Map of Student Learning by Learning Objective

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>Students explain in their own words how to conduct research to gather statistical data from peers on a topic of concern and display the results.</td>
<td>Summative: Students will be assessed on their Rubric on development of statistical data.</td>
<td>Students will interview their peers on a selected topic. Research and develop statistical data on the topic.</td>
<td>ELA: Write a brief process analysis essay on how to conduct research to gather statistical data from peers on a topic of concern and the best way to create a presentation to display the results - creating a digital example as well.</td>
<td>Smartboard, computer, projector, worksheets, pen/pencil</td>
</tr>
<tr>
<td>Students explain in their own words how to generate and adjust bar, line and circle graphs to highlight specific features of a dataset.</td>
<td>Formative: Students will be assessed through observation and through Exit slips.</td>
<td>Students will do a think-pair-share, explaining how to adjust bar, line and circle graphs to highlight specific features of a dataset.</td>
<td>SCI: Have students examine scientific graphs to show that this concept is used in other disciplines.</td>
<td>Internet, MoneyInstructor.com, NEFE website, LifeSmarts.org, YouTube videos, iCEV and MBA websites</td>
</tr>
</tbody>
</table>

**Equipment List by CTE Cluster**

**Link to Helpful Tech Tools**

- MBA Research
- iCEV
- Teach FBLA
- Teach DECA

**Examples**

- Integrated and Related Academic Content: ELA, Math, Science, and/or Social Studies Concepts & Activities

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**Examples**

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<table>
<thead>
<tr>
<th>Students explain in their own words the factors that affect the business environment.</th>
<th>Formative: Students will be assessed on the number of external environmental factors that they define.</th>
<th>Students will create a diagram of the various types of factors that affect a business environment and define each one.</th>
<th>ELA: Compose a brief expository essay about the factors that affect the business environment.</th>
<th>SCI: Explain any scientific issues that can affect the business environment.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students recognize and explain in their own words external factors that may affect business environments.</td>
<td>Formative: Students will be assessed on their definition of external factors.</td>
<td>Students will create a diagram of external factors that affect the business environment, and define each one.</td>
<td>ELA: Compose a brief expository essay about external factors that may affect business environments.</td>
<td></td>
</tr>
</tbody>
</table>

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<tr>
<th>Activity</th>
<th>Formative Assessment</th>
<th>Summative Assessment</th>
<th>ELA Assessment</th>
<th>Technology and Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students explain in their own words how businesses react to factors affecting their environment.</td>
<td>Students will be assessed through observation.</td>
<td>Students will have a debate on how businesses react to factors that affect their environment.</td>
<td>ELA: Compose a brief expository essay about how businesses react to factors affecting their environment.</td>
<td>Smartboard, computer, projector, worksheets, pen/pencil, Internet, MoneyInstructor.com, NEFE website, LifeSmarts.org, YouTube videos, iCEV and MBA websites</td>
</tr>
<tr>
<td>Students discuss in their own words how unethical business practices can affect current and future employees.</td>
<td>Students will be assessed through observation.</td>
<td>Students will hold a roundtable discussion on how a lack of ethics in a business causes businesses to lose credibility and lead to a lack of trust among employees. These things are detrimental to a businesses current and future employees.</td>
<td>ELA: Students actively listen and participate in collaborative discussion groups about how unethical business practices can affect current and future employees.</td>
<td>Smartboard, computer, projector, worksheets, pen/pencil, Internet, MoneyInstructor.com, NEFE website, LifeSmarts.org, YouTube videos, iCEV and MBA websites</td>
</tr>
</tbody>
</table>

Useful Links:
- MBA Research
- iCEV
- Teach FBLA
- Teach DECA
<table>
<thead>
<tr>
<th>Students must explain in their own words how to obtain, assess and share information about the global business environment.</th>
<th>Summative: Students will be assessed using a rubric for their poster/infographic.</th>
<th>Students will complete an infographic or poster illustrating their understanding of how to assess and share information about the global business environment.</th>
<th>ELA: Compose a brief expository essay about how to obtain, assess and share information about the global business environment.</th>
<th>Smartboard, computer, projector, worksheets, pen/pencil</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students explain in their own words the impact of globalization on businesses.</td>
<td>Formative: Students will be assessed through observation and exit slips.</td>
<td>Students will do a think-pair-share on the impact globalization has on businesses and consumers.</td>
<td>ELA: Compose a brief expository essay about the impact of globalization on businesses and create a digital presentation to share information with their peers.</td>
<td>Smartboard, computer, projector, worksheets, pen/pencil</td>
</tr>
<tr>
<td>Students discuss in their own words the factors driving the existence of a global business environment.</td>
<td>Formative: Students will be observed in their individual groups for assessment.</td>
<td>Students will Work in groups of two or three students. Students should imagine they have a company going global and think about the factors driving a global business and discuss how each will affect their business.</td>
<td>ELA: Students actively listen and participate in collaborative discussion groups about the factors driving the existence of a global business environment.</td>
<td>Smartboard, computer, projector, worksheets, pen/pencil</td>
</tr>
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Internet, MoneyInstructor.com, NEFE website, LifeSmarts.org, YouTube videos, iCEV and MBA websites
<table>
<thead>
<tr>
<th>Topic</th>
<th>Formative: Students will be assessed on their chart.</th>
<th>Students will research financial markets and create a chart of various types of financial markets. List the importance of each type of financial market to business.</th>
<th>ELA: Compose a brief process analysis essay about how to examine financial markets and explain their importance in business.</th>
<th>Internet, MoneyInstructor.com, NEFE website, LifeSmarts.org, YouTube videos, iCEV and MBA websites</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students must explain in their own words how to examine financial markets and explain their importance in business.</td>
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<td>Teach DECA</td>
</tr>
<tr>
<td>Students must discuss the basic functions of financial markets in their own words.</td>
<td>Summative: Students will be assessed using a rubric for their poster/infographic.</td>
<td>Students will complete an infographic or poster illustrating their understanding of seven functions of financial markets. Students will write two sentences to explain each function.</td>
<td>ELA: Students actively listen and participate in collaborative discussion groups about the basic functions of financial markets</td>
<td>Smartboard, computer, projector, worksheets, pen/pencil</td>
</tr>
<tr>
<td>Students must compare and contrast between finance and insurance institutions.</td>
<td>Formative: Students will be assessed on their chart.</td>
<td>Students will complete a chart where they will compare and contrast financial institutions and insurance institutions. Students will discuss their chart with the class.</td>
<td>ELA: Create a digital graphic that compares/contrasts finance and insurance institutions.</td>
<td>Smartboard, computer, projector, worksheets, pen/pencil</td>
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<tr>
<th>Students must describe in their own words the role of government agencies and government-sponsored enterprises in regulating financial markets.</th>
<th>Summative: Students will be assessed using a rubric for their poster/infographic.</th>
<th>Students will complete an infographic or poster illustrating their understanding of the role of government agencies and government-sponsored enterprises in regulating financial markets.</th>
<th>ELA: Write a brief expository essay about the role of government agencies and government-sponsored enterprises in regulating financial markets.</th>
<th>Internet, MoneyInstructor.com, NEFE website, LifeSmarts.org, YouTube videos, iCEV and MBA websites</th>
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<tbody>
<tr>
<td>Students must differentiate in their own words the technologies used to perform job functions in the financial industry.</td>
<td>Formative: Students will be assessed through observation and an exit slip.</td>
<td>Students will be placed in groups of three. Each group will pretend to own a different type of financial business. Each group will determine the type of technology each business needs. Students will discuss the different types of technology used in the various types of financial businesses.</td>
<td>ELA: Create a digital graphic and/or presentation that differentiates the technologies used to perform job functions in the financial industry.</td>
<td>Smartboard, computer, projector, worksheets, pen/pencil</td>
</tr>
<tr>
<td>Students explain in their own words how to research, evaluate, and community methods for managing staff growth and development to increase productivity and employee satisfaction and retention.</td>
<td>Formative: Students will be assessed on their memo.</td>
<td>Students will write a memo as a supervisor to their employees describing their personal management style. The memo should be in correct business format and include at least three paragraphs describing the</td>
<td>ELA: Write a brief expository essay about how to research, evaluate, and community methods for managing staff growth and development to increase productivity and</td>
<td>Smartboard, computer, projector, worksheets, pen/pencil</td>
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<tr>
<th>steps and techniques used to research, evaluate, manage staff growth and development, increase productivity and employee satisfaction and retention.</th>
<th>employee satisfaction and retention.</th>
<th>videos, iCEV and MBA websites</th>
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</tbody>
</table>
**Key Vocabulary**

statistical data, bar graph, line graph, circle graph, spreadsheet software, Google Sheets, Microsoft Excel, data set, survey, SWOT analysis, competitor, customers, demographics, social and cultural factors, economic factors, PESTLE Analysis, SWOT Analysis, Geological/natural factors, economic factors, political factors, legal factors, technological factors, natural disaster, pandemic, election, long-term, short-term, unethical business practices, ethics, Enron, principles, morals, beliefs, global business environment, environmental scan, GAP analysis, SWOT analysis, PESTLE analysis, Porter’s 5 Forces, globalization, trade, financial markets, stock market, bonds, equities, foreign exchange/currencies, derivatives, commodities, securities, cost, investors, debtors, capital, loan, risk, debt, opportunity cost, financial institutions, bank, credit union, insurance institution, health insurance, life insurance, car insurance, Securities Exchange Commission (SEC), The Federal Reserve, government-sponsored enterprises, Small Business Administration (SBA), Federal Housing Administration (FHA), Federal National Mortgage Association, technology, accounting software, point of sale applications, mobile banking apps, payroll accounting (ADP, Quickbooks), point of sale (Square, Shopify), staff growth and development, productivity, employee satisfaction, retention, employee turnover, turnover ratio, employee evaluation, 360 evaluations, promotion, training programs, human resources department (HR)

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

Students learn how work environments benefit from drug testing, as well as background and criminal record investigating.

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**CTSO Connection:**

DECA: Team Decision Making  
FBLA: Business Procedures

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**Certification/Credential Connection:**

Unit 4 Title: Business Plan

Content Standards
15. Develop and present a comprehensive business plan that could be presented to stakeholders.

16. Identify types of operating costs.

17. Distinguish between fixed and variable costs of operating a business.

18. Research and share information on the cost of starting a home-based manufacturing business, including raw materials, labor, permits, overhead, and operating expenses.

19. Calculate personnel costs of doing business.

20. Calculate costs of various shipping methods for receiving inventory and delivering goods to customers.

Unpacked Learning Objectives

Students know:
● The process of developing and presenting a comprehensive business plan.
● The types of operating costs for a given business.
● How to recognize the differences between fixed and variable cost of operating a business.
● How to research and share information on the cost of starting a home-based manufacturing business including raw materials, labor, permits, overhead, and operating expenses.
● The process of determining personnel cost to include wages, benefits, employee training and employee insurance.
● The process of calculating the cost of various shipping methods for receiving inventory and delivering goods to customers.

Students are able to:
● Students are able to identify the parts of a comprehensive business plan to include the strategic plan, marketing plan and financial plan for any given business.
● Students are able to prepare and present a comprehensive plan to stakeholders.
● Pinpoint types of operating costs
● Students are able to define fixed costs.
● Students are able to define variable cost.
● Students are able to explain and list differences in the fixed and variable cost of operating a business.
● Investigate information on the cost of starting a home-based manufacturing business.
- Share information on the cost of starting a home-based manufacturing business
- Examine the cost of a home-based manufacturing business including raw materials, labor, permits, overhead, and operating cost.
- To quantify personnel costs of doing business.
- Calculate cost of a variety of shipping methods for receiving inventory.
- Calculate cost of delivering goods to customers.
- Analyze marketing strategies utilized by financial institutions.
- Discover specific marketing strategies impact on current and potential customers.

**Students understand that:**
- Entrepreneurs and business people prepare comprehensive business plans to detail how a business plans to achieve its purpose and objectives.
- Entrepreneurs and business people must recognize the different types of operating costs a business is responsible for.
- Entrepreneurs and finance/accounting professionals must be able to determine the fixed and variable cost (expenses) of their business.
- Entrepreneurs who wish to pursue any business like the home-based manufacturing business must prepare by researching and investigating the cost of operating the business.
- Entrepreneurs and businesses must know the total cost of employing personnel to include wages, benefits, and training.
- The cost of shipping and delivering goods can fluctuate based on the choices that entrepreneurs and companies make, all of which impacts operating expenses.

<table>
<thead>
<tr>
<th>Unit Driving/Essential Question</th>
<th>What part of the business plan should serve as a detailed outline of the company and convince the audience to read the rest of the business plan?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exemplar High Quality Unit Task</td>
<td>Students will create a KWL chart making a list of things you already know and what you want to know about creating a business plan.</td>
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</table>
## Map of Student Learning by Learning Objective

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<tbody>
<tr>
<td>Students identify the parts of a comprehensive business plan to include the strategic plan, marketing plan and financial plan.</td>
<td>Summative: Students will be assessed on their business plan.</td>
<td>Students will work in a group of three or four to create a business plan for their own business. This plan may be created for a new business, taking over a business or expanding a business. Each business plan should include eight key elements: market analysis, organization and management, marketing and sales, service/product line, target market, meeting the needs of the market, financials and issues involved. The plan should also include a strategic plan, marketing plan and financial plan. A cover sheet including the name of the business and the mission, goals and</td>
<td>ELA: Write a brief process analysis essay about developing a comprehensive business plan including the strategic plan, marketing plan and financial plan.</td>
<td>Smartboard, computer, projector, worksheets, pen/pencil Internet, MoneyInstructor.com, NEFE website, LifeSmarts.org, YouTube videos, iCEV and MBA websites Useful Links: MBA Research iCEV Teach FBLA Teach DECA</td>
</tr>
</tbody>
</table>

### Potential Learning Activities

**Learning Activity Checklist**

### Link to Differentiation Examples

### Integrated and Related Academic Content: ELA, Math, Science, and/or Social Studies Concepts & Activities

**Equipment List by CTE Cluster**

### Link to Helpful Tech Tools
Students identify types of operating cost for a business such as rent, inventory, equipment, payroll, marketing and insurance.

| Students identify types of operating cost for a business such as rent, inventory, equipment, payroll, marketing and insurance. | Formative: Students will be assessed on their budget. | Students will create a budget for a business of their choice. 
1. Using the monthly income provided by your instructor, create a monthly budget for the business you have chosen. List your expenses and categorize each as fixed or variable. Include everything the business needs, such as office space rental, equipment, raw materials, vehicles, insurance, pay for full-time and part-time employees, utilities, inventory, marketing, savings, etc. If needed, find a real business budget to be sure you do not forget anything. Every dollar of your monthly income should be accounted for in the budget. Discuss the importance of budgeting and cash flow. | ELA: Create a presentation for a bank for a new business (students create the business name, etc.) loan that includes operating cost for a business such as rent, inventory, equipment, payroll, marketing and insurance. | Smartboard, computer, projector, worksheets, pen/pencil 
Internet, MoneyInstructor.com, NEFE website, LifeSmarts.org, YouTube videos, iCEV and MBA websites 
Useful Links: MBA Research iCEV Teach FBLA Teach DECA |
<table>
<thead>
<tr>
<th>Students must explain in their own words how to research and share information on the cost of starting a home-based business.</th>
<th>Formative: Students will be assessed through a quiz.</th>
<th>Students will be given a list of business expenses. Students will label each one as fixed or variable.</th>
<th>ELA: Write a brief expository essay about how to research and share information on the cost of starting a home-based business.</th>
<th>Smartboard, computer, projector, worksheets, pen/pencil</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students will complete an infographic or poster illustrating their understanding of how to research the cost of</td>
<td>Students will be assessed using a rubric for their poster/infographic.</td>
<td>Students will complete an infographic or poster illustrating their understanding of how to research the cost of</td>
<td>ELA: Write a brief expository essay about how to research and share information on the cost of starting a home-based business.</td>
<td>Smartboard, computer, projector, worksheets, pen/pencil</td>
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</tbody>
</table>

2. Research typical pricing for each expense by using the Internet or contacting businesses which provide the necessary products and/or services. Do NOT guess or assume the cost of any business expense.

3. Create a budget using an Excel spreadsheet.

4. Create a short description of the importance of budgeting and cash flow.

Students differentiate in their own words between fixed and variable cost of operating a business.

Formative: Students will be assessed through a quiz.

Students will be given a list of business expenses. Students will label each one as fixed or variable.

ELA: Create a digital graphic that differentiates between fixed and variable cost of operating a business.

Useful Links:
- MBA Research
- iCEV
- Teach FBLA
- Teach DECA

Internet, MoneyInstructor.com, NEFE website, LifeSmarts.org, YouTube videos, iCEV and MBA websites

Smartboard, computer, projector, worksheets, pen/pencil

Students must explain in their own words how to research and share information on the cost of starting a home-based business.

Formative: Students will be assessed through a quiz.

Students will be given a list of business expenses. Students will label each one as fixed or variable.

ELA: Create a digital graphic that differentiates between fixed and variable cost of operating a business.

Useful Links:
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Internet, MoneyInstructor.com, NEFE website, LifeSmarts.org, YouTube videos, iCEV and MBA websites

Smartboard, computer, projector, worksheets, pen/pencil
<table>
<thead>
<tr>
<th>Students explain in their own words how to determine personnel costs.</th>
<th>Formative: Students will be assessed on their chart and their definitions.</th>
<th>Students will create a chart of personnel costs and use one sentence to explain each part of the personnel cost. (salary, cash bonuses, payroll taxes etc.)</th>
<th>Internet, MoneyInstructor.com, NEFE website, LifeSmarts.org, YouTube videos, iCEV and MBA websites</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students are able to explain in their own words how each example (recruiting, hiring, training, benefits) impacts personnel cost.</td>
<td>Summative: Students will be assessed using a rubric for their poster/infographic.</td>
<td>Students will create an infographic to explain the impact of recruiting, hiring, training, benefits, and personnel cost.</td>
<td>Internet, MoneyInstructor.com, NEFE website, LifeSmarts.org, YouTube videos, iCEV and MBA websites</td>
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<tr>
<td>Students explain in their own words how to determine personnel costs.</td>
<td>Formative: Students will be assessed on their chart and their definitions.</td>
<td>Students will create a chart of personnel costs and use one sentence to explain each part of the personnel cost. (salary, cash bonuses, payroll taxes etc.)</td>
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<td>Students are able to explain in their own words how each example (recruiting, hiring, training, benefits) impacts personnel cost.</td>
<td>Summative: Students will be assessed using a rubric for their poster/infographic.</td>
<td>Students will create an infographic to explain the impact of recruiting, hiring, training, benefits, and personnel cost.</td>
<td>Internet, MoneyInstructor.com, NEFE website, LifeSmarts.org, YouTube videos, iCEV and MBA websites</td>
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</table>
| Students must explain in their own words how to calculate the cost of various shipping methods for receiving inventory and delivering goods to customers. | Formative: Students will be assessed on their inventory and distribution plan. | In a group of two or three, Students will create a fictional business and an inventory and distribution plan for that business.

1. The plan should begin with a description of the fictional company and products sold. Select at least two shipping methods for receiving inventory and delivering goods to customers. the chosen inventory methods and the details and steps to taking company inventory as well as both direct and indirect marketing channels and a description of the plan for each method should also be included.

2. Plans may be typed or placed in presentation format and presented to the class. | Smartboard, computer, projector, worksheets, pen/pencil
Internet, [MoneyInstructor.com](http://MoneyInstructor.com), NEFE website, [LifeSmarts.org](http://LifeSmarts.org), YouTube videos, iCEV and MBA websites

Useful Links:
- [MBA Research](http://MBA Research)
- iCEV
- Teach FBLA
- Teach DECA |
|   |   | 3. Students will present their presentation to the class. |   |   |
Key Vocabulary

| business plan, stakeholders, strategic plan, marketing plan, financial plan, operating cost, rent, inventory, equipment, payroll, marketing, insurance, fixed cost, variable cost, home-based manufacturing business, raw materials, labor, permits, overhead, operating expenses, personnel cost, wages, salary, hourly, employee training, benefits, recruiting, hiring, training, benefits, shipping methods, USPS, UPS, Fedex |

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

Students learn communication functions for both external and internal audiences, as well as learn to identify communication barriers and possible solutions.

CTSO Connection:

| DECA: Small Business Management |
| FBLA: Entrepreneurship, Introduction to Business |

Certification/Credential Connection:

Unit 5 Title: Marketing

Content Standards
21. Analyze marketing strategies utilized by financial institutions to determine their impact on current and potential customers.

Unpacked Learning Objectives

Students know:
● The process of examining marketing strategies utilized by financial institutions to determine their impact on current and potential customers.

Students are able to:
● Analyze marketing strategies utilized by financial institutions.
● Discover specific marketing strategies impact on current and potential customers.

Students understand that:
● Marketing strategies used by financial institutions can impact current and potential customers in a variety of demographics differently.
● Financial institutions must choose the best marketing strategies for their target market.

<table>
<thead>
<tr>
<th>Unit Driving/Essential Question</th>
<th>Students will list four basic types of promotions.</th>
</tr>
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<tbody>
<tr>
<td>Exemplar High Quality Unit Task</td>
<td>Students will create a KWL chart making a list of things you already know and what you want to know about promotions.</td>
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</table>
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<tbody>
<tr>
<td>Students must explain in their own words how to examine marketing strategies utilized by financial institutions to determine their impact on current and potential customers.</td>
<td>Summative: Students will be assessed on their powerpoint using a rubric.</td>
<td>Students will pretend that they have $5,000 and must choose a bank in which to open a checking and savings account. 1. Write down at least three current and future financial goals. 2. Compare two financial institutions in your area in order to analyze their products and services. 3. Choose a financial institution. 4. Develop a checklist for comparing marketing strategies. Be sure to list services provided by each. 5. Craft an argumentative presentation supported by evidence of positive and negative marketing strategies.</td>
<td>ELA: Write a brief expository essay about how to examine marketing strategies utilized by financial institutions to determine their impact on current and potential customers.</td>
<td>Smartboard, computer, projector, worksheets, pen/pencil</td>
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</tr>
</tbody>
</table>
6. Students will share their presentation with the class and identify the financial institution’s marketing strategies.
Key Vocabulary
marketing strategies, digital storytelling, social media, rewards programs, financial institutions, community relations, customer service, advertising

Work-Based Learning, Simulated Work Experiences, and Experiential Learning:
Students learn the concept of promotional mix, including various methods of sales promotion, public relations, advertising and personal selling.

CTSO Connection:
DECA: Marketing Communications, Team Decision Making, Marketing Management Series, Creative Marketing Project, Advertising Campaign, Professional Selling
FBLA: Marketing

Certification/Credential Connection:
Unit 6 Title: Career Opportunities

Content Standards
22. Identify industry-recognized credentials that may be earned in the finance industry for career opportunity and job growth.

23. Identify methods used by companies to screen prospective employees for job consideration in finance.

Unpacked Learning Objectives

Students know:
- How to identify industry-recognized credentials that may be earned in the finance industry for career opportunity and job growth.
- Methods used by employers to screen prospective job candidates for jobs in the finance industry.

Students are able to:
- Identify reputable industry-recognized credentials that may be earned in the finance industry.
- Recognize methods used by companies to screen job candidates.
- Distinguish between methods employers use for screening job candidates.
- Describe the process employers use to obtain a background check and employer references.
- Define social media presence.

Students understand that:
- Industry-recognized credentials in the finance industry can be beneficial for career opportunities and job growth.
- Companies utilize screening methods to determine a finance job applicant’s worthiness for candidacy.
- Companies utilize screening methods such as background checks, employer references and social media presence to determine finance job applicants' worthiness for job candidacy.

<table>
<thead>
<tr>
<th>Unit Driving/Essential Question</th>
<th>Students will describe some of the most challenging, and most rewarding aspects of a career in finance.</th>
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<tbody>
<tr>
<td>Exemplar High Quality Unit Task</td>
<td>Students will create a KWL chart making a list of things you already know and what you want to know about careers in finance.</td>
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<tbody>
<tr>
<td>Students must explain in their own words how to identify industry-recognized credentials that may be earned in the finance industry for career opportunity and job growth.</td>
<td>Formative: Students will be assessed on their presentation.</td>
<td>Students will research the various credentials that can be earned in the finance industry and decide how each credential will help to advance their career opportunities and growth. Students will create a powerpoint presentation using the information found.</td>
<td>ELA: Write a brief expository essay about how to identify industry-recognized credentials that may be earned in the finance industry for career opportunity and job growth.</td>
<td>Smartboard, computer, projector, worksheets, pen/pencil</td>
</tr>
<tr>
<td>Students define and explain in their own words the process used by employers to screen prospective job candidates for jobs in finance.</td>
<td>Formative: Students will be assessed on their fact sheet.</td>
<td>Students will create a fact sheet to list all the steps involved in the process of screening potential job candidates for jobs in finance.</td>
<td>ELA: Write a brief expository essay about the process used by employers to screen prospective job candidates for jobs in finance.</td>
<td>Internet, <a href="http://MoneyInstructor.com">MoneyInstructor.com</a>, NEFE website, <a href="http://LifeSmarts.org">LifeSmarts.org</a>, YouTube videos, iCEV and MBA websites</td>
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Useful Links:
- [MBA Research](http://MBAResearch.com)
- [iCEV](http://iCEV)
- [Teach FBLA](http://TeachFBLA)
- [Teach DECA](http://TeachDECA)
Key Vocabulary

industry-recognized credentials, CPA (Certified Public Accountant), Microsoft Excel Certification, Quickbooks certification, Certified Financial Planner (CFP), prospective employee, background checks, employer references, social media presence

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

Students will explore the career pathways found in the Finance Career Cluster and learn educational requirements and skills needed to be successful in the cluster.

CTSO Connection:

DECA: Team Decision Making
FBLA: Business Procedures

Certification/Credential Connection: