COURSE TITLE: Economics and Financial Services

Course Description:
Economics and Financial Services presents basic topics in economics, including the principles and practices of banking, credit, and consumer lending in the United States. Additional emphasis is placed on money management, economic growth and stability, and characteristics of different economic systems and financial institutions. The course includes the major functions of banks and other financial intermediaries, central banking and the Federal Reserve System, current trends in the finance industry, credit functions, principles of credit risk evaluation, loan creation, debt collection, and stocks and bonds.

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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<th>Unit #</th>
<th>Unit Title</th>
<th>Estimated Hours</th>
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<td>1</td>
<td>Foundational Standards</td>
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<td>2</td>
<td>Economic Systems</td>
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<td>Market Systems</td>
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<td>10</td>
<td>Cost-Benefit Analysis</td>
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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: Economic Systems

Content Standards
1. Describe different types of business organization.
   1a. Compare the features of sole proprietorship, partnership, and corporation.
   1b. List and explain the advantages and disadvantages of forming a corporation.
   1c. Investigate and share reasons for corporate acquisitions and mergers, giving examples of actual events.

2. Summarize how economic stability impacts growth of the economy.
   2a. Explain the concept of economic growth, including how it fits into the business cycle and why it is considered desirable.
   2b. Explain the four stages of the business cycle, citing examples for each stage from United States and world history.

Unpacked Learning Objectives

Students know:
- Different types of business organization.
- The features of sole proprietorship, partnership, and corporation.
- The advantages of forming a corporation.
- The disadvantages of forming a corporation.
- Reasons for corporate acquisitions and mergers, giving examples of actual events.
- How economic stability impacts growth of the economy.
- The concept of economic growth, including how it fits into the business cycles and why it is considered desirable.
- The four stages of the business cycle, citing examples for each stage from United States and world history.

Students are able to:
- List ways to value diversity.
- Compare differences between each type of business.
- Distinguish between the key features of sole proprietorship, partnership, and corporation.
- Describe the advantages of forming a corporation.
- Present the advantages of forming a corporation.
- Describe the disadvantages of forming a corporation.
- Present the disadvantages of forming a corporation.
- Evaluate reasons for corporate acquisitions and mergers, giving examples of actual events.
- Generalize reasons for corporate acquisitions, and mergers, giving examples of actual events.
- Illustrate how economic stability impacts growth of the economy.
- Recognize the concept of economic growth, including how it fits into the business cycles and why it is considered desirable.
● Describe the four stages of the business cycle, citing examples for each stage from United States and world history.
● Differentiate major features of a variety of economic systems.
● Group major features of a variety of economic systems.

Students understand that:
● Participating in a CTSO organization affords them the opportunity to gain skills and knowledge that helps develop their leadership and teamwork skills, making them college and career-ready.
● Diversity can be seen among classmates and co-workers and it is essential to understand the value of diversity.
● When deciding to start a business, knowing which type is beneficial for the services provided.
● The layout of the business helps determine which feature is beneficial for each type of business.
● A corporation acts as an individual in itself separate from its owners.
● Some businesses fail or become vulnerable for other businesses to acquire them.
● When partnerships form between two businesses, mergers are formed.
● If the economy is stable and people are working, they are buying things which help the economy grow.
● When the economy is growing, businesses are also able to grow.
● Every business is in one of the four stages of the business cycle and are constantly moving from one cycle to the next depending on the business and the season.

<table>
<thead>
<tr>
<th>Unit Driving/Essential Question</th>
<th>What is economics?</th>
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<tbody>
<tr>
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<td>What are the 3 essential questions to economics?</td>
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<td></td>
<td>What are the basic economics systems?</td>
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<td>What are the factors of production?</td>
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<td>What are the characteristics of the different types of businesses?</td>
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<tr>
<th>Exemplar High Quality Unit Task</th>
<th>Create your own economic system project</th>
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<td>Create a Facts, Inferences &amp; Conclusion Diagram or Presentation</td>
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### Map of Student Learning by Learning Objective

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<tbody>
<tr>
<td>Students summarize ways to value diversity.</td>
<td>Formative: Observations of student progress-classwork rubric, class discussions, quizzes, exit slips, peer reviews, self-assessment, listening/note-taking guides, and interactive review games Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Visual display &amp; Presentations Written Essays/Reports</td>
<td>Think-Pair-Share, Pass-Pass Synthesize to think about, discuss, and share ideas about diversity. Article Review using Graphic Organizers Web Diagram to explain, depict, interpret, and/or generalize information</td>
<td>ELA: Using Make a Public Service Announcement</td>
<td>PSA Template, students can make a public service announcement discussing the ways to value diversity. SCI: Research Eco-Minded businesses in the US.</td>
</tr>
<tr>
<td>Students define in their own words different types of business organizations.</td>
<td></td>
<td>Create a table or diagram to explain the basic concept of each type of business organization</td>
<td>ELA: Writing: Students can make a cartoon using Animaker to explain different types of business organizations.</td>
<td>Pear Deck</td>
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</table>

**ELA:** Using Make a Public Service Announcement | PSA Template, students can make a public service announcement discussing the ways to value diversity. **SCI:** Research Eco-Minded businesses in the US.
| Students differentiate the features of sole proprietorship, partnership, and corporation. | (should include: concept, definition, impact, and example)  
https://www.canva.com/  
https://www.mbaresearch.org/  
Create a Venn Diagram to compare and contrast information.  
Utilize a game or puzzle to identify differences or characteristics  
EdPuzzle videos, articles, and resources  
ELA: Writing: Using either the point-by-point or subject-by-subject compare/contrast format, write an essay differentiating the features of sole proprietorship, partnership, and corporation. Use this as a guide for the two methods of compare/contrast:  
NROC Developmental English Foundations  
MATH: Use charts and graphs to differentiate the key features of sole proprietorship, partnership, and corporation. Provide different scenarios to let students decide what business types the new business owners should consider using the charts and graphs they create.  
EdPuzzle videos, articles, and resources  
EverFi additional teaching resources and activities  
https://everfi.com/  
MBA Research for Curriculum guides, lessons plan, and modules  
https://www.mbaresearch.org/  
Canva to create digital graphs, flyers, posters, presentations  
https://www.canva.com/  
Think, Pair, Share  
https://www.readingrockets.org/strategies/think-pair-share  
Discussion Strategies  
https://lindsayannlearning.com/student-led-discussion-strategies/ |
<table>
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<tr>
<th>Students recognize and describe in their own words the advantages and disadvantages of forming a corporation.</th>
<th>SCI: Utilize the scientific method to determine which business model is appropriate for provided scenarios.</th>
<th>Give a presentation  Create a poster or illustrative document  Create a brochure  Create a storyboard or infographic  Create a video or audio  Create a written essay or paragraph</th>
</tr>
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<tbody>
<tr>
<td>Students research and discuss reasons for corporate acquisitions and mergers, giving examples of actual events.</td>
<td>ELA: Create a TikTok or TikTok-style video describing the advantages and disadvantages of forming a corporation.  MATH: Divide students into groups and give each group a topic discussing one of the advantages or disadvantages of forming a corporation financial wise, such as certain expenses are tax deductible, states charge higher fees, and etc.</td>
<td>Give a presentation  Create a poster or illustrative document  Create a brochure  Create a storyboard or infographic  Create a video or audio  Create a written essay or paragraph</td>
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<tr>
<td><a href="https://www.mbaresearch.org/">https://www.mbaresearch.org/</a></td>
<td>ELA: Research and Presentation: Students will research reasons for corporate acquisitions and mergers while giving examples of actual events. They will present information using a presentation tool such as Google Slides. Students will need to correctly cite</td>
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</tbody>
</table>
| Students explain how economic stability impacts growth of the economy. | Issues of International Trade  
[https://www.ftc.org/teacher/resources/lesson-plans/tradelessons/](https://www.ftc.org/teacher/resources/lesson-plans/tradelessons/)  
Give a presentation  
Create a poster or illustrative document  
Create a brochure  
Create a storyboard or infographic  
Create a video or audio  
Create a written essay or paragraph | sources used from their research on a separate Works Cited slide  
ELA: Students may use Boords to create their storyboard explaining how economic stability impacts growth of the economy.  
MATH: Use a project to let students research on how economic stability impacts growth of the economy quantitatively by comparing the economy in different states, including employment that provides a living wage; things that support employment, like worker protections, paid sick leave, and child care; and etc.  
SCI: Research economic stability and how it relates to available and improved resources such as: work environments, accessible food, affordable housing, accessible transportation, |
| Students discuss the concept of economic growth, including how it fits into the business cycle and why it is considered desirable. | Think-Pair-Share, Pass-Pass Synthesize to think about, discuss, and share information.  
Article Review using Graphic Organizers  
Web Diagram to explain, depict, interpret, and/or generalize information  
Role Play | ELA: Students will use VoiceThread to create and share short podcasts on the concept of economic growth. Following this creation, students will listen to the podcasts of their classmates and make comments using either the voice or text function of VoiceThread.  
MATH: Students can work in pairs or groups to create charts and graphs to demonstrate economic growth in order to discover what stage of the business cycle the economy was in given a specific time frame. |
| --- | --- | --- |
| Students list the four stages of the business cycle, citing examples for each stage from the United States and world history. | Create a Venn Diagram to compare and contrast information.  
Create a Table or Graph/Chart (Pie, Column, Line, Bar) (List decisions/choices/options, pros/cons, evaluation/descriptions) | ELA: Students create a one-pager assignment illustrating the four stages of the business cycle. Infographics can also be created digitally using Canva.  
MATH: Create charts and graphs to demonstrate the real |
example of the stages of the business cycle from the United States or world history.
### Key Vocabulary

| sole proprietorship, corporation, limited liability corporation, sole proprietorship, partnership, corporate acquisitions, mergers, economic stability, economy, economic growth, business cycle, expansion, peak, trough, contraction |

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

- Guest speakers
- Field trips
- Virtual and real life problems/scenarios games/simulations

### CTSO Connection:

- Prepare for Competitive Events:
  - FBLA - Economics, Business Ethics, Business Financial Plan, Personal Finance
  - TeachFBLA Lessons
  - DECA - Principles of Finance, Financial Services, Business Finance, Personal Finance Literacy, Financial Literacy Project
  - TeachDECA Lessons

### Certification/Credential Connection:

- ASK Institute - Fundamental Business Concepts
- Ask Institute - Concepts of Finance
- IC3 Global Standard 4 (or higher)
- Intuit® Quickbooks Certified
- National Academy of Finance (NAF)
- User Microsoft Office Specialist (MOS)
Unit 3 Title: Market Systems

Content Standards
3. Compare and contrast major features of a variety of economic systems.
   3a. Describe major economic philosophies, utilizing the terms profit, market, and market system.
   3b. Explain concepts associated with trade among nations.

4. Describe the four basic levels of international business activities: domestic, international, multinational and global.
   4a. Explain how supply and demand impact decisions in business.

Unpacked Learning Objectives

Students know:
- Major features of a variety of economic systems.
- Major economic philosophies, utilizing the terms profit, market, and market system.
- Concepts associated with trade among nations.
- The four basic levels of international business activities: domestic international, multinational and global.
- How supply and demand impact decisions in business.

Students are able to:
- Differentiate major features of a variety of economic systems.
- Group major features of a variety of economic systems.
- Describe major economic philosophies, utilizing the terms profit, market, and market system.
- Define concepts associated with trade among nations.
- Outline the four basic levels of international business activities: domestic, international, multinational and global.
- Describe how supply and demand impact decisions in business.

Students understand that:
- In the global market, it is important to know which economic system the country your business is in is using.
- The four main types of the economic systems are traditional economies, command economies, mixed economies, and market economies.
- The major economic philosophies dealing with profit, market and market systems in business both domestically and globally.
- Nations that trade with other nations develop an economic dependence with those nations.
- When doing business globally, understanding the four basic business activities are vital to success.
- Supply and demand affect prices which affect business profits.
| Unit Driving/Essential Question | What are the basic economic systems?  
| What factors affect supply and demand?  
| Why is competition good for the global economy?  
| What are the different market structures that exist?  
| What are the advantages and disadvantages to globalization? |

| Exemplar High Quality Unit Task | Create an Economic Model to show the various economic concepts in a visual display.  
| Interpret the model with a written summarization. |
# Map of Student Learning by Learning Objective

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<tbody>
<tr>
<td>Students conclude and debate major features of a variety of economic systems.</td>
<td>Formative: Observations of student progress-classwork rubric, class discussions, quizzes, exit slips, peer reviews, self-assessment, listening/note-taking guides, and interactive review games Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts.</td>
<td>Think-Pair-Share, Pass-Pass Synthesize to think about, discuss, and share information.</td>
<td>ELA: Using Philosophical Chairs, students will debate the major features of a variety of economic systems. SCI: Utilize the scientific method to debate a variety of economic systems.</td>
<td>Equipment List by CTE Cluster</td>
</tr>
<tr>
<td>Students explain in their own words major economic philosophies, utilizing the terms profit, market, and market system.</td>
<td>Right Start in Teaching Economics Written Essays/Reports Give a presentation</td>
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<td>Link to Helpful Tech Tools</td>
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<td>Computer/Chromebook/Laptop Active/Interactive Board Input Devices (Keyboards, Microphones, Digital Cameras/Webcams, Scanners/QCR) Internet/WiFi Output Devices (Speaker, Headphones, Printer) Projection/Presentation Device Textbooks/Interactive Textbooks Teacher made materials Rubric</td>
</tr>
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</table>

ELA: Students can write a children’s book explaining major economic philosophies, utilizing the terms profit, market, and market system using MyStorybook.com

MATH: Project: Divide

### Learning Activity Checklist

- **Formative:**
  - Observations of student progress-classwork rubric, class discussions, quizzes, exit slips, peer reviews, self-assessment, listening/note-taking guides, and interactive review games

- **Summative:** Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts.

### Link to Differentiation Examples

- **ELA:** Using Philosophical Chairs, students will debate the major features of a variety of economic systems.
- **SCI:** Utilize the scientific method to debate a variety of economic systems.

### Equipment List by CTE Cluster

- Computer/Chromebook/Laptop
- Active/Interactive Board
- Input Devices (Keyboards, Microphones, Digital Cameras/Webcams, Scanners/QCR)
- Internet/WiFi
- Output Devices (Speaker, Headphones, Printer)
- Projection/Presentation Device
- Textbooks/Interactive Textbooks
- Teacher made materials
- Rubric

### Link to Helpful Tech Tools

- Right Start in Teaching Economics
- MyStorybook.com
- MyStorybook.com

### Integrated and Related Academic Content:

- ELA: Using Philosophical Chairs, students will debate the major features of a variety of economic systems.
- SCI: Utilize the scientific method to debate a variety of economic systems.

### Potential Learning Activities

- **Learning Activity Checklist**
  - Think-Pair-Share, Pass-Pass Synthesize to think about, discuss, and share information.
  - Class Debate

### Potential Subtasks for Assessments

- Observations of student progress-classwork rubric, class discussions, quizzes, exit slips, peer reviews, self-assessment, listening/note-taking guides, and interactive review games

### Equipment, Technology & Materials

- Computer/Chromebook/Laptop
- Active/Interactive Board
- Input Devices (Keyboards, Microphones, Digital Cameras/Webcams, Scanners/QCR)
- Internet/WiFi
- Output Devices (Speaker, Headphones, Printer)
- Projection/Presentation Device
- Textbooks/Interactive Textbooks
- Teacher made materials
- Rubric

### Additional Resources

- Right Start in Teaching Economics
- MyStorybook.com
- MyStorybook.com

### Other Links

- [https://www.readingrockets.org/strategies/think-pair-share](https://www.readingrockets.org/strategies/think-pair-share)
- [https://www.fte.org/teachers/teacher-resources/lesson-plans/rslessons/](https://www.fte.org/teachers/teacher-resources/lesson-plans/rslessons/)
- [https://www.peardeck.com/](https://www.peardeck.com/)
- [https://www.googleslides.com/](https://www.googleslides.com/)

### Equipment

- Computer/Chromebook/Laptop
- Active/Interactive Board
- Input Devices (Keyboards, Microphones, Digital Cameras/Webcams, Scanners/QCR)
- Internet/WiFi
- Output Devices (Speaker, Headphones, Printer)
- Projection/Presentation Device
- Textbooks/Interactive Textbooks
- Teacher made materials
- Rubric

### Links to Helpful Tech Tools

- [https://www.readingrockets.org/strategies/think-pair-share](https://www.readingrockets.org/strategies/think-pair-share)
- [https://www.fte.org/teachers/teacher-resources/lesson-plans/rslessons/](https://www.fte.org/teachers/teacher-resources/lesson-plans/rslessons/)
- [https://www.peardeck.com/](https://www.peardeck.com/)
- [https://www.googleslides.com/](https://www.googleslides.com/)

### Additional Resources

- Right Start in Teaching Economics
- MyStorybook.com
- MyStorybook.com
| Students identify concepts associated with trade among nations. | Create a poster or illustrative document  
Create a brochure  
Create a storyboard or infographic  
Create a video or audio  
Create a written essay or paragraph | students into groups and assign different business categories to each group to study its economic philosophies based on different terms, such as profit, market, and market system. | EdPuzzle videos, articles, and resources  
EverFi additional teaching resources and activities [https://everfi.com/](https://everfi.com/)  
MBA Research for Curriculum guides, lessons plan, and modules [https://www.mbaresearch.org/](https://www.mbaresearch.org/)  
Canva to create digital graphs, flyers, posters, presentations [https://www.canva.com/](https://www.canva.com/)  
Think, Pair, Share [https://www.readingrockets.org/strategies/think-pair-share](https://www.readingrockets.org/strategies/think-pair-share)  
Discussion Strategies [https://lindsayannlearning.com/student-led-discussion-strategies/](https://lindsayannlearning.com/student-led-discussion-strategies/) | Create a Web Diagram to explain, depict, interpret, and/or generalize information  
Create a Venn Diagram to compare and contrast information.  
Create a Table or Graph/Chart (Pie, Column, Line, Bar) (List decisions/choices/options, pros/cons, evaluation/descriptions) | SCI: Research how different nations protect their environments while producing, recycling, and disposing of traded products. |  |
| Students recognize the four basic levels of international business activities: domestic, international, multinational and global. | SCI: Research how different nations protect their environments while producing, recycling, and disposing of traded products.  
MATH: Create pie charts to compare the four basic levels of international business activities of a well known business, including its domestic, international, multinational and global business activities |  |  |  |
| Students recall how supply and demand impact decisions in business. | Think-Pair-Share, Pass-Pass Synthesize to think about, discuss, and share information.  
Web Diagram to explain, depict, interpret, and/or generalize information | ELA: Use [VoiceThread](https://www.readingrockets.org/strategies/think-pair-share) to make a podcast and share it. Classmates can comment on the podcast.  
MATH: Create graphs to demonstrate the law of supply and demand that |  |  |
| drives traditional economics: The rarer a product, the more a business can charge for it. Conversely, an item in bountiful supply usually commands a lower price because competition drives down its perceived value and businesses must compete on the basis of price. | SCI: Investigate mining processes of trading nations and determine if safe environmental practices are occurring. |
Key Vocabulary

- economic systems
- economic philosophies
- profit
- market
- market system
- trade
- domestic
- international
- multinational
- global
- supply
- demand

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

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- Field trips
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CTSO Connection:

Prepare for Competitive Events:
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- DECA - Principles of Finance, Financial Services, Business Finance, Personal Finance Literacy, Financial Literacy Project
- TeachDECA Lessons

Certification/Credential Connection:

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- Ask Institute - Concepts of Finance
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- National Academy of Finance (NAF)
- User Microsoft Office Specialist (MOS)
Unit 4 Title: Profit

Content Standards
5. Explain how the profit motive drives decisions in a capitalist economic system.

6. Describe the methods and sources available to corporations for raising capital.
   6a. Identify and share reasons for corporate efforts to raise capital.
   6b. Explain the role of securities in capital markets.

Unpacked Learning Objectives

Students know:
- How the profit motive drives decisions in a capitalist economic system.
- The methods and sources available to corporations for raising capital.
- Reasons for corporate efforts to raise capital.
- The role of securities in capital markets.

Students are able to:
- Apply how the profit motive drives decisions in a capitalist economic system.
- List the methods available to corporations for raising capital.
- Identify the sources available to corporations for raising capital.
- Describe reasons for corporate efforts to raise capital.
- Present reasons for corporate efforts to raise capital.
- Describe the role of securities in capital markets.

Students understand that:
- In a capitalist economic system, the desire to make a profit in business drives the decisions on how businesses make a profit.
- Corporations need capital to run, what method exactly is needed to gain capital depends on the type of business needing the capital.
- In order for a corporation to run, there needs to be capital available.
- When corporations sell stock in the corporation, that’s a way for the corporation to raise capital to help the business run.
- Securities are fungible and tradable financial instruments used to raise capital in public and private markets.
| Unit Driving/Essential Question | What is the role of government in a capitalist society?  
What is a capitalist economic system? |
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<tbody>
<tr>
<td>Exemplar High Quality Unit Task</td>
<td>Create a storyboard or infographic that illustrates or explains a capitalist economic system.</td>
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</table>
## Map of Student Learning by Learning Objective

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<tr>
<td>Students summarize how the profit motive drives decisions in a capitalistic economic system.</td>
<td>Formative: Observations of student progress-classwork rubric, class discussions, quizzes, exit slips, peer reviews, self-assessment, listening/note-taking guides, and interactive review games. Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Visual display &amp; Presentations Written Essays/Reports</td>
<td>Defining Terms: Poverty and Capitalism <a href="https://www.fte.org/teachers/teacher-resources/lesson-plans/is-capitalism-good-for-the-poor-2/part-2-capitalism-institutional-building-blocks/">https://www.fte.org/teachers/teacher-resources/lesson-plans/is-capitalism-good-for-the-poor-2/part-2-capitalism-institutional-building-blocks/</a> Think-Pair-Share, Pass-Pass Synthesize to think about, discuss, and share information. Article Review using Graphic Organizers Web Diagram to explain, depict, interpret, and/or generalize information</td>
<td>ELA: Research and annotation and documentation, students will use the <a href="https://www.virtuallibrary.state.al.us/">Alabama Virtual Library</a> to research a peer-reviewed journal that details how the profit motive drives decisions in a capitalistic economic system. After reading the journal, students will complete an <a href="https://www.fte.org/teachers/teacher-resources/lesson-plans/is-capitalism-good-for-the-poor-2/part-2-capitalism-institutional-building-blocks/">annotated bibliography worksheet</a> detailing the important components of the article and what is needed in the research process. MATH: Project: Students will compare the profit motive of several businesses to explain how it drives decisions in a</td>
<td><a href="https://www.fte.org/teachers/teacher-resources/lesson-plans/is-capitalism-good-for-the-poor-2/part-2-capitalism-institutional-building-blocks/">Equipment List by CTE Cluster</a> <a href="https://www.fte.org/teachers/teacher-resources/lesson-plans/is-capitalism-good-for-the-poor-2/part-2-capitalism-institutional-building-blocks/">Link to Helpful Tech Tools</a></td>
</tr>
</tbody>
</table>

### Integrated and Related Academic Content:
- **ELA:** Research and annotation and documentation, students will use the [Alabama Virtual Library](https://www.virtuallibrary.state.al.us/) to research a peer-reviewed journal that details how the profit motive drives decisions in a capitalistic economic system. After reading the journal, students will complete an [annotated bibliography worksheet](https://www.fte.org/teachers/teacher-resources/lesson-plans/is-capitalism-good-for-the-poor-2/part-2-capitalism-institutional-building-blocks/) detailing the important components of the article and what is needed in the research process.
- **MATH:** Project: Students will compare the profit motive of several businesses to explain how it drives decisions in a capitalistic economic system.

### Equipment, Technology & Materials
- Computer/Chromebook/Laptop
- Active/Interactive Board
- Input Devices (Keyboards, Microphones, Digital Cameras/Webcams, Scanners/QCR)
- Internet/WiFi
- Output Devices (Speaker, Headphones, Printer)
- Projection/Presentation Device
- Textbooks/Interactive Textbooks
- Teacher made materials
- Rubric
- [Pear Deck](https://www.peardeck.com/googleslides)
- Education Puzzles & Games
| Students explain in their own words methods and sources available to corporations for raising capital. | Give a presentation
Create a poster or illustrative document
Create a brochure
Create a video or audio
Create a written essay or paragraph | capitalistic economic system.
SCI: Research how a capitalistic economic system should include choosing quality over price to eliminate waste. |

| EduPuzzle videos, articles, and resources |
| EverFi additional teaching resources and activities [https://everfi.com/] |
| MBA Research for Curriculum guides, lessons plan, and modules [https://www.mbaresearch.org/] |
| Canva to create digital graphs, flyers, posters, presentations [https://www.canva.com/] |
| Think, Pair, Share [https://www.readingrockets.org/strategies/think-pair-share] |
| Discussion Strategies [https://lindsayannlearning.com/student-led-discussion-strategies/] |

| Students recognize and explain reasons for corporate efforts to raise capital. | Think-Pair-Share, Pass-Pass Synthesize to think about, discuss, and share information.
Web Diagram to explain, depict, interpret, and/or generalize information | Students can create a mind map using Coggle to explain reasons for corporate efforts to raise capital. |

| Students recognize the role of securities in capital | Think-Pair-Share, Pass-Pass Synthesize to think |

| SCI: Utilize the scientific method to raise capital. | |

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Alabama State Department of Education, Career and Technical Education/Workforce Development, Plans of Instruction
Updated as of Sep 16, 2022
| markets. | about, discuss, and share information. Web Diagram to explain, depict, interpret, and/or generalize information |  |  |
Key Vocabulary
profit motive, capitalist economic system, personal investment, banking investment, economic development, capital, bank loans, fundraisers, venture capitalist, internet sites, savings, friends, family members, securities, capital markets

Work-Based Learning, Simulated Work Experiences, and Experiential Learning:
Guest speakers
Field trips
Virtual and real life problems/scenarios games/simulations

CTSO Connection:
Prepare for Competitive Events:
FBLA - Economics, Business Ethics, Business Financial Plan, Personal Finance
TeachFBLA Lessons
DECA - Principles of Finance, Financial Services, Business Finance, Personal Finance Literacy, Financial Literacy Project
TeachDECA Lessons

Certification/Credential Connection:
ASK Institute - Fundamental Business Concepts
Ask Institute - Concepts of Finance
IC3 Global Standard 4 (or higher)
Intuit® Quickbooks Certified
National Academy of Finance (NAF)
User Microsoft Office Specialist (MOS)
Unit 5 Title: Trade

Content Standards
7. Explain the financial interdependence of nations.
   7a. Describe the effects of rising and falling exchange rates on the U.S. dollar.
   7b. Explain how businesses reduce the risk of exchange rate losses.
   7c. Describe the advantages and disadvantages of importing and exporting goods and explain the effect such trade has on the United States economy.
   7d. Discuss how outsourcing affects the supply of goods and services in the American economy.
   7e. Research and discuss the impact of trade barriers, including tariffs, on domestic and global markets.

Unpacked Learning Objectives

Students know:
● The financial interdependence of nations.
● The effects of rising and falling exchange rates on the U. S. Dollar.
● How businesses reduce the risk of exchange rate losses.
● The advantages and disadvantages of importing and exporting goods.
● The effect such trade has on the United States economy.
● How outsourcing affects the supply of goods and services in the American Economy.
● The impact of trade barriers, including tariffs, on domestic and global markets.

Students are able to:
● List the financial interdependence of nations.
● Illustrate through graphs the effects of rising and falling exchange rates on the U.S. Dollar.
● Give examples on how businesses reduce the risk of exchange rate losses.
● List the advantages and disadvantages of importing goods.
● List the advantages and disadvantages of exporting goods.
● Demonstrate the effect such trade has on the United States economy.
● Explain how outsourcing affects the supply of goods and services in the American Economy.
● Examine the impact of trade barriers, including tariffs on domestic and global markets.
● Describe the impact of trade barriers, including tariffs on domestic and global markets.

Students understand that:
● The prosperity and stability of a nation’s economy may be dependent upon the stability of the global economy.
● Exchange rates rise and fall in comparison with the US dollar to other nations.
● The exchange rate is important globally in business.
● Businesses are always a step ahead on listing ways to reduce the risk of exchange rate losses.
● In the import/export business, there are advantages and disadvantages businesses must stay abreast on to survive in the global market.
● Different industries are involved in the import/export business and each industry has a role to play in the US economy.
● In the American economy, outsourcing affects the supply of goods and services.
● Conclusions are drawn on how outsourcing is done, as well as, how it affects the supply of goods and services when running a business.
● Trade barriers are in place both domestically and globally.
● Each market has an impact on the trade barriers and how this impact affects the domestic and global market.

<table>
<thead>
<tr>
<th>Unit Driving/Essential Question</th>
<th>How does our economy change when we trade with others?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>What is inflation and why is it a problem?</td>
</tr>
<tr>
<td></td>
<td>How are exchange rates determined?</td>
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<tr>
<td></td>
<td>Why do exchange rates change?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Exemplar High Quality Unit Task</th>
<th>Oral Report/Presentation</th>
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<tbody>
<tr>
<td></td>
<td>Debate</td>
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## Map of Student Learning by Learning Objective

<table>
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<tr>
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</thead>
<tbody>
<tr>
<td>Students describe in their own words the financial interdependence of nations.</td>
<td>Formative: Observations of student progress-classwork rubric, class discussions, quizzes, exit slips, peer reviews, self-assessment, listening/note-taking guides, and interactive review games</td>
<td>Give a presentation</td>
<td>ELA: Use VoiceThread to make a podcast and share it. Classmates can comment on the podcast.</td>
<td>Computer/Chromebook/Laptop</td>
</tr>
<tr>
<td>Students explain the effects of rising and falling exchange rates on the U.S. Dollar.</td>
<td>Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Visual display &amp; Presentations Written Essays/Reports</td>
<td>Give a presentation</td>
<td>SCI: Research examples of goods commonly traded that create financial interdependence of nations related to food production.</td>
<td>Active/Interactive Board</td>
</tr>
<tr>
<td></td>
<td>Right Start in Teaching Economics <a href="https://www.fte.org/teachers/resources/lesson-plans/rslessons/">https://www.fte.org/teachers/resources/lesson-plans/rslessons/</a></td>
<td>Give a presentation</td>
<td>ELA: Write and perform a song, poem or rap explaining the effects of rising and falling exchange rates on the U.S. dollar and perform for class or video and upload to LMS</td>
<td>Textbooks/Interactive Textbooks</td>
</tr>
<tr>
<td></td>
<td>Give a presentation</td>
<td>Create a poster or illustrative document Create a brochure Create a storyboard or infographic Create a video or audio Create a written essay or paragraph</td>
<td>MATH: Word problems involving converting currencies with different</td>
<td>Teacher made materials Rubric</td>
</tr>
</tbody>
</table>

**Equipment List by CTE Cluster**

**Equipment List by CTE Cluster**

**Link to Helpful Tech Tools**

**Link to Helpful Tech Tools**

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Alabama State Department of Education, Career and Technical Education/Workforce Development, Plans of Instruction Updated as of Sep 16, 2022
<table>
<thead>
<tr>
<th>Activity Description</th>
<th>Activity Details</th>
<th>Additional Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students recall how businesses reduce the risk of exchange rate losses.</td>
<td>Create a storyboard or infographic Create a video or audio Create a written essay or paragraph</td>
<td>exchange rates. Students will discuss how the changes in the exchange rates will affect a business quantitatively.</td>
</tr>
<tr>
<td>Students assess the advantages and disadvantages of importing and exporting goods and summarize the effect such trade has on the United States economy.</td>
<td>Think-Pair-Share, Pass-Pass Synthesize to think about, discuss, and share information. Article Review using Graphic Organizers Web Diagram to explain, depict, interpret, and/or generalize information</td>
<td>ELA: Writing: Write and illustrate a manual on how businesses reduce the risk of exchange rate losses using online manual template.</td>
</tr>
<tr>
<td>Students explain the ways in which outsourcing affects the supply of goods and services in the American economy.</td>
<td>Create a Venn Diagram to compare and contrast information. Create a Table or Graph/Chart (Pie, Column, Line, Bar) (List decisions/choices/options, pros/cons, evaluation/descriptions</td>
<td>MATH: Create tables or pie charts to display some common importing and exporting goods and calculate the differences in costs without importing and exporting to compare and summarize the effect such trade has on the United States economy</td>
</tr>
<tr>
<td></td>
<td>Give a presentation Create a poster or illustrative document Create a brochure</td>
<td>MATH: Project–Students will pick an industry and research on the historical data to learn how outsourcing affects the</td>
</tr>
</tbody>
</table>

EdPuzzle videos, articles, and resources EverFi additional teaching resources and activities [https://everfi.com/](https://everfi.com/)

MBA Research for Curriculum guides, lessons plan, and modules [https://www.mbaresearch.org/](https://www.mbaresearch.org/)

Canva to create digital graphs, flyers, posters, presentations [https://www.canva.com/](https://www.canva.com/)

Think, Pair, Share [https://www.readingrockets.org/strategies/think-pair-share](https://www.readingrockets.org/strategies/think-pair-share)

| Students investigate and describe in their own words the impact of trade barriers, including tariffs, on domestic and global markets. | Create a storyboard or infographic  
Create a video or audio  
Create a written essay or paragraph | supply of goods and services quantitatively.  
SCI: Relate how outsourcing affects the supply of medical equipment for American’s hospitals.  
SCI: Research how pharmaceutical trials conducted outside of the US are regulated and funded. |
|---|---|---|
| Give a presentation  
Create a poster or illustrative document  
Create a brochure  
Create a storyboard or infographic  
Create a video or audio  
Create a written essay or paragraph | SCI: Research how trade barriers can create an increase or decrease in available cereal crops and how that relates to accessible food. |
Key Vocabulary

financial interdependence, exchange rates, forwards, futures contracts, importing goods, exporting goods, trade, outsourcing, goods, services, American economy, trade barriers, tariffs, domestic markets, global markets

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

- Guest speakers
- Field trips
- Virtual and real life problems/scenarios games/simulations

CTSO Connection:

- Prepare for Competitive Events:
  - FBLA - Economics, Business Ethics, Business Financial Plan, Personal Finance
  - TeachFBLA Lessons
  - DECA - Principles of Finance, Financial Services, Business Finance, Personal Finance Literacy, Financial Literacy Project
  - TeachDECA Lessons

Certification/Credential Connection:

- ASK Institute - Fundamental Business Concepts
- Ask Institute - Concepts of Finance
- IC3 Global Standard 4 (or higher)
- Intuit® Quickbooks Certified
- National Academy of Finance (NAF)
- User Microsoft Office Specialist (MOS)
Unit 6 Title: Banking and Investment

Content Standards
8. Use various sources of information to gather data about specific investments, including stocks, bonds, mutual funds, and futures.
   8a. Identify and interpret financial data components found in various media sources.
   8b. Explain the importance of the interpretation of financial data and its impact on possible future investments.

9. Outline the growth and role of the banking system in America from its early years to the present.
   9a. Identify the major federal banking laws and their role in the financial services industry.
   9b. Identify emerging financial products and services offered by a variety of financial institutions.

10. Describe banking services provided in the American financial system.
    10a. Compare and contrast services provided by credit unions, full-service banks, investment banks, and on-line banking.
    10b. Identify financial services offered by major non-bank competitors.
    10c. Discuss the role of the Community Reinvestment Act in providing banking services to low- and moderate income communities.

Unpacked Learning Objectives

Students know:
- Various sources of information to gather data about specific investments, including stocks, bonds, mutual funds, and futures.
- Financial data components found in various media sources.
- The importance of the interpretation of financial data and its impact on possible future investments.
- The growth and role of the banking system in America from its early years to the present.
- The major federal banking laws and their role in the financial services industry.
- Emerging financial products and services offered by a variety of financial institutions.
- Banking services provided in the American financial system.
- Services provided by credit unions, full-service banks, investment banks, and on-line banking.
- Financial services offered by major non-bank competitors.
- The role of the Community Reinvestment Act in providing banking services to low- and moderate income communities.

Students are able to:
- Diagram various sources of information to gather data about specific investments, including stocks, bonds, mutual funds, and futures.
- Evaluate financial data components found in various media sources.
- Summarize financial data components found in various media sources.
- Examine the importance of the interpretation of financial data and its impact on possible future investments.
- Describe the growth of the banking system in America from its early years to the present.
● Explain the role of the banking system in America from its early years to the present.
● Outline the major federal banking laws and their role in the financial services industry.
● Determine the role of the major federal banking laws and their role in the financial services industry.
● Recognize emerging financial products and services offered by a variety of financial institutions.
● Define banking services provided in the American financial system.
● Distinguish between services provided by credit unions, full-service banks, investment banks, and on-line banking.
● Determine financial services offered by major non-bank competitors.
● Determine the role of the Community Reinvestment Act in providing banking services to low- and moderate income communities.

Students understand that:
● When looking to invest in specific companies, gathering data and background information from several different resources on the company will assist in the investment process.
● Various media sources are used to report financial data.
● Financial analysts use these media sources to graph trends, draw conclusions from stock price fluctuations, and calculate dividends.
● Interpretation of financial data helps financial analysts and stock brokers determine the likelihood of investing in a company in the future.
● In order to justify the growth of the banking system, bankers develop a chart to illustrate the growth to report to stakeholders at the quarterly and yearly meetings.
● Banking plays a vital role in the American economy from the beginning, by assisting companies through the financial crisis to keep employees working which in turn helps boost the economy.
● Major banking laws are put into place to help govern the financial industry to protect the consumer.
● The world is always evolving and financial institutions are no different.
● Being able to stay abreast of new technology products and services are important to maintaining customers.
● Examples of emerging financial products are bill pay service, online banking and mobile check deposit.
● Banks provide many different services to customers such as deposit accounts, savings accounts, mortgage services, personal loan services.
● As a banker, it is important to know each service and tailor the service to customers for a personal banking experience.
● Each type of financial institution provides different services and approaches to those services, therefore, after researching credit unions, full-service banks, investment banks, and on-line banking the customer is aware of the services offered, and what type of business they can conduct at each institution.
● The risks involved when using financial services offered by major non-bank competitors such as higher interest rates.
● Low - and moderate income communities have certain challenges, the community REinvestment Act helps these communities by providing banking services specifically for these areas.

| Unit Driving/Essential Question | Why do people invest in the stock market?  
What is the importance of the banking system? |
<table>
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<tbody>
<tr>
<td>Exemplar High Quality Unit Task</td>
<td>Stock Market Project, Banking Simulation or Project, Dodecahedron Illustration Project</td>
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</tbody>
</table>
## Map of Student Learning by Learning Objective

<table>
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<td>Students research various sources of information to gather data about specific investments, including stocks, bonds, mutual funds, and futures.</td>
<td>Formative: Observations of student progress-classwork rubric, class discussions, quizzes, exit slips, peer reviews, self-assessment, listening/note-taking guides, and interactive review games. Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Visual display &amp; Presentations Written Essays/Reports</td>
<td>Investing Lessons <a href="https://www.ngpf.org/curriculum/investing/">https://www.ngpf.org/curriculum/investing/</a> Think-Pair-Share, Pass-Pass Synthesize to think about, discuss, and share information. Article Review using Graphic Organizers Web Diagram to explain, depict, interpret, and/or generalize information</td>
<td>ELA: Research and Presentation: Students will research various sources of information to gather data about specific investments, including stocks, bonds, mutual funds, and futures. 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 MATH: Read, interpret, and algebraically model stock ownership and transaction data. MATH: Construct, interpret and analyze scatterplots by utilizing linear, quadratic,</td>
<td>Equipment List by CTE Cluster</td>
</tr>
<tr>
<td></td>
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<td>Computer/Chromebook/ Laptop Active/Interactive Board Input Devices (Keyboards, Microphones, Digital Cameras/Webcams, Scanners/QCR) Internet/WiFi Output Devices (Speaker, Headphones, Printer) Projection/Presentation Device Textbooks/Interactive Textbooks Teacher made materials Rubric</td>
</tr>
</tbody>
</table>

**ELA:** Research and Presentation: Students will research various sources of information to gather data about specific investments, including stocks, bonds, mutual funds, and futures. 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.

**MATH:** Read, interpret, and algebraically model stock ownership and transaction data. MATH: Construct, interpret and analyze scatterplots by utilizing linear, quadratic, exponential, and/or polynomial models.
<table>
<thead>
<tr>
<th>Students list and analyze financial data components found in various media sources.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Create a Table or Graph/Chart (Pie, Column, Line, Bar) (List decisions/choices/options, pros/cons, evaluation/descriptions)</td>
</tr>
<tr>
<td>Create a Table or Graph/Chart (Pie, Column, Line, Bar) (List decisions/choices/options, pros/cons, evaluation/descriptions)</td>
</tr>
<tr>
<td>and regression equations to see a complete picture of supply, demand, revenue, and profit.</td>
</tr>
<tr>
<td>SCI: Explain how the Stock Exchange utilizes modern technology for online trading.</td>
</tr>
<tr>
<td>SCI: Research the psychology involved in investing: fear, greed, etc.</td>
</tr>
<tr>
<td>Using Canva, create a digital flier detailing financial data components found in various media sources.</td>
</tr>
<tr>
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</tr>
<tr>
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</tr>
<tr>
<td>MATH: Determine percent increase/decrease of monetary amounts.</td>
</tr>
<tr>
<td>MATH: Construct and interpret scatterplots based on the given financial data and identify form, direction, and strength from a scatter plot.</td>
</tr>
<tr>
<td>MATH: Determine percent increase/decrease of monetary amounts.</td>
</tr>
<tr>
<td>MATH: Construct and interpret scatterplots based on the given financial data and identify form, direction, and strength from a scatter plot.</td>
</tr>
<tr>
<td>ELA: Create a TikTok or TikTok- style video explaining the importance of the interpretation of financial data and its impact on possible future. You should list negative</td>
</tr>
<tr>
<td>Students list the growth and role of the banking system in America from its early years to the present.</td>
</tr>
<tr>
<td>Create a written essay or paragraph</td>
</tr>
<tr>
<td>MATH: Evaluate and use functions to model relationships between quantities.</td>
</tr>
<tr>
<td>SCI: Explain how psychology is used when predicting future investments.</td>
</tr>
<tr>
<td>Create a Table or Graph/Chart (Pie, Column, Line, Bar) (List decisions/choices/options, pros/cons, evaluation.descriptions)</td>
</tr>
<tr>
<td>ELA: Writing: Create a timeline of the growth and role of the banking system in America from its early years to the present using Sutori.</td>
</tr>
<tr>
<td>MATH: Evaluate banking services for varying purposes including checking, savings, and market investments.</td>
</tr>
<tr>
<td>MATH: Given different financial scenarios, students should be able to identify the best banking services that fit the financial needs the most.</td>
</tr>
<tr>
<td>SCI: Explain how technology has evolved the banking system.</td>
</tr>
<tr>
<td>Students recall the major federal banking laws and their role in the financial services industry.</td>
</tr>
<tr>
<td>Students discuss emerging financial products and services offered by a variety of financial institutions.</td>
</tr>
<tr>
<td>Students explain banking services provided in the American financial system.</td>
</tr>
<tr>
<td>Students differentiate services provided by credit unions, full-service banks, investment banks, and online banking.</td>
</tr>
</tbody>
</table>
Students explain the role of the Community Reinvestment Act in providing banking services to low and moderate income communities.

| Peer Teaching Project-Based Activity Create a Fact/Inferences/Conclusion Diagram |
| SCI: Explain how the Community Reinvestment Act has provided community and environmental stability. |

**Key Vocabulary**

prospectus, online resources, financial publications, stocks, bonds, future value, mutual funds, financial data, media sources, stock price, fluctuations, volume, trend graphs, dividends, financial data, future investments, banking system, federal banking laws, financial services industry, financial products, financial services, financial institutions, banking services, American financial system, credit unions, full-service banks, investment banks, on-line banking, non-bank competitors, community reinvestment act, low income communities, moderate income communities

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

- Guest speakers
- Field trips
- Virtual and real life problems/scenarios games/simulations

**CTSO Connection:**

Prepare for Competitive Events:
FBLA - Economics, Business Ethics, Business Financial Plan, Personal Finance
TeachFBLA Lessons
DECA - Principles of Finance, Financial Services, Business Finance, Personal Finance Literacy, Financial Literacy Project
TeachDECA Lessons

**Certification/Credential Connection:**

ASK Institute - Fundamental Business Concepts
Ask Institute - Concepts of Finance
IC3 Global Standard 4 (or higher)
Intuit® Quickbooks Certified
Unit 7 Title: Monetary Policy and Federal Reserve

Content Standards
11. Describe the role financial institutions play in economic growth and development.
   11a. Explain the role money plays in the American economic system.
   11b. Identify and explain the role the Federal Reserve System plays in American money, credit, and banking processes, including the effects of changes to monetary policies.

Unpacked Learning Objectives

Students know:
- The role financial institutions play in economic growth and development.
- The role money plays in the American economic system.
- The role the Federal Reserve System plays in American money, credit, and banking processes, including the effect of changes to monetary policies.

Students are able to:
- Evaluate the role financial institutions play in economic growth and development.
- Summarize the role money plays in the American economic system.
- Distinguish the role the Federal Reserve System plays in American money, credit, and banking processes, including the effect of changes to monetary policies.
- Describe the role the Federal Reserve System plays in American money, credit, and banking processes, including the effect of changes to monetary policies.

Students understand that:
- Financial institutions play an important role in economic growth and development by providing necessary funds to companies looking to build or expand their business.
- Money is a valuable part of the American economic system.
- How the role of money is used as a barter tool for the exchange of goods and/or services.
- Decisions the Federal Reserve System makes affects the value of money.
- Decisions the Federal Reserve System makes on credit affects whether or not consumers can purchase big ticket items.
- Decisions the Federal Reserve System makes affects rates on loans, certificates of deposits, savings accounts.
- Decisions the Federal Reserve System makes affects monetary policy.
| Unit Driving/Essential Question | What are the major functions of money?  
What are the major functions of the Federal Reserve?  
How does the Federal Reserve System use interest rates to influence the economy? |
|-------------------------------|--------------------------------------------------------------------------------|
| Exemplar High Quality Unit Task | Create an infographic or storyboard that explains the functions of the Federal Reserve  
Create a Monopoly game the explains the barter system of economic goods and services |
## Map of Student Learning by Learning Objective

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<thead>
<tr>
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<tbody>
<tr>
<td>Students explain the role financial institutions play in economic growth and development.</td>
<td>Formative: Observations of student progress-classwork rubric, class discussions, quizzes, exit slips, peer reviews, self-assessment, listening/note-taking guides, and interactive review games. Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Visual display &amp; Presentations Written Essays/Reports</td>
<td>Economic Forces In American History <a href="https://www.fte.org/teachers/teacher-resources/lesson-plans/efiahlessons/">https://www.fte.org/teachers/teacher-resources/lesson-plans/efiahlessons/</a> Peer Teaching Project-Based Activity Create a Fact/Inferences/Conclusion Diagram</td>
<td>ELA: Writing Project: Using Visme, students will create a brochure explaining the role financial institutions play in economic growth and development. Peers can edit the brochures for grammar, punctuation, and spelling errors before “publication.”</td>
<td>Computer/Chromebook/ Laptop Active/Interactive Board Input Devices (Keyboards, Microphones, Digital Cameras/Webcams, Scanners/QCR) Internet/WiFi Output Devices (Speaker, Headphones, Printer) Projection/Presentation Device Textbooks/Interactive Textbooks Teacher made materials Rubric</td>
</tr>
<tr>
<td>Students describe in their own words the role money plays in the American economic system.</td>
<td></td>
<td>Give a presentation Create a poster or illustrative document Create a brochure Create a storyboard or infographic Create a video or audio Create a written essay or paragraph</td>
<td>ELA: Reading, Writing: Read the article, How to Write a Children’s Book. Create a children’s book detailing the role money plays in the American economic system. Create your own main character(s) and situation(s). Keep the language as simple as</td>
<td></td>
</tr>
</tbody>
</table>

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Alabama State Department of Education, Career and Technical Education/Workforce Development, Plans of Instruction Updated as of Sep 16, 2022
| Students list and discuss the role the Federal Reserve System plays in American money, credit, and banking processes, including the effect of changes to monetary policies. | Create a Table or Graph/Chart (Pie, Column, Line, Bar) (List decisions/choices/options, pros/cons, evaluation-descriptions) | possible, and illustrate the book with appropriate photos that demonstrate your understanding of the role of money in our economic system. MATH: Project- Research on gas changes in history to learn the role money plays in the American economic system to see its impact on production, combining wealth, labor, and etc. ELA: Write a friendly letter to a new friend who just moved into the U.S. Explain the role the Federal Reserve System plays in American money, credit, and banking processes in terms that the new citizen would understand. Use Friendly Letter Sample to format your letter appropriately. MATH: Create tables and graphs to display the effect of changes to monetary policies in American money, credit, and banking processes caused by the Federal Reserve system in history. | Education Puzzles & Games EdPuzzle videos, articles, and resources EverFi additional teaching resources and activities https://everfi.com/ MBA Research for Curriculum guides, lessons plan, and modules https://www.mbaresearch.org/ Canva to create digital graphs, flyers, posters, presentations https://www.canva.com/ Think, Pair, Share https://www.readingrockets.org/strategies/think-pair-share Discussion Strategies https://lindsayannlearning.com/student-led-discussion-strategies/ |
| SCI: Relate financial stability and economic growth to environmental stability. |  |  |
Key Vocabulary

financial institutions, economic growth, economic development, American economic system, federal reserve system, US currency, banking processes, credit, monetary policies, prime interest rates

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

Guest speakers
Field trips
Virtual and real life problems/scenarios games/simulations

CTSO Connection:

Prepare for Competitive Events:
FBLA - Economics, Business Ethics, Business Financial Plan, Personal Finance
TeachFBLA Lessons
DECA - Principles of Finance, Financial Services, Business Finance, Personal Finance Literacy, Financial Literacy Project
TeachDECA Lessons

Certification/Credential Connection:

ASK Institute - Fundamental Business Concepts
Ask Institute - Concepts of Finance
IC3 Global Standard 4 (or higher)
Intuit® Quickbooks Certified
National Academy of Finance (NAF)
User Microsoft Office Specialist (MOS)
Unit 8 Title: Consumer Economics

Content Standards
12. Interpret economic and financial data using correct terminology.

13. Describe the role of consumer credit in today’s economy.
   13a. Identify major providers of consumer credit.

14. Describe the impact of consumer debt on both the consumer and on the economy as a whole.
   14a. Differentiate between good and bad debt.
   14b. Identify the components of a credit report and explain the impact of credit scores on a consumer’s financial affairs.
   14c. Using a personal budget model, calculate the effects of debt on credit scores.

Unpacked Learning Objectives

Students know:
- Economic data using correct terminology.
- Financial data using correct terminology.
- The role of consumer credit in today’s economy.
- Major providers of consumer credit.
- The impact of consumer debt on the consumer;
- The impact of consumer debt on the economy as a whole.
- Between good and bad debt.
- The components of a credit report
- The impact of credit scores on a consumer’s financial affairs.
- Calculate the effects of debt on credit scores using a personal budget model.

Students are able to:
- Chart economic data using correct terminology.
- Diagram financial data using correct terminology.
- Discuss the role of consumer credit in today’s economy.
- Outline major providers of consumer credit.
- Discuss the impact of consumer debt on the consumer.
- Explain the impact of consumer debt on the economy as a whole.
- Summarize the differences between good and bad debt.
- Chart the differences between good and bad debt.
- Explain the components of a credit report
- Summarize the impact of credit scores on a consumer's financial affairs.
- Illustrate the effects of debt on credit scores.

Students understand that:
- In the financial industry, being able to report and summarize economic and financial data helps the customers in the long-run.
- Being knowledgeable of the key terms allows financial personnel to use the terms in the proper manner.
- In today's economy, consumer credit is needed when buying a home, paying for college through student loans, purchasing a car and any other major purchase.
- Knowing and understanding your credit as a consumer is vital.
- When utilizing credit, determine who the major providers are and what their function is.
- Consumer debt has an impact on the consumer by limiting major purchases.
- If the consumer debt is high and consumers aren't able to buy big-ticket items, industries such manufacturing and construction suffer because they can't keep employees, which in turn raises the unemployment rate.
- An example of good debt is a mortgage.
- Examples of bad debt are high interest loans and several credit card bills maxed out.
- Credit reports show consumers their credit history and the risk of whether or not a consumer will pay back a loan.
- The credit score can affect the interest rate of a loan and whether or not a consumer qualifies for a loan.
- Having a budget will help bills to be paid on time which in turn will affect the credit score.

<table>
<thead>
<tr>
<th>Unit Driving/Essential Question</th>
<th>How has the role of consumer credit affected the American economic system?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exemplar High Quality Unit Task</td>
<td>Create a Brochure or Infographic that illustrates various types of consumer credit and explains how its impact on the economy</td>
</tr>
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</table>
## Map of Student Learning by Learning Objective

<table>
<thead>
<tr>
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<tbody>
<tr>
<td><strong>SWBAT</strong></td>
<td><strong>Formative/Summative</strong></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>Students analyze economic and financial data using correct terminology.</td>
<td>Formative: Observations of student progress-classwork rubric, class discussions, quizzes, exit slips, peer reviews, self-assessment, listening/note-taking guides, and interactive review games. Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Visual display &amp; Presentations Written Essays/Reports</td>
<td>Create a table or diagram to explain the basic concept of each term (should include: concept, definition, impact, and example). Lessons 1-4: Making Sense of the Federal Budget, Debt, and Deficits <a href="https://www.fte.org/teachers/teacher-resources/lesson-plans/making-sense-of-the-federal-budget-debt-deficits/">https://www.fte.org/teachers/teacher-resources/lesson-plans/making-sense-of-the-federal-budget-debt-deficits/</a> Utilize a game or puzzle to identify differences or characteristics.</td>
<td>ELA: Writing/Speaking: Using a podcast app such as VoiceThread, explain the role of consumer credit in today’s economy. MATH: Define basic credit terms. Identify types of lending institutions and compute finance charges for installment purchase. MATH: Read monthly payments from a table. Compute monthly payments and interest using a formula.</td>
<td>Computer/Chromebook/ Laptop Active/Interactive Board Input Devices (Keyboards, Microphones, Digital Cameras/Webcams, Scanners/QCR) Internet/WiFi Output Devices (Speaker, Headphones, Printer) Projection/Presentation Device Textbooks/Interactive Textbooks Teacher made materials Rubric Pear Deck <a href="https://www.peardeck.com/googleslides">https://www.peardeck.com/googleslides</a> Education Puzzles &amp; Games</td>
</tr>
<tr>
<td>Students explain the role of consumer credit in today’s economy.</td>
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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 list major providers of consumer credit</th>
<th>Create a Table or Graph/Chart (Pie, Column, Line, Bar) (List decisions/choices/options, pros/cons, evaluation/descriptions)</th>
<th>SCI: Relate consumer debt or the lack of debt to emotional stability and well-being.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students explain the impact of consumer debt on both the consumer and the economy as a whole.</td>
<td>Peer Teaching Project-Based Activity Create a Fact/Inferences/Conclusion Diagram</td>
<td>MATH: Project-Students will learn about options available for student loans. They will learn to calculate the interest due in various student loan situations and apply the simplified daily interest formula.</td>
</tr>
<tr>
<td>Students compare and contrast good and bad debt.</td>
<td>Create a Graph/Chart (Pie, Column, Line, Bar) Create a Venn Diagram to compare and contrast information</td>
<td>MATH: Identify and use the various entries in a credit card statement. Calculate the average daily balance and the finance charge using the credit calendar SCi: Explain the impact of consumer debt to physical and emotional stability. ELA: Students can present comparisons and contrasts of good and bad debt using a T-chart.</td>
</tr>
</tbody>
</table>

**EdPuzzle videos, articles, and resources**

EverFi additional teaching resources and activities [https://everfi.com/](https://everfi.com/)

MBA Research for Curriculum guides, lessons plan, and modules [https://www.mbaresearch.org/](https://www.mbaresearch.org/)

Canva to create digital graphs, flyers, posters, presentations [https://www.canva.com/](https://www.canva.com/)

Think, Pair, Share [https://www.readingrockets.org/strategies/think-pair-share](https://www.readingrockets.org/strategies/think-pair-share)

<table>
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<tr>
<th>Students list the components of a credit report and discuss the impact of credit scores on a consumer’s financial affairs.</th>
<th>Create a Table or Graph/Chart (Pie, Column, Line, Bar) (List decisions/choices/options, pros/cons, evaluation.descriptions)</th>
<th>ELA: Writing: Students will write an argument essay using the AEC format for writing arguments discussing the impact of credit scores on a consumer’s financial affairs. Students should argue for or against the use of credit cards with evidence to support their response.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students use a personal budget model, outline the effects of debt on credit score.</td>
<td>Create a personal model using SmartArt Diagram, Poster, Canva, Spreadsheet w/chart)</td>
<td>ELA: Using Bubbl.us, students can create a mind map outlining the effects of debt on credit score.</td>
</tr>
</tbody>
</table>
Key Vocabulary

- economic data, financial data, gross domestic product, United States stock market data, Dow Jones industrial average, Nasdaq composite index, S&P 500 index, consumer credit, economy, consumer credit, consumer debt, consumer, good debt, bad debt, credit report, credit score, consumer’s financial affairs, budget model, calculate

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

- Guest speakers
- Field trips
- Virtual and real life problems/scenarios games/simulations

CTSO Connection:

- Prepare for Competitive Events:
  - FBLA - Economics, Business Ethics, Business Financial Plan, Personal Finance
  - TeachFBLA Lessons
  - DECA - Principles of Finance, Financial Services, Business Finance, Personal Finance Literacy, Financial Literacy Project
  - TeachDECA Lessons

Certification/Credential Connection:

- ASK Institute - Fundamental Business Concepts
- Ask Institute - Concepts of Finance
- IC3 Global Standard 4 (or higher)
- Intuit® Quickbooks Certified
- National Academy of Finance (NAF)
- User Microsoft Office Specialist (MOS)
Unit 9 Title: Ethics

Content Standards
15. Demonstrate ethical customer service skills in the financial sector.
   15a. Design a financial plan for products and services based on customers’ needs and desires.
   15b. Summarize information about customers’ rights and responsibilities and demonstrate effective methods of making customers aware of them.
   15c. Describe methods of protecting customers’ privacy and confidential information.

Unpacked Learning Objectives

Students know:
- Calculate the effects of debt on credit scores using a personal budget model.
- Ethical customer service skills in the financial sector.
- A financial plan for products and services based on customers’ needs and desires.
- Information about customers’ rights and responsibilities
- Effective methods of making customers aware of them.
- Methods of protecting customers’ privacy and confidential information.

Students are able to:
- Define ethical customer service skills in the financial sector.
- Develop a financial plan for products and services based on customers’ needs and desires.
- Review information about customers’ rights and responsibilities
- Illustrate effective methods of making customers aware of them.
- Demonstrate methods of protecting customers’ privacy and confidential information.

Students understand that:
- In the financial sector, ethical customer service skills are important because when dealing with other people’s money trust is a valuable asset.
- Being able to create a financial plan for products and services based on customers’ needs and desires is a key role for financial advisors.
- The rights and responsibilities of customers helps financial personnel know what they can and cannot do or say to the customer.
- Flyers, brochures, web pages are in place to help make the customers aware of their rights and responsibilities.
- Protecting customers’ privacy and confidential information is law and could have dire consequences if violated.
| Unit Driving/Essential Question | What are ethics?  
What ethical practices should financial institutions maintain to ensure consumer satisfaction?  
What are consumer rights and responsibilities? |
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<tbody>
<tr>
<td>Exemplar High Quality Unit Task</td>
<td>Create a brochure or code of conduct handbook that explains ethical practices that should be followed in financial institutions</td>
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</tbody>
</table>
| SWBAT                      | Formative: Observations of student progress-classwork rubric, class discussions, quizzes, exit slips, peer reviews, self-assessment, listening/note-taking guides, and interactive review games. | Research financial products and services. Use a spreadsheet (Excel, Google Sheets, etc.) software to create a financial plan. | Mini Units on Ethics [https://www.ngpf.org/curriculum/ethics/](https://www.ngpf.org/curriculum/ethics/)  
Give a presentation  
Create a poster or illustrative document  
Create a brochure  
Create a storyboard or infographic  
Create a video or audio  
Create a written essay or paragraph  
Role Play | Equipment List by CTE Cluster |
|                            | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Visual display & Presentations Written Essays/Reports | Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Visual display & Presentations Written Essays/Reports | ELA: Writing: Assume the role of an employee of a business. Write a business letter to a prospective customer explaining the customer’s rights and responsibilities. Follow correct business letter format as indicated here: [Purdue Online Writing Lab](https://www.purdue OWL.org)  
SCI: Debate how consumers can demand | Computer/Chromebook/ Laptop  
Active/Interactive Board  
Input Devices (Keyboards, Microphones, Digital Cameras/Webcams, Scanners/QCR)  
Internet/WiFi  
Output Devices (Speaker, Headphones, Printer)  
Projection/Presentation Device Textbooks/Interactive Textbooks  
Teacher made materials Rubric |
<table>
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<tr>
<th>Students list methods of protecting customers’ privacy and confidential information.</th>
<th>Create a Table or Graph/Chart (Pie, Column, Line, Bar) (List decisions/choices/options, pros/cons, evaluation/descriptions) Create a brochure</th>
<th>environmentally safe packaging for products and explain why this is important for our environment. SCI: Explain why OSHA standards are necessary to protect our workforce. Students create a one-pager assignment illustrating the methods of protecting customers’ privacy and confidential information. Infographics can also be created digitally using Canva. SCI: Explain how technology should protect customers’ privacy.</th>
</tr>
</thead>
</table>
Key Vocabulary

ethical, customer service, skills, financial sector, financial plan, products, services, customers needs, customers’ desires, customers’ rights, responsibilities, customers, customers’ privacy, confidential information

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

- Guest speakers
- Field trips
- Virtual and real life problems/scenarios games/simulations

CTSO Connection:

- Prepare for Competitive Events:
  - FBLA - Economics, Business Ethics, Business Financial Plan, Personal Finance
  - TeachFBLA Lessons
  - DECA - Principles of Finance, Financial Services, Business Finance, Personal Finance Literacy, Financial Literacy Project
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Certification/Credential Connection:

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- Ask Institute - Concepts of Finance
- IC3 Global Standard 4 (or higher)
- Intuit® Quickbooks Certified
- National Academy of Finance (NAF)
- User Microsoft Office Specialist (MOS)
Unit 10 Title: Cost-Benefit Analysis

Content Standards
16. Gather and share information on the effectiveness of marketing strategies used by financial institutions to attract and retain customers.

Unpacked Learning Objectives

Students know:
● Information on the effectiveness of marketing strategies used by financial institutions to attract and retain customers.

Students are able to:
● Research information on the effectiveness of marketing strategies used by financial institutions to attract and retain customers.
● Present information on the effectiveness of marketing strategies used by financial institutions to attract and retain customers.

Students understand that:
● Marketing strategies are used in all industries and the financial industry is no different.
● Depending on the promotion, marketing departments determine which marketing strategy would be best to reach customers.

<table>
<thead>
<tr>
<th>Unit Driving/Essential Question</th>
<th>How can the implementation of various marketing strategies affect financial institutions?</th>
</tr>
</thead>
</table>

| Exemplar High Quality Unit Task | Students use a marketing tool (Flyer, Newsletter, Broadcasting Ad, Mock Social Media, Digital Display) to provide financial information to potential clients. |
### Map of Student Learning by Learning Objective

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<tbody>
<tr>
<td>Students retain and explain information on the effectiveness of marketing strategies used by financial institutions to attract and retain customers.</td>
<td>Formative: Observations of student progress-classwork rubric, class discussions, quizzes, exit slips, peer reviews, self-assessment, listening/note-taking guides, and interactive review games. Summative: Unit exam with multiple choice, fill-in-blank, and/or short answer questions. Unit project incorporating all learned skills and concepts. Visual display &amp; Presentations Written Essays/Reports</td>
<td>Give a presentation Create a poster or illustrative document Create a brochure Create a storyboard or infographic Create a video or audio Create a written essay or paragraph</td>
<td>ELA: Public speaking: Using a presentation tool such as Google Slides, create a visual presentation that explains information on the effectiveness of marketing strategies used by financial institutions to attract and retain customers. Slides must be appropriate in terms of grammar, usage, mechanics, and tone. MATH: Use tables and graphs to illustrate how different marketing strategies used by financial institutions affect customers. SCI: Explain how psychology is utilized when marketing products.</td>
<td>Computer/Chromebook/ Laptop Active/Interactive Board Input Devices (Keyboards, Microphones, Digital Cameras/Webcams, Scanners/QCR) Internet/WiFi Output Devices (Speaker, Headphones, Printer) Projection/Presentation Device Textbooks/Interactive Textbooks Teacher made materials Rubric Pear Deck <a href="https://www.peardeck.com/googleslides">https://www.pear deck.com/google slides</a> Education Puzzles &amp; Games</td>
</tr>
</tbody>
</table>

**Equipment List by CTE Cluster**

**Link to Helpful Tech Tools**
| SCI: Explain how the scientific method is used when creating product labels and marketing campaigns. | EdPuzzle videos, articles, and resources
EverFi additional teaching resources and activities [https://everfi.com/](https://everfi.com/)
MBA Research for Curriculum guides, lessons plan, and modules [https://www.mbaresearch.org/](https://www.mbaresearch.org/)
Canva to create digital graphs, flyers, posters, presentations [https://www.canva.com/](https://www.canva.com/)
Think, Pair, Share [https://www.readingrockets.org/strategies/think-pair-share](https://www.readingrockets.org/strategies/think-pair-share)
### Key Vocabulary

| information, marketing strategies, financial institutions |

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

- Guest speakers
- Field trips
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### CTSO Connection:

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