Title 7: Education K-12

Part 53: Business Management and Administration, Career Pathway

Business Fundamentals

Program CIP: Business Fundamentals: 52.0101

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Acknowledgments

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Mr. Claude Hartley, Chair
Mr. William Harold Jones, Vice Chair
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Mr. Charles McClelland
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Teresa Jones, Mississippi Department of Education

Standards

Standards in the *Business Fundamentals Curriculum Framework and Supporting Materials* are based on the following:

Academic Standards

Mississippi Department of Education Subject Area Testing Program

ACT College Readiness Standards

The College Readiness Standards are sets of statements intended to help students understand what is expected of them in preparation for the ACT. These standards are integrated into teaching and assessment strategies throughout the curriculum framework.

21st Century Skills and Information and Communication Technologies Literacy Standards

In defining 21st century learning, the Partnership for 21st Century Skills has embraced five content and skill areas that represent the essential knowledge for the 21st century: Global awareness; civic engagement; financial, economic, and business literacy; learning skills that encompass problem-solving, critical-thinking, and self-directional skills; and Information and Communication Technology (ICT) Literacy. Reprinted with permission

National Educational Technology Standards for Students

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National MBA Research Standards

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Preface

Secondary career–technical education programs in Mississippi are faced with many challenges resulting from sweeping educational reforms at the national and state levels. Schools and teachers are increasingly being held accountable for providing true learning activities to every student in the classroom. This accountability is measured through increased requirements for mastery and attainment of competency as documented through both formative and summative assessments.

The courses in this document reflect the statutory requirements as found in Section 37-3-49, Mississippi Code of 1972, as amended (Section 37-3-46). In addition, this curriculum reflects guidelines imposed by federal and state mandates (Laws, 1988, ch. 487, §14; Laws, 1991, ch. 423, §1; Laws, 1992, ch. 519, §4 eff. from and after July 1, 1992; Carl D. Perkins Vocational Education Act IV, 2007; and No Child Left Behind Act of 2001).

Executive Summary

Program Description

Business Fundamentals serves as the foundation for all Business Pathways. Courses in Business Fundamentals provide instruction in basic business skills and knowledge related to economic fundamentals, management, communications, finance, human relations, career development, ethics, and business etiquette.

Industry Certifications

This document was developed according to national standards for business education, as prepared by the National the National Educational Technology Standards for Students (NETS), 2000–02, developed by the International Society for Technology in Education (ISTE); and the SCANS Competencies published by the U.S. Department of Labor, 1992.

Assessment

Students will be assessed using the Business Fundamentals MS-CPAS2 assessment. Districts that elect to implement Option 1 will administer the exam to students who are completing Business Fundamentals (Course Code: 992300). Districts that elect to implement Option 2 will administer the exam to students who have completed Management Business Fundamentals I (Course Code: 992301) and will be completing Business Fundamentals II (Course Code: 992302) at the time the MS-CPAS2 is administered.

Student Prerequisites

In order for students to be able to experience success in the Secondary Business Cluster programs, the following student prerequisites are in place:

1. C or higher in English (the previous year)
2. C or higher in Pre-Algebra
3. Instructor approval

    or
1. TABE Reading Score (Eighth grade or higher)

    or
1. Instructor approval

Applied Academic Credit

Personal Finance content from the curriculum was aligned to the 2004 Mississippi Personal Finance Framework Revised Academic Benchmarks. Upon the completion of this program, students will earn 1/2 Personal Finance credit that can be used for graduation requirements. The curriculum framework includes economics content aligned to the 2004 Mississippi Economics Framework Revised Academic Benchmarks. Upon completion of this program, students will earn 1/2 Economics credit to meet graduation requirements.

Licensure Requirements

Please refer to the licensure requirements found in the curriculum for each Business Pathway.

Professional Learning

If you have specific questions about the content of each training session provided, please contact the Research and Curriculum Unit at 662.325.2510, and ask for the Professional Learning Department.

Options for Delivery

This Business Cluster curriculum framework provides multiple options for local school districts to implement based on the local needs of industry and students. For flexibility, the content can be taught in either 1 or 2 Carnegie units.

Option 1 – Two Two-Carnegie-Units

Course Description: Business Fundamentals

This year long course begins with an introduction to business and marketing fundamentals, communication and interpersonal skills, and professional development for continued education, training, and careers in business management. Major topics of study in this course are economics, business, management, and entrepreneurship, business law, and personal finance. Participation in student organizations is ongoing. Students will develop skills toward meeting requirements for the Microsoft Project Skill Standards for Microsoft Office Specialist Certification.

Business Fundamentals (2 Carnegie Units)
Course Code: 992300

Unit	Title	Hours
1	Introduction to Business	10
2	Communication and Interpersonal Skills	20
3	Professional Development	15
4	Economics	70
5	Business, Management, and Entrepreneurship	55
6	Business Law	30
7	Personal Finance	30
	Total	**230**

Option 2 – Two 1-Carnegie-Unit Courses

Course Description: Business Fundamentals I

This course begins with an introduction to business and marketing fundamentals, communication and interpersonal skills, and professional development for continued education, training, and careers in business management. Major topics of study in this course are business and economics. Participation in student organizations is ongoing. Students will develop skills toward meeting requirements for the Microsoft Project Skill Standards for Microsoft Office Specialist Certification.

Course Description: Business Fundamentals II

This course begins with an introduction to business and marketing fundamends. Major topics in this course include economics, business, management, entrepreneurship, business law, and personal finance. Participation in student organizations is ongoing. Students will develop skills toward meeting requirements for the Microsoft Project Skill Standards for Microsoft Office Specialist Certification. This option consists of two courses that should be completed in the following sequence:

Business Fundamentals I (1 Carnegie Unit)
Course Code: 992301

Unit		Title	Hours
1		Introduction to Business	10
2		Communication and Interpersonal Skills	20
3		Professional Development	15
4		Economics	70
		Total	**115**

Business Fundamentals II (1 Carnegie Unit)
Course Code: 992302

Unit		Title	Hours
5		Business, Management, and Entrepreneurship	55
6		Business Law	30
7		Personal Finance	30
		Total	**115**

Business Fundamentals Research Synopsis

Introduction

The Business Education Career Cluster covers the field of occupations related to the management of business operations, finance, and information. There were over 62 million jobs in the business field in 2010. However, individuals completing programs in business education are employed in almost all economic sectors; therefore, job prospects will be good for most completers. The industry is projected to have above average growth, 14% in the United States and 17% in Mississippi, between 2010 and 2019.

Region	Employment, 2010	Projected employment, 2019	Openings	Change 2006–2016		Mean annual wage (in dollars)
				Number	Percent	
Regional Total	434,158	506,917	169,494	72,759	17%	$14.01
National Total	62,088,216	70,965,346	22,034,581	8,877,130	14%	$18.62

Source: EMSI Complete Employment - 3rd Quarter 2010

Needs of the Future Workforce

Business, Management, and Administration

Business, management, and administration professionals plan, direct, maintain, and organize business operations for an organization. Business and administration managers are employed in all economic sectors. Business managers' and administrators' responsibilities vary based on their economic sector and the needs of their employers (US Bureau of Labor Statistics, 2009).

Business, Management, and Administration Employment Projections and Earnings

In 2010, business managers and administrators held over 5 million jobs in the United States. Their employment is widespread throughout every industry in the nation. The Business, Management, and Administration field is projected to grow 16% in Mississippi and 15% in the United States (EMSI, 2010) over the next decade. Job prospects will be best for those with a degree, industry certifications, and job experience (Bureau of Labor Statistics, 2010).

Region	Employment, 2010	Projected employment, 2019	Openings	Change 2006–2016		Mean annual wage (in dollars)
				Number	Percent	
Regional Total	33,004	38,238	13,077	5,234	16%	$23.67
National Total	5,093,758	5,881,318	1,948,188	787,560	15%	$30.25

Marketing

The Marketing Pathway provides instruction in marketing skills and related sales operations in retailing, as well as 70 hr of applied economics instruction. Courses in the program provide a foundation of skills and knowledge related to basic principles of marketing and related economic fundamentals, management, merchandising, communications and career development, human relations, ethics, and etiquette.

Marketing Employment Projections and Earnings

Over 1 million workers in the United States were employed in the marketing and economics sector in 2010. There will be better than average employment growth in the United States between 2010 and 2019. However, in Mississippi the growth will be well above average 16% between 2010 and 2019 (EMSI, 2010). Job prospects will be good for those with formal education, but many will face keen competition in more desirable regions and sectors (US Bureau of Labor Statistics, 2009).

Region	Employment, 2010	Projected employment, 2019	Openings	Change 2006–2016		Mean annual wage (in dollars)
				Number	Percent	
Regional Total	6,849	7,971	2,654	1,122	16%	$16.67
National Total	1,462,686	1,630,904	524,050	168,218	12%	$24.55

Finance and Accounting

The Finance and Accounting Pathway is designed to introduce students into the field of financial analysis and management. Students in the Finance and Accounting Pathway will acquire knowledge and develop skills through classroom learning and hands-on experiences. Nearly every organization has a financial manager or an accountant employed. They oversee investment strategies, maintain budgets, prepare financial reports and statements, and help implement long-term financial goals for their organizations (US Bureau of Labor Statistics, 2009). In this field, firms are not only seeking individuals with advanced degrees, but they also want future employees that have past work experience.

Finance and Accounting Employment Projections and Earnings

Financial analysts are among the fastest growing occupations in Mississippi. The occupation is projected to grow 46% in the next decade, which is faster than any other occupation in the pathway. Occupations within the Finance and Accounting Pathway are expected to have above average growth in the United States, 22% and in Mississippi, 21 % (EMSI, 2010). Job prospects will be best for those with job experience and advanced degrees as firms are increasingly employing individuals with graduate degrees or higher (US Bureau of Labor Statistics, 2009).

Region	Employment, 2010	Projected employment, 2019	Openings	Change 2006–2016		Mean annual wage (in dollars)
				Number	Percent	
Regional Total	45,798	55,458	16,067	9,660	21%	$14.96
National Total	7,264,978	8,840,962	2,663,849	1,575,984	22%	$21.13

Blueprint

You will find the blueprint that corresponds to this document at
http://info.rcu.msstate.edu/services/curriculum.asp?p=/Curricula/Career_Pathways/.

Professional Organizations

Association for Supervision and Curriculum Development - ASCD
1703 North Beauregard Street
Alexandria, VA 22311-1714
800.933.ASCD
http://www.ascd.org

Association for Career and Technical Education - ACTE
1410 King Street
Alexandria, VA 22314
800.826.9972
http://www.acteonline.org

Mississippi Association for Career and Technical Education – MSACTE
http://www.mississippiacte.com/

Marketing Education Association – MEA
P.O. Box 27473
Tempe, AZ 85285-7473
http://nationalmea.org/

Mississippi Association of Marketing Educators – MAME

Mississippi Association for Supervision and Curriculum Development - MASCD
P.O. Box 13576
Jackson, MS 39236
601.591.2210
http://www.mascd.com

Mississippi Department of Education – MDE
Office of Career and Technical Education
P.O. Box 771
Jackson, MS 39205
601.359.3940
http://www.mde.k12.ms.us/vocational/news/

Using This Document

Each secondary career-technical course consists of a series of instructional units that focuses on a common theme. All units have been written using a common format that includes the following components:

Unit Number and Title

Suggested Time on Task

An estimated number of clock hours of instruction that should be required to teach the competencies and objectives of the unit. A minimum of 140 hours of instruction is required for each Carnegie unit credit. The curriculum framework should account for approximately 75 to 80% of the time in the course.

Competencies and Suggested Objectives

A competency represents a general concept or performance that students are expected to master as a requirement for satisfactorily completing a unit. Students will be expected to receive instruction on all competencies. The suggested objectives represent the enabling and supporting knowledge and performances that will indicate mastery of the competency at the course level.

Suggested Teaching Strategies

This section of each unit indicates research-based strategies that can be used to enable students to master each competency. Emphasis has been placed on strategies that reflect active learning methodologies. Teachers should feel free to modify or enhance these suggestions based on needs of their students and resources available in order to provide optimum learning experiences for their students.

Suggested Assessment Strategies

This section indicates research-based strategies that can be used to measure student mastery. Examples of suggested strategies could include rubrics, class participation, reflection, and journaling. Again, teachers should feel free to modify or enhance these suggested assessment strategies based on local needs and resources.

Integrated Academic Topics, 21st Century Skills and Information and Communication Technology Literacy Standards, ACT College Readiness Standards, and Technology Standards for Students

This section identifies related academic topics as required in the Subject Area Assessment Program (SATP) in Algebra I, Biology I, English II, and U. S. History from 1877, which are integrated into the content of the unit. Researched-based teaching strategies also incorporate ACT College Readiness standards. It also identifies the 21st Century Skills and Information and Communication Technology Literacy skills. In addition, national technology standards for students are associated with the competencies and suggested objectives for the unit are also identified.

References

A list of suggested references is provided for each unit. The list includes some of the primary instructional resources that may be used to teach the competencies and suggested objectives. Again, these resources are suggested, and the list may be modified or enhanced based on needs and abilities of students and on available resources.

Business Fundamentals

Unit 1: Introduction to Business

Competency 1: Identify school and program policies and procedures. (DOK1, BC1, BC5)

Suggested Enduring Understandings	Suggested Essential Questions
1. Rules exist for the safety and benefit of everyone. 2. School and program policies, procedures, and expectations reflect the standards of industry.	1. What are the rules for the local school, and how do they benefit students? 2. How do school and program policies, procedures, and expectations mirror those found in industry?

Suggested Performance Indicators	Suggested Teaching Strategies	Suggested Assessment Strategies
a. Preview the school handbook and all safety procedures for the classroom level and building level.(DOK1)	a. Have students analyze various case studies or scenarios that describe various hazardous situations.	a. Assess student knowledge of hazardous situations using the Case Study Assessment Rubric, class participation, and brainstorming session results.
	Have students brainstorm possible solutions and discuss basic first-aid procedures for handling each scenario. (E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, S1, M1, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6) Have a guest speaker from the local fire department come and discuss fire extinguisher safety and basic first-aid techniques. (E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)	Assess student knowledge of basic safety and first-aid procedures by administering a safety test and allowing the students to rate the speaker using the guest speaker evaluation form.

Competency 2: Discuss the purpose of the course. (DOK1, BC1, BC4)

Suggested Enduring Understandings	Suggested Essential Questions
1. Student and course expectations must be met in order to receive credit for the course. 2. Career and Technical Education Student Organizations (CTESOs) are a vital part of our curriculum, and they provide opportunities for career development.	1. What are the student and course expectations? 2. How can CTESOs benefit students?

Suggested Performance Indicators	Suggested Teaching Strategies	Suggested Assessment Strategies
a. Identify student and course expectations. (DOK1)	a. Review course units and objectives to be mastered.	a. Assess student understanding by observing contributions to class discussions and

	Show students the various textbooks that will be used throughout the teaching of this course. Have the students complete a scavenger hunt of textbook items such as "What page does Chapter 11 begin on?" and "What is the name of Chapter 1?"	participation in activities.
	Pass out course syllabus and grading policy to students. Discuss and answer any questions about the handouts.	Evaluate student understanding of how to use a textbook by grading the scavenger hunt.
	Discuss classroom equipment and log-in procedures for computers.	Check student notebooks for handouts of syllabus and grading policies.
		Assess student knowledge of proper equipment usage and proper log-in procedures by observing them as they complete these tasks.

b. Explore student organizations and their roles in individual career development. [(DOK1)]	b. Describe the CTESOs associated with the program, and provide an overview of trips, competitive events, leadership activities, and community service projects that students will have the opportunity to participate in through this course. Have students research and explore the CTESO Web site and complete a teacher-created question-and-answer, fill-in-the-blank, or Webquest or develop a slide presentation, brochure, or display that includes but is not limited to the motto, creed, emblem, colors, theme, and history of the organization. Also, have students research which famous or successful people were part of the organization. [(E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)]	b. Administer a written test on CTESO of choice to assess student understanding. Assess completed Webquest answers, brochure, slide presentation, or display using various rubrics and/or checklists.
	Discuss with students the election process used in the CTESO; compare and contrast this process with the processes used for local, state, and national elections. Emphasize the importance of participating in elections as a part of good citizenship. Also, have students participate in local officer elections modeled after the election process. [(E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)]	Assess student understanding by observing student participation in the campaign and election process.
	Have each student select and participate in a competitive event appropriate to his or her skills, aptitudes, and abilities. [(E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5)]	Observe the students as they participate in competitive events. Assess their performance based on their test and role-play scores from competition.

Competency 3: Implement Green Business Practices. [(DOK3, BC1)]

Suggested Enduring Understandings	**Suggested Essential Questions**
1. Green Business Practices are important in today's society. 2. The Financial Implications of Green Business Practices can have both advantages and disadvantages. 3. It is important for us to practice Green Business Practices in our daily lives.	1. What are Green Business Practices? 2. What are the advantages and disadvantages of the financial implications of Green Business Practices? 3. How can we implement Green Business Practices in our daily lives?

Suggested Performance Indicators	Suggested Teaching Strategies	Suggested Assessment Strategies
a. Discuss the importance of Green Business Practices.	a. Review an article on Green Business Practices, and discuss some good practices that we could all participate in at home and at school.	a. Assess student performance by grading their

			Have students use the Internet to research various "Green Topics" such as ozone-safe products, recycling efforts, solar energy, water conservations, pollution, and so forth. Have students write a paper or create an electronic slide presentation teaching the class about their findings.		completed article review by students. Assess student knowledge by using the written paper rubric or Electronic Slide Presentation Rubric.
			Have students use the Internet to research various government Web sites to learn what they are doing to improve our Green Business Practices (Ex. Environmental Protection Agency, Better Business Bureau, Waste Management Web sites, fundingfactory.com, earth911.com, HGTV.com, etc.) and either write a paper or create an electronic slide presentation.		Assess student knowledge by using the written paper rubric or Electronic Slide Presentation Rubric.
			Have students participate in a class debate about the various Green Business Practices and where they stand on each practice.		Assess student performance using the Debate Rubric and observing participation in class.
			Have students watch various videos on global warming, pollution, recycling, solar energy, water conservation, and so forth.		Assess student performance by administering a pop quiz on the videos.
b.	Discuss the financial implications of Green Business Practices. (DOK2)	b.	Have students read various articles on the financial implications of green business practices (pros and cons).	b.	Assess student performance by using the Article Review sheet or question/answer sheet on article of choice.
			Brainstorm ways that businesses can save money by recycling and practicing Green Business Practices.		
			Have students use the Internet to research the financial implications of Green Business Practices and what costs businesses more money and what saves them more money.		Assess students by observing their participation and contribution to the class.
			Have students create a Venn diagram showing the pros, cons, and shared traits of using Green Business Practices.		Assess student performance by evaluating the student research results (facts and figures). Assess student performance by observing Completed Venn Diagram.
c.	Implement Green	c.	Have students brainstorm ways that the class can	c.	Assess student

Business Practices in the classroom. (DOK3)	improve our "Green" practices at school and home. Have students design and implement a recycling program at school to include the following possible categories: toner cartridges, cell phones, eyeglasses, glass bottles, plastic bottles, batteries, newspapers, and so forth.	performance by observing class participation and contributions. Assess student performance by observing the outcome of the implemented recycling program at our school.

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For additional references, activities, and Web resources, please refer to the Business Management P.A.C.E. Web site at http://rcu.blackboard.com (available only to registered users).

Business Fundamentals

Unit 2: Communication and Interpersonal Skills

Competency 1: Apply the fundamentals of communication. (DOK2, BC2)

Suggested Enduring Understandings	Suggested Essential Questions
1. It is necessary to understand the importance of effective written and oral communications, listening skills, and overcoming communication barriers. 2. Verbal and nonverbal communication techniques are essential in the business environment. 3. Businesspeople should recognize and implement proper telephone techniques. 4. Oral presentations may be used to inform, persuade, or entertain an audience. 5. Netiquette is the proper method used for electronic communication.	1. Why is it important to have effective communication and interpersonal skills and an understanding of how to overcome communication barriers? 2. How are verbal and nonverbal communication techniques used in the office environment? 3. What are proper telephone techniques? 4. What are the differences among informational, persuasive, and entertaining presentations? 5. What is netiquette, and how is it beneficial for communicating electronically?

Suggested Performance Indicators	Suggested Teaching Strategies	Suggested Assessment Strategies
a. Discuss elements of effective written and oral communications, listening skills, and communication barriers. (DOK1)	a. Demonstrate the importance of giving accurate instructions by having students participate in the following communications activity. Give one student a simple drawing. Have this student give verbal instructions to another student who will attempt to reproduce the drawing. (E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, W1 W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5) Have students listen to an audiotape of a simple story and answer a related questionnaire after they have heard the story. Review the questions with the class to determine listening skills. (E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)	a. At the end of the unit, have students complete the reflection journal to review learned concepts. Evaluate student responses to the Listening Skills Questionnaire.
b. Demonstrate effective verbal and nonverbal communication principles. (DOK2)	b. Use technology to present information from http://www.mindtools.com/CommSkll/CommunicationIntro.htm. Have students complete the communications style inventory at http://occonline.occ.cccd.edu/online/klee/CommunicationsStyleInventory.pdf. Discuss how workplace personalities interact. Have students discuss various workplace scenarios in small groups. Have each group discuss its scenario with the class. (E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)	b. Evaluate student performance by using the presentation rubric. Assess student understanding by observing contributions to class discussions and participation in activities and assignments. To ensure mastery, provide opportunities for them to review their work and make revisions.
c. Demonstrate use of proper telephone techniques. (DOK2)	c. Lead a class discussion about telephone voice quality and proper business telephone procedures. Have students use PodProducer or other pod producing software (http://www.podproducer.net/?page_id=5) to record their voices with a telephone greeting for a business. Students should use a greeting, say the name of the business, and offer assistance. Lead the class in developing a checklist to evaluate business telephone techniques. Have students use the checklist to evaluate the voice recordings of two of their peers. (E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)	c. Use the student-developed checklist to evaluate voice recording.
d. Deliver oral presentations to inform, persuade, and entertain. (DOK2)	d. Explain and demonstrate the three types of presentations. Have students develop and deliver an oral presentation using one of the following types: informative, persuasive, and entertaining.	d. Use the Presentation Assessment Rubric to evaluate oral presentations.

Suggested Performance Indicators	Suggested Teaching Strategies	Suggested Assessment Strategies
e. Demonstrate appropriate netiquette for electronic communication. (DOK2)	e. Explain the meaning of netiquette, and demonstrate how it is used during electronic communication. Have students implement netiquette while communicating electronically. Use information from http://www.albion.com/netiquette/ to identify proper uses of netiquette. Show students video clips about Internet safety for teens. Have students use the jigsaw method (http://www.jigsaw.org/overview.htm) to present Internet safety information. Divide students into groups of four. Have each group visit http://www.getnetwise.org/ to research one of the following topics: o Keeping children safe online o Stopping unwanted e-mail and spam o Protecting your computer from hackers and viruses o Keeping your personal information private After research is complete, assign each group one of the topics, and have that group teach the class about that topic. (E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)	e. Assess student understanding by observing contributions to class discussions and participation in activities and assignments. Evaluate student performance by observation or a teacher made netiquette checklist. Assess student understanding by observing contributions to class discussions and participation in activities. Assess each student's safety knowledge using the group work assessment rubric and presentation assessment rubric.

Competency 2: Demonstrate interpersonal skills that contribute to positive work relationships. (DOK2, BC3, BC5)

Suggested Enduring Understandings	Suggested Essential Questions
1. Teamwork skills must be implemented in order to create positive work relationships. 2. Human relations skills including attitudes, behaviors, manners, courtesies, and handling criticism are necessary for a positive working environment.	1. What are teamwork skills, and how are they beneficial? 2. How do proper human relations skills contribute to developing positive work relationships?

Suggested Performance Indicators	Suggested Teaching Strategies	Suggested Assessment Strategies
a. Demonstrate teamwork skills. (DOK1)	a. Use information from http://www.ndt-ed.org/TeachingResources/ClassroomTips/Teamwork.htm to describe and demonstrate teamwork skills. Explain the benefits of teamwork and how they contribute to a positive working environment.	a. Assess student understanding by observing contributions to class discussions and participation in activities and assignments.
b. Develop skills needed to maintain effective working relationships.	b. Describe human relations skills in the workplace including attitude, behavior, common manners and courtesies, and accepting criticism. Have	b. Use the Role-Play or Skit Assessment Rubric to evaluate skits and

	students role-play to identify improper human relations skills including attitudes, behaviors, manners and courtesies, and ways of handling criticism. [E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6]	role-plays for student understanding of proper human relations skills.

Competency 3: Demonstrate the ability to interact and handle conflict in the business environment. [DOK 2, BC3, BC5]

Suggested Enduring Understandings	Suggested Essential Questions
1. In order to properly solve customer issues, effective customer service skills must be implemented. 2. Problem-solving and negotiation skills are necessary for handling conflict in the business environment.	1. What are effective customer service skills? 2. What are the problem-solving steps, and how are negotiation skills used to handle conflict?

Suggested Performance Indicators	Suggested Teaching Strategies	Suggested Assessment Strategies
a. Demonstrate the use of proper procedures for solving customer issues using effective customer service skills. (DOK2)	a. Ask students, "Have you ever had a bad experience with a customer service person?" Have students brainstorm positive characteristics and prepare a written report of an effective customer service representative. [E1, E2, E3, E4, E5, E6, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6] Use information and scenarios from http://spot.pcc.edu/~rjacobs/career/resolving_workplace_problems.htm#How%20to%20Deal%20with%20Difficult%20Customers to demonstrate how to deal with difficult customers. Have students enact the scenarios from the Web site. [E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6] Use information from http://money.howstuffworks.com/customer-service.htm to discuss the characteristics of an effective customer service representative. Have students work in teams to write scenarios to demonstrate effective and ineffective customer service techniques. Have students role-play the scenarios. [E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6]	a. Use the Written Report Assessment to evaluate the written report for student understanding of an effective customer service representative. Use the Role-Play or Skit Assessment Rubric to evaluate skits and role-plays for student understanding of appropriate ways to deal with difficult customers using customer service techniques. Use the Role-Play or Skit Assessment Rubric to evaluate skits and role-plays for student understanding of appropriate ways to deal with difficult customers using customer service techniques.
b. Demonstrate problem-solving and negotiation skills. (DOK2)	b. Present the steps for resolving workplace conflicts (http://spot.pcc.edu/~rjacobs/career/resolving_workplace_problems.htm#How%20to%20Resolve%20Workplace%20Conflicts). Have students demonstrate the steps using the scenarios from the Web site. [EI, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, CS1, CS2, CS3,	b. Assess student understanding by observing contributions to class discussions and participation in

	CS4, CS5, T1, T2, T3, T4, T5, T6)	activities and assignments.
	Use information from http://www.gdrc.org/decision/problem-solve.html to demonstrate problem-solving skills.	Evaluate student understanding by checking the blog or discussion board for
	Have students outline the steps for resolving workplace conflicts.	content and comprehension.
	Have students identify a problem and use the problem-solving process to find a solution. Have the class discuss and analyze their findings using a blog or discussion board.	

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For additional references, activities, and Web resources, please refer to the Business Management P.A.C.E. Web site at http://rcu.blackboard.com (available only to registered users).

Business Fundamentals

Unit 3: Professional Development

Competency 1: Research career opportunities and employment skills. ^(DOK2, BC12)

Suggested Enduring Understandings	Suggested Essential Questions
1. Certain criteria are essential for self-development. 2. A variety of business career opportunities is available. 3. Certain business documents such as a resume, letter of application, and so forth are needed when applying for a job. 4. Appropriate interview skills are needed when obtaining a job in the business environment.	1. What criteria are necessary for self-development? 2. What business career opportunities are available? 3. What business documents are needed when applying for a job? 4. What interview skills are needed to obtain a job in the business environment?

Suggested Performance Indicators	Suggested Teaching Strategies	Suggested Assessment Strategies
a. Apply criteria for self-development. ^(DOK1)	a. Define self-esteem, self-concept, personality, and personal appearance. Determine the students' personal skills and interests using personal interest surveys found on the Web. Use a multiple learning styles inventory to determine students' learning styles and interests. Assess students' reading, writing, and math skills. Using the Internet, investigate time management concepts and techniques. Explain guidelines to follow in prioritizing and scheduling activities.	a. Assess student understanding by observing contributions to class discussions and participation in activities. Evaluate student participation by using a teacher created checklist for the interest survey, learning style inventory, and educational skills. Evaluate the research looking for content and correctness using a checklist.
b. Explore career opportunities in business. ^(DOK2)	b. Have students use the online Occupational Outlook Handbook (http://www.bls.gov/oco/) to research salary and educational requirements and create a PowerPoint presentation. ^(E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6) Have students to use the Internet or newspapers to search for a job for which they are qualified and make a presentation to the class. ^(E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6) Have a local business owner speak to the class about qualities that an employer looks for in an	b. Evaluate career presentation using the Presentation Assessment Rubric. Evaluate presentations with the Presentation Assessment Rubric. Check student participation by

		applicant. (E1, E2, E3, E4, E5, E6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)		observation.
		Have students assess the presentation and write a summary of what they learned using the Guest Speaker Evaluation Form. (E1, E2, E3, E4, E5, E6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)		Evaluate the summary included on the Guest Speaker Evaluation Form to ensure that relevant points presented by the guest speaker are included.
c.	Create an application letter, a resume, a follow-up letter, and a letter of resignation. (DOK2)	c.	Use technology to show students exemplary and poor-quality examples of resumes, cover letters, and follow-up letters. Have students identify errors in the examples. (E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)	c.	Evaluate document using the Business Letter Assessment Rubric, Resume Assessment Rubric, and Portfolio Evaluation Checklist.
			Have students create an electronic career portfolio to include an application letter, a resume, a follow-up letter, and a letter of resignation. (E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)		
d.	Demonstrate appropriate interview skills. (DOK2)	d.	Discuss appropriate interview techniques, and have students participate in mock interviews. (E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)	d.	Evaluate interviews using the Interview Assessment Rubric.
			Have students prepare and send follow-up letters to mock interviewers. (E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)		Evaluate letters using the Business Letter Assessment Rubric.
			Discuss proper procedures for resigning from a position. (E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)		Evaluate student understanding by observation.

Competency 2: Demonstrate appropriate workplace ethics. (DOK2, BC5)

Suggested Enduring Understandings	Suggested Essential Questions
1. Proper behaviors are necessary for businesspeople to be ethical and successful in the workplace.	1. What are the proper behaviors for businesspeople in the workplace?
2. Privacy issues and safeguarding information are very important in the business work environment.	2. Why are privacy issues and safeguarding information so important in the business work environment?
3. Sexual harassment and hostile work environments exist in the workplace.	3. What types of sexual harassment and hostile work environments exist in the workplace?
4. Ethical behavior and communication are essential in the business work environment; in addition, unethical behavior has consequences.	4. Do ethical and unethical behaviors have rewards and consequences in the work environment?

Suggested Performance Indicators	Suggested Teaching Strategies	Suggested Assessment Strategies
a. Critique the behavior of entrepreneurs, businesses, and/or managers to determine whether their actions and decisions are ethical. [(DOK2)]	a. Use the scenarios at http://inc.com/multimedia/slideshows/content/the-biggest-ceo-blunders_pagen_1.html to discuss unethical conduct of CEOs and possible consequences of their misbehavior.[(E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)] Have students use the Internet to research additional information related to the executive of their choice and then write a narrative from the perspective of a person who was affected by the actions of the executive they chose.[(E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)] Discuss the cases of business executives accused of unethical conduct and the consequences of their conduct.[(E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)] Have each student use the Internet to research and prepare a written report on unethical activities performed recently by large companies and the impact on employees and customers.[(E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)]	a. Evaluate student posters using the Poster Assessment Rubric. Assess student understanding by observing contributions to class discussions and participation in activities. Evaluate student understanding by asking questions to ensure that students understand the crime committed by the executive and how the crime affected other people. Use the Written Report Rubric to assess student reports.
b. Discuss privacy issues and safeguarding information in the business environment. [(DOK1)]	b. Ask students, "Do you know someone who has been a victim of identity theft?" Use their responses to lead a class discussion of the importance of safeguarding personal information collected from others in the course of transacting business. Profiles of identity theft victims are available at http://www.privacyrights.org/. An alternate activity could be to present a profile from the site and ask, "How would you respond if this happened to you?" or "What could you do to prevent this from happening to you?"[(E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)] Present information related to identity theft from http://money.howstuffworks.com/identity-theft.htm. Have students work in teams to create a poster presenting information from the site.[(E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5,T6)] Use information available at http://www.privacyrights.org/ to discuss privacy	b. Ask questions to ensure that students understand the crime committed by the executive and how the crime affected other people. Use the Presentation Assessment Rubric to assess student presentations. Use the Written Report Assessment Rubric to assess student reports.

			issues related to identity theft, background checks, finances, using the Internet, medical records, telecommunication and telephone communications, and public and government records. Have students use the information available at this site to prepare a two-page report that describes the issue and presents ways the issue can be prevented or resolved.	
c.	Explain concepts of sexual harassment and a hostile work environment. (DOK2)	c.	Discuss the different types of sexual harassment, and identify the different characteristics of a hostile work environment. Research an article in the news that deals with sexual harassment in the workplace. Write a summary of the article, and discuss the type of sexual harassment that was demonstrated and the consequences.	c.	Assess student understanding by observing contributions to class discussions and participation in activities. To assess student work, use the Written Report Assessment Rubric.
d.	Discuss ethical ways of communicating and the consequences of unethical conduct. (DOK1)	d.	Lead the class in a discussion of ethical work habits. Present scenarios that demonstrate ethical and unethical work habits, and have students critique them. (E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6) Lead a class discussion in which you define ethics and etiquette as well as related terms, and discuss their importance in the workplace. Include honesty, confidentiality, integrity, punctuality, commitment, accountability, dependability, creativity, empathy, initiative, assertiveness, cooperation, willingness to learn, and proper notice of resignation. (E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)	d.	Observe as students critique scenarios related to work habits. Ask questions to ensure that students understand the crime committed by the executive and how the crime affected other people.
e.	Explain the employee's role in expense control. (DOK1)	e.	Discuss different ways that an employee affects expenses of a business including time spent on task, and working efficiently and effectively. Students will discuss what they feel is their role in expense control. (E1, E2, E3, E4,E5,E6,CS1,CS2,CS3,CS4,CS5)	e.	Assess student understanding by observing contributions to class discussions and participation in activities.
f.	Discuss the role of ethics in operations. (DOK2)	f.	Discuss ethical issues related to spamming, business e-mail, use of nonbusiness Web sites for personal use, and the appropriate use of the Internet. (CS2, CS3) Have students use the Internet to search for current articles and/or case studies related to business ethics. Have them prepare and present a report and an electronic slide presentation of their findings. (E1, E2, E3, E4, E5, E6, R1, R2, R3 , R4, R5, R6, S3, W1, W2, W3, W4, W5, CS2, CS3, T1, T2, T3, T4, T5, T6)	f.	Assess students' knowledge through a summative assessment using a classroom response system and/or Blackboard. Evaluate research for content and appearance.

Competency 3: Demonstrate appropriate business etiquette skills. (DOK2)

Suggested Enduring Understandings	Suggested Essential Questions
1. Understanding the appropriate greetings and introductions is important in the business work environment. 2. Proper table etiquette is essential to know and demonstrate in a business setting. 3. Business etiquette procedures are different across the globe.	1. What are the appropriate greetings and introductions in business etiquette? 2. What are the proper dining etiquette procedures in a business setting? 3. How does business etiquette differ in other countries in comparison to the U.S.?

Suggested Performance Indicators	Suggested Teaching Strategies	Suggested Assessment Strategies
a. Demonstrate appropriate greetings and introductions. (DOK2)	a. Discuss and demonstrate proper business etiquette, i.e., proper introduction, handshake, and posture. Have students role-play proper business etiquette procedures.	a. Ask questions to ensure that students understand the business etiquette. Evaluate students by using the Role-Play or Skit Assessment Rubric.
b. Demonstrate appropriate table etiquette in a business setting. (DOK2)	b. Demonstrate the proper procedures for dining etiquette, i.e., position of utensils, placing napkins, tipping, and so forth. Have students create a poster and identify the names and positions of the dining utensils. Define proper etiquette terms such as entrée, appetizer, a la mode, and so forth, and have students create a crossword puzzle using the terms.	b. Ask questions to ensure that students understand proper dining etiquette. Evaluate students by using the Poster Assessment Rubric. Use peer review to assess student-created crossword puzzles.
c. Compare and contrast international business etiquette strategies. (DOK2)	c. Have students research and present business etiquette for various countries. Students could each be assigned a particular country to research using the Internet and then prepare a poster or presentation outlining etiquette skills in their assigned country. In small groups, students could compare the etiquette skills that they researched to American business etiquette practices.	c. Evaluate student presentations using the Presentation Rubric.

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For additional references, activities, and Web resources, please refer to the Business and Management
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Business Fundamentals

Unit 4: Economics

Competency 1: Apply basic economic concepts. [DOK2, BC4, EC1]

Suggested Enduring Understandings	Suggested Essential Questions
1. The interaction of supply and demand affect equilibrium price. 2. Microeconomics and macroeconomics have a direct relationship. 3. Supply and demand have an effect on each other.	1. How do supply and demand affect equilibrium price? 2. What is the relationship between microeconomics and macroeconomics? 3. How does demand affect supply?

Suggested Performance Indicators	Suggested Teaching Strategies	Suggested Assessment Strategies
a. Define terms and concepts related to economics. [DOK1, EC1]	a. Have students use the Internet to define basic economic terminology to include the following: opportunity cost, trade-offs, productivity, inflation, deflation, monopoly, free enterprise, oligopoly, conglomerate, goods, services, resources, factors of production, infrastructure, land, labor, capital, entrepreneurship, scarcity, utility, traditional economy, market economy, command economy, mixed economy, capitalism, communism, socialism, economies in transition, productivity, gross domestic product, gross national product, inflation, consumer price index, producer price index, unemployment rate, business cycle, expansion, recession, depression, recovery, prosperity, supply, demand, tangible goods/intangible services, durable goods and non-durable goods/staple goods, and impulse items. [E1, E2, E3, E4, E5, E6, R1, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6]	a. Assess student understanding by observing contributions to class discussions and participation in activities.
	Lead a classroom discussion of land, labor, capital, and entrepreneurship. Have students use the Internet to find examples of each resource and why we need each and how we use each type to meet the needs of the consumer. Have students use the Blackboard discussion board to continue their discussion. [E1, E2, E3, E4, E5, E6, R1, R2, R3, R4, R5,R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6]	Assess student understanding by using a teacher-developed discussion board rubric. Assess student understanding by observation.
	Use the Virtual Economics CD to search for economic resources. Use the publication *Economics and the Environment: Ecodetectives*. Use Lesson 10, "Why Drive When You Can Ride?" This is a good way to teach the concept of a cost/benefit analysis and the use of economic	Use the Presentation Assessment Rubric to assess student work and understanding.

		resources. [E1, E2, E3, E4, E5, E6, R1, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6]	
		Students will design and create a project titled "Types of Goods and Services." Students will use the computer to locate graphics, which will be inserted into a document to illustrate the items that are marketed to include five tangible goods, five intangible services, five durable goods, and five nondurable goods. The result will be that students will apply information discussed on items that are marketed to actual products/services in today's marketplace. [E1, E2, E3, E4, E5, E6, R1, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6]	
b.	Construct and graph supply and demand schedules. [DOK2, EC6]	b. Use the Blackboard Web site for the electronic slide presentation for supply and demand from Baseline Communications and the Marketopolis Island activity. Students will chart the supply and demand curve based on the data given in the activity. [E1,E2,E3,E4,E5,E6 R1,R2,R3,R4,R5,R6 W1,W2,W3,W4,W5 CS1,CS2,CS3,CS4,CS5 T1,T2,T3,T4,T5,T6]	b. Assess student participation using the Presentation Rubric.
c.	Describe how the laws of supply and demand interact. [DOK1, EC1]	c. Use the Virtual Economics CD or other resources to locate supply and demand activities. [E1, E2, E3, E4, E5, E6, R1, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6]	c. Assess student understanding by observing contributions to class discussions and participation in activities.
d.	Analyze the importance of imports and exports. [DOK1, EC1]	d. Define imports, exports, barter, trade, embargo, international trade, domestic trade, tariff, and balance of trade. Use the Virtual Economics CD or other resources to locate lesson plans and games for the concept of imports and exports.	d. Use the teacher-created crossword puzzle to test on vocabulary words. Assess student understanding by observation.
e.	Compare the relationship of microeconomics and macroeconomics. [DOK2, EC1]	e. Using the lesson plans on the Virtual Economics CD or other resource, teach the concepts of microeconomics and macroeconomics. Have students create songs or poems reflecting their ideas of one of the concepts to share with the class.	e. Use the Presentation Assessment Rubric to evaluate student understanding.

f. Discuss production and production activities. [DOK1, EC2]	f. Define the term "production," the process of creating, expanding, manufacturing, mass production, or improving on goods and services. [E1, E2, E3, E4, E5, E6, R1, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5] Students will classify production activities including growing, extracting, and manufacturing. [E1, E2, E3, E4, E5, E6, R1, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5]	f. Assess student understanding by observing class discussions and participation in activities. Assess students' knowledge through a summative assessment using a classroom response system and/or Blackboard.

Competency 2: Examine the characteristics of economic systems, and discuss the relationships among them. [DOK2, BC4, EC3]

Suggested Enduring Understandings	Suggested Essential Questions
1. There are many types of economic systems. 2. Economic freedom is not available in all areas of the world. 3. Organized labor can be a benefit or deterrent to economic growth. 4. Global economic systems are different from those in the United States. 5. The stock market and its activities play a major role in the economic wellness of our country. 6. The American Banking System contributes to the stability of our economy.	1. What types of economic systems exist in our society? 2. What is economic freedom, and why is it important to you? 3. How does organized labor affect the economy in the United States? 4. How do global economic systems differ from those in the United States? 5. What is the importance of the stock market in our economy? 6. Why is it important for the American Banking System to remain stable for our economy?

Suggested Performance Indicators	Suggested Teaching Strategies	Suggested Assessment Strategies
a. Compare the types of economic systems. [DOK1, EC1]	a. Describe the types of economic systems to include market economy, command economy, mixed economy, and traditional economy. Create a Blackboard discussion forum to continue class discussion. [E1, E2, E3, E4, E5, E6, R1, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6]	a. Assess student understanding by observing contributions to class discussions and participation in activities.
b. Discuss the meaning of economic freedom and its essential elements. [DOK1, EC1]	b. Use the Virtual Economics CD's Lesson 5, "Economic Freedom: How Important Is It?" from *Middle School World Geography: Focus on Economics* to review the importance of basic economic freedoms; the Virtual Economics CD's Lesson 8, "Ideas That Changed the World," from *Middle School World Geography: Focus on Economics* to review the productivity and its connection to the standard of living; and the Virtual Economics CD's Lesson 4, "How to Privatize" from *From Plan to Market: Teaching Ideas for Social Studies, Economics, and Business*	b. Assess student understanding by observing contributions to class discussions and participation in activities.

		Classes to review privatization. (E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)	
c.	Discuss the role of organized labor on the United States economy. (DOK2, EC3)	c. Use the Internet to define essential terms in organized labor and business to include labor union, right-to-work law, collective bargaining mediator, binding arbitration, and strike and featherbedding. Create a Blackboard discussion forum or Wiki to post terms. (E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)	c. Assess student understanding by observing contributions to class discussions and participation in activities.
d.	Describe the American Banking System. (DOK1, EC3)	d. Using materials provided by the Mississippi Bankers Association, give the class an overview of the American Banking System, and have students participate in a realistic check writing and bank reconciliation activity.	d. Observe student responses for understanding, and review checks and bank reconciliation for accuracy.
e.	Compare and contrast domestic and global economic systems. (DOK2, EC3)	e. Use the Internet to identify and differentiate among the three milestones in recent progress toward worldwide free trade including the World Trade Organization, the North American Free Trade Agreement, and the European Union. Have students write a one-page report one of the agreements. (E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)	e. Use the Written Report Assessment Rubric to evaluate student reports.
f.	Explain the operation of the stock market. (DOK1, EC3)	f. Participate in a Stock Market Simulation Game. Be familiar with the following terms: preferred stock and common stock, stock, stockholder, stock broker, share, bull market, and bear market.	f. Assess student understanding by observing contributions to class discussions and participation in activities.

Competency 3: Examine economic indicators and trends such as production, distribution, and consumption of goods and services. (DOK 2, BC4, EC2)

Suggested Enduring Understandings	**Suggested Essential Questions**
1. A healthy economy is demonstrated by economic indicators.	1. What are indicators of a healthy economy?
2. The unemployment rate can adversely affect the economy.	2. How does the unemployment rate affect the economy?
3. A country's standard of living is determined by economic factors.	3. What factors contribute to a country's standard of living?
4. The scarcity of resources can determine how goods and services are produced and distributed.	4. How does the scarcity of resources determine how goods and services are produced and distributed?
5. The Gross Domestic Product is the value of all goods and services produced over a period of time.	5. How do the consumer price index and the gross domestic product differ?
6. The Consumer Price Index is the value of a selection of goods and services purchased by a typical American family.	

Suggested Performance Indicators	Suggested Teaching Strategies	Suggested Assessment Strategies

a. Discuss economic indicators. (DOK1, EC1)	a. An alternative to asking students to name some indicators of the economy's economic health is to provide opposing categories listing some traditional economic indicators and some alternative economic indicators and asking students to compare the lists. (E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)
	
	Have students use the Internet to research a given country to compare price differences for household items sold in the United States. (E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)
	
	Traditional economic indicators include the following:
	o The stock market
	o GDP and GNP per capita (see below)
	o Unemployment rate
	o Inflation rate
	o Alternative economic indicators include the following:
	    Adult literacy rate
	    Children living in poverty
	    Number of homeless people
	    Amount of leisure time
		a. Assess student understanding by observing contributions to class discussions and participation in activities.
		
		Assess student understanding by observing contributions to class discussions and participation in activities.

b. Define and discuss the terms "consumer price index" and "gross domestic product." (DOK1, EC1)	b. Have students use the Internet to define and discuss terms important to the growth of the economy such as economic growth, consumer price index (CPI), recession, inflation, business cycles, depression, gross domestic product (GDP), trade surplus, trade deficit, exporting, and importing. (E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)	b. Assess student understanding by observing contributions to class discussions and participation in activities.
c. Explain how unemployment impacts the economy. (DOK2, EC3)	c. Use the Internet to research and create a summary on the 1950s, 1960s, and 1970s and the jobs people could get with just a high school education that paid enough to support a family, buy a house, pay for a college education for children, and retire with a pension (retirement income) plan. Ask students, "Why do you think it is important to pay people a living wage regardless of their educational level? Why not?" (E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6) Using the articles from the Web site http://www.teachingeconomics.org, divide	c. Assess student understanding by observing contributions to class discussions and participation in activities. Use the Group Work Assessment Rubric to evaluate student work.

	students into two groups. Give each member of each group one of the two articles included with the lesson plan "Underemployment" or "Shrinking Benefits." Ask the students to silently read his or her article and then discuss it with the group. Explain that the task will be to share the information in the article with the other group. Ask one person to serve as scribe to summarize the article and record the main points. (E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)	
d. Explain how economists compute a country's standard of living. (DOK1, EC3)	d. Students will use the Internet to define the standard of living. (E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6) Have students use the Internet to research a given era to compare price changes for household items. (E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)	d. Use observation in a classroom discussion to determine student understanding. Assess student understanding by observing contributions to class discussions and participation in activities.
e. Explain how the scarcity of productive resources (e.g., human, capital, technological, natural, etc.) requires the development of economic systems to make decisions about how goods and services are produced and distributed. (DOK2, EC4)	e. Have students complete one-page summaries of the current day economic struggles such as devastating hurricanes, earthquakes, or oil spills, bank crashes, mortgage crashes, and so forth and their roles in the economy. (E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)	e. Assess student understanding by observing contributions to class discussions and participation in activities.

Competency 4: Demonstrate the ability to apply and interpret social studies tools (e.g., time lines, maps, globes, graphs, charts, a compass, technology, primary and secondary documents, political cartoons, etc.). (DOK3, EC1)

Suggested Enduring Understandings
1. It is important to understand how to interpret social studies tools.
2. Political cartoons are good tools to help us learn economic concepts.
3. Primary and secondary sources of information can be used for research.
4. Special purpose maps help us understand economics in our area.

Suggested Essential Questions
1. Why is it important to have the ability to interpret charts, graphs, tables, and time lines relating to economics?
2. How do political cartoons help you understand economic concepts?
3. What is the difference between primary and secondary sources of information?
4. How do special purpose maps help us understand economics in our area?

Suggested Performance Indicators	Suggested Teaching Strategies	Suggested Assessment Strategies
a. Interpret special purpose maps. (DOK2, EC6)	a. Using the Internet, locate special purpose maps for your community. The students will interpret the maps in relation to economics.	a. Assess student understanding by observing contributions to class discussions and participation in activities.
b. Analyze information on graphs, charts, tables, and time lines. (DOK3, EC6)	b. Determine equilibrium price on supply and demand schedules and curves. Create a time line from the Great Depression to the present showing economic trends.	b. Assess student understanding by observing contributions to class discussions and participation in activities. Assess student time lines by using a timeline rubric generator on the Internet.
c. Analyze political cartoons. (DOK2, EC6)	c. Using the Internet, research political cartoons relating to economics. Present findings to the class in a chosen style of presentation.	c. Assess student presentations using the presentation rubric.
d. Utilize primary and secondary sources. (DOK2, EC6)	d. Visit the school library to locate primary and secondary resources related to economics. The students will create posters presenting the information.	d. Assess student posters using the poster rubric.

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For additional references, activities, and Web resources, please refer to the Business and Management
P.A.C.E. Web site at http://rcu.blackboard.com (available only to registered users).

Business Fundamentals

Unit 5: Business, Management, and Entrepreneurship

Competency 1: Identify potential business threats and opportunities to protect a business's financial well-being. (DOK3, BC4, BC7)

Suggested Enduring Understandings
1. Insurance is a necessary means of protecting against loss.
2. Insurance coverage is obtained through an insurance company or agent.
3. An insurance agent will assist in the process of settling a loss.
4. Speculative business risk should be identified for any business.

Suggested Essential Questions
1. What is insurance, and why do we need it?
2. How would you obtain insurance coverage?
3. What is the process of settling an insurance loss?
4. What are speculative business risks?

Suggested Performance Indicators	Suggested Teaching Strategies	Suggested Assessment Strategies
a. Describe the concept of insurance. (DOK1)	a. Have students use the Internet to define insurance. Have students post answers to a Wiki Blackboard. (E2, E3, E4, E5, E6, R1, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6) Have students use the Internet to define common insurance terms to include insurer, policyholder, policy, insured, peril, risk, and premium. Have students post answers to a Wiki Blackboard. (E2, E3, E4, E5, E6, R1, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)	a. Monitor class activity to ensure that all students participate. Evaluate students' Wiki/discussion board postings for correctness. Assess students' knowledge through a summative assessment using a classroom response system and/or Blackboard.
b. Obtain insurance coverage. (DOK3)	b. Have students use the Internet to research the most important types of insurance that a business will need to include property insurance, casualty insurance, life insurance, and worker's compensation insurance. Have students post findings to a Wiki/discussion board on Blackboard. (E2, E3, E4, E5, E6, R1, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6) Have students research a business of their choosing to determine what type of insurance coverage would be needed for the business. Students will post a question concerning insurance coverage on the Blackboard discussion board and then respond to another student's question concerning insurance coverage. (E2, E3, E4, E5, E6, R1, R2,	b. Monitor class activity to ensure that all students participate. Evaluate Internet research for content and appearance. Assess students' knowledge through a summative assessment using a classroom response system and/or Blackboard.

	Invite an insurance representative to the class to discuss insurance coverage typically used with businesses. Also have the representative discuss how insurance claims are filed and processed. Have students write a summative essay from what the speaker said. (W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5)	
c. Settle insurance losses. (DOK2)	c. Have students work in groups of three to role-play a situation in which their business was burned down. The students will be given a picture of the inside of a business. The students will list their inventory as seen and research the replacement value of each item to present to an insurance agent. The teacher will play the role of the insurance agent. The students will present their findings in front of the class and compare amounts of requested values so that they will realize the importance of listing all items to insure proper reimbursement and the importance of documentation of the items that a business might need to replace in case of a tragedy.	c. Monitor class activity to ensure that all students participate. Assess students' knowledge through a summative assessment using a classroom response system and/or Blackboard.

Competency 2: Discuss fundamental concepts of business to include business risk. (DOK1, BC4)

Suggested Enduring Understandings	**Suggested Essential Questions**
1. The role of business in society is very important. 2. The types of business ownership used in society today are sole proprietorship, partnership, and corporation. 3. Businesses are regulated by government in many ways. 4. Risk management is important in a business setting. 5. Insurance is very important in reducing business risk.	1. What must one do to prepare to own a business? 2. What are the three types of business ownership? 3. How are businesses regulated by the government? 4. How can a business maintain or control risk? 5. Why is insurance important to a business?

Suggested Performance Indicators	**Suggested Teaching Strategies**	**Suggested Assessment Strategies**
a. Discuss the role of business in society. (DOK1, EC2)	a. Have students define terms related to business fundamentals such as the following: business, production, mass production, marketing, finance, competition, efficiency, goods, services, productivity, output, entrepreneur, franchise, management, manager, planning, organizing, implementing, controlling, supervisor, work schedules, performance review, team building, corporation, partnership, and sole proprietorship. (E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)	a. Assess student understanding by observing contributions to class discussions and participation in activities and assignments.

Suggested Performance Indicators	Suggested Teaching Strategies	Suggested Assessment Strategies
b. Describe the types of business ownership to include sole proprietorship, partnership, and corporation. [(DOK1, EC3)]	b. Lead a class discussion of the three types of business ownership including sole proprietorship, partnership, and corporation. [(E1, E2, E3, E4, E5, E6, R1, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS2)] Have students list local businesses. Have them debate and explain how they know the type of ownership for each business. Students should use the State Better Business Bureau or the Small Business Administration Internet Web sites to research the individual Web sites of the businesses to reinforce their knowledge. [(E1, E2, E3, E4, E5, E6, R1, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS3, T1, T2, T3, T4)]	b. Observe student participation. Observe student participation.
c. Discuss ways business is regulated by government. [(DOK1, EC3)]	c. Allow students to brainstorm what might happen if there were no government regulations. [(E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)]	c. Reinforce brainstorming participation.
d. Explain the role of insurance in reducing business risk. [(DOK1)]	d. Have students define terms related to business risk and insurance, such as risk, risk taking, insurance, insurance policy, premium, coverage limit, actuary, deductible, risk management, opportunity cost, natural risk, human risk, economic risk, product liability insurance, controllable risk, insurable risk, non-insurable risk, and uncontrollable risk. [(E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)] Ask students to name 10 risks a person might face on any given day. Then ask students what types of risk a business might face on any given day.	d. Use the group work assessment rubric for assessing student work. Observe student participation.

Competency 3: Discuss the fundamental functions of marketing management. [(DOK1, BC9, BC11)]

Suggested Enduring Understandings	Suggested Essential Questions
1. The seven functions of marketing are important for all business situations. 2. The functions of management are important to a business's success. 3. All companies have levels of management. 4. It is important to recognize a person's leadership style.	1. What are the seven functions of marketing? 2. What are the functions of management? 3. What are the levels of management? 4. How can one find out his or her leadership style?

Suggested Performance Indicators	Suggested Teaching Strategies	Suggested Assessment Strategies
a. Describe the seven functions of marketing to include financing, information management, distribution, product/service management, pricing, promotion, and	a. Have students define terms related to marketing management and business plans, such as retailers, wholesalers, buying, selling, marketing concept, transporting, customer oriented, sales oriented, product, price, distribution, target market, market research, promotion, business plan, and planning. [(E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)]	a. Assess knowledge through testing. Observe student participation.

	selling. [DOK1, EC2]		Have students create a product they would like to market to their friends. Have them plan the product on paper and then create a simple prototype. Have students present their products to a panel of judges (students, teachers, or business leaders) for review. [E1, E2, E3, E4, E5, E6, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6]	
b.	Discuss the functions of management to include planning, organizing, implementing, and controlling. [DOK1]	b.	Ask students to come up with examples of the functions for other situations, such as a bakery introducing a new line of cookies or a video game company creating a new line of games.	b. Use peer involvement for student assessment.
c.	Explain levels of management to include top, middle, and supervisory, and explain vertical and horizontal management. [DOK1]	c.	Ask students to give their opinions of what a person would do at each level of management. The teacher and students will be involved in a class discussion about the role of management in a horizontal organization and a vertical organization. Discuss the pros and cons of both systems. [CS1, CS2, CS3, CS4, CS5]	c. Observe student participation. Assess student understanding by observing contributions to class discussions and participation in activities.
d.	Differentiate among leadership styles to include autocratic (directive), democratic (consultative), and laissez-faire (participative). [DOK1]	d.	Have students complete a leadership motivation assessment (ex. http://www.mindtools.com/pages/article/newLDR_01.htm). Have students choose a professional person in the news who demonstrates leadership skills. Discuss traits that make them leaders. Ask, "Why do you think this person is a leader?"	d. Use completion of motivated assessment for a participation grade. Use an interview assessment rubric for evaluation.
e.	Discuss the qualities that determine an effective supervisor. [DOK1]	e.	The students or teacher will use role-play to demonstrate characteristics of an effective supervisor. All characteristics should be included in the demonstration including giving clear directions, training new employees, being consistent, treating employees fairly, being firm when necessary, setting a good example, delegating responsibility, and fostering teamwork. Discuss and differentiate between a good leader and someone who is simply supervising employees. [E1, E2, E3, E4, E5, E6, R1, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6] Watch reality management television broadcasts such as "Undercover Boss", "The Apprentice", and "Shark Tank" that cover quality control practices and management skills that ensure quality products.	e. Assess student understanding by observing contributions to class discussions and participation in activities. Complete teacher-created question guide on chosen broadcast.

Competency 4: Research entrepreneurship opportunities. [DOK4, BC6]

Suggested Enduring Understandings	Suggested Essential Questions
1. Knowing what entrepreneurship means is necessary for a business. 2. Society needs people who are willing to start business ventures. 3. Each component of a business plan is important. 4. There are many sources for funding a business venture. 5. Having a plan for a business layout is needed when starting a business.	1. What does entrepreneurship mean? 2. What are some business ventures that you might be interested in? 3. What are the components of a business plan? 4. What are some sources for funding a business? 5. Why is your business layout so important?

Suggested Performance Indicators	Suggested Teaching Strategies	Suggested Assessment Strategies
a. Review the definition of entrepreneurship. [DOK1]	a. Have students define entrepreneurship and entrepreneur and discuss people in the community that are business owners.	a. Assess student understanding by observing contributions to class discussions and participation in activities.
b. Research opportunities for business ventures. [DOK2]	b. Have students use the Internet to research business opportunities in your area.	b. Evaluate student responses to the research.
c. Analyze components of a business plan. [DOK4, EC3]	c. Students will complete a business plan containing the following components: description and analysis on the proposed business, organizational plan, marketing plan, and financial plan.	c. Use the business plan rubric for accuracy and grading.
d. Determine sources of funding for venture creation/start-up. [DOK1]	d. Use the Internet to research sources of funding.	d. Evaluate the list of funding sources for completeness and suitability for the selected venture.
e. Design a business layout. [DOK3]	e. Create a storyboard to include a business/floor layout, a business card, a business sign, flooring and wall colors, and an example of a business front.	e. Use a poster rubric for evaluation.
f. Define start-up costs for a business. [DOK1]	f. In groups, have students brainstorm examples of start-up costs for a business. Define start-up costs for a business as the one-time only expenses that are paid to establish a business. Common start-up costs include equipment and supplies, furniture and fixtures, vehicles, remodeling, legal and accounting fees, and licensing fees. [E3, E4, E5, E6, R1, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6]	f. Monitor class activity to ensure that all students participate. Assess students' knowledge through a summative assessment using a classroom response system and/or Blackboard.

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For additional references, activities, and Web resources, please refer to the Business and Management
P.A.C.E. Web site at http://rcu.blackboard.com (available only to registered users).

Business Fundamentals

Unit 6: Business Law

Competency 1: Discuss business laws and regulations. (DOK1, BC1)

Suggested Enduring Understandings	Suggested Essential Questions
1. Name various types of tort and their legal implications. 2. There are agencies to protect the employee as well as the employers. Safety procedures are put in place to protect both people and equipment. 3. Computer equipment can potentially pose health hazards. 4. Laws are in place for workplace safety. 5. There are laws in place for noncompliance to safety guidelines.	1. What is a tort? 2. What are some legal guidelines for businesses? 3. Does the employee have any rights? 4. What are some worker's rights in regard to workplace safety? 5. What are the potential health hazards when working with computer equipment? 6. What are some safety rules that are implemented at your school? 7. What are some consequences to federal guidelines?

Suggested Performance Indicators	Suggested Teaching Strategies	Suggested Assessment Strategies
a. Describe legal and ethical considerations for businesses including patents, copyrights, and trademarks. (DOK1, EC5)	a. Discuss the difference between ethics and law and how ethics determine how law is made. Present scenarios that represent the legal aspect of patents, copyrights, and trademarks. Lead students in a discussion. (E1, E2, E3, E4, E5, E6, R1, R2, R3, R4, R5, R6, S3, W1, W2, W3, W4, W5, CS2, CS3, T1, T2, T3, T4, T5, T6)	a. Use a matching game/quiz where students match a scenario/situation with the appropriate term, patents, copyright, or trademark to check for student understanding.
b. Discuss human resource and workplace regulations including Occupational Health and Safety (OSHA) Standards Act, Equal Employment Opportunity (EEO) Act, Americans with Disabilities Act, Family Medical Leave Act, and Fair Labor Standards Act. (DOK1, EC3)	b. Create a scavenger hunt for the government Web sites for OSHA, EEOC, and Americans with Disabilities Act. Assign groups to work on different "hunts." Have students complete the scavenger hunt and present their findings to the class. (E1, E2, E3, E4, E5, E6, R1, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS2, T2, T3, T4)	b. Use a fill-in-the-blank test based on the scavenger hunt, and include a word bank.
c. Describe basic torts. (DOK1, EC3)	c. Define torts. Have the students to search the Internet for news articles that they think involve torts. Have students to report to the class and create an in-depth discussion regarding torts.	c. Assess student knowledge by observation.
d. Discuss business tax regulations including reasons for taxes, uses of tax monies, income tax, Social Security (FICA) withholdings, sales tax, property tax, and payroll tax. (DOK1, EC3, EC4)	d. Have students to complete tax documents such as W-2 or review pay stub and calculate income tax, Medicare withholding, and FICA using a table. Have students to write down at least 10 facts that they have learned about taxes in the lesson. (E1, E2, E3, E4, E5, E6, R1, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS2, CS4, CS5)	d. After discussion, create a test based on student-created questions.
e. Identify health	e. Have students work in teams and use the	e. Assess student

concerns. [(DOK 1)]	Internet to locate information related to health and safety in the workplace. Have each team locate the following: a. The roles and responsibilities of the Health and Safety Authority in a specific state b. Workers' rights and responsibilities in regard to health and safety in the workplace c. Ways to avoid workplace hazards [(E1, E2, E3, E4, E5, E6, R1, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)] Have students use the Internet to identify health concerns (carpal tunnel syndrome, eye strain, falls, spills, burns, muscle strain, and unsafe equipment operation) in the workplace and then create a brochure that discusses health concerns, its cause, and solutions to the problem. [(E1, E2, E3, E4, E5, E6, R1, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)]	understanding by observing contributions to class discussions and participation in activities. Assess student understanding by checking brochures for accuracy.
f. Review safety procedures for a given career field. [(DOK1)]	f. Have students use the Internet to locate information related to a given career field and review safety procedures for that field. Have them present their findings using an electronic slide presentation and explain why those procedures are needed and how the laws presented in Unit 5 apply to safety in that career field. [(E1, E2, E3, E4, E5, E6, R1, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)] Have students demonstrate safety precautions used when using equipment such as a photocopier, scissors, a stapler, a hot glue gun, and extension cords in the workplace. [(CS1, CS2, CS3, CS4, CS5)] Invite a local business representative to discuss procedures for emergency situations in the workplace. [(CS1, CS2, CS3, CS4, CS5)] Invite a human resource specialist to discuss his or her safety training plan. Have students take notes. [(CS1, CS2, CS3, CS4, CS5)] Have students work in teams to create a safe work environment portfolio/policy/procedures manual for a local business to include safety rules, potential safety hazards, and solutions or preventions. [(E1, E2, E3, E4, E5, E6, R1, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)]	f. Assess student understanding by observing contributions to class discussions and participation in activities. Evaluate student understanding by using the Role-Play or Skit Assessment Rubric. Assess student understanding by reviewing the students' Guest Speaker Evaluation Form. Assess student understanding by reviewing the students' Guest Speaker Evaluation Form. Evaluate student understanding by using the Group Work Assessment Rubric.
g. Investigate federal	g. Have students tour the career–technical center	g. Evaluate research for

safety regulations and procedures for reporting noncompliance. (DOK1)	to discover various health and safety regulations related to each occupational area. Have them work in teams to create a booklet for each program's health and safety rules and procedures. (E1, E2, E3, E4, E5, E6, R1, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)	content and appearance.

Competency 2: Determine the various aspects of contract law. (DOK1, BC1)

Suggested Enduring Understandings

1. There are different types of legally binding contracts.
2. Legal contracts are binding.

Suggested Essential Questions

1. Why should I be concerned about signing a contract?
2. What are my options when dealing with a legal contract?

Suggested Performance Indicators	Suggested Teaching Strategies	Suggested Assessment Strategies
a. Describe the four types of contracts including expressed, implied, unilateral, and bilateral. (DOK1)	a. Create index cards that have the words, "expressed, implied, unilateral, and bilateral" written on them. After defining these terms, present students with case studies that involve various types of contracts. Have them to hold up the card with the type of contract that they think the situation involves. (R1, R2, R3, R4, R5, R6, CS1, CS2)	a. Use a teacher-created Jeopardy game with headings and answers for expressed, implied, unilateral, and bilateral to assess student understanding.
b. Discuss contractual concept of mistake, misrepresentation, and fraud. (DOK1)	b. Identify the difference in mistakes, misrepresentations, and fraud in contracts. Have students draw random slips of paper that have "mistake," "misrepresentation," or "fraud" written on individual slips. Students will draw a slip and tell a fact about that type of contract. (R1, R2, R3, R4, R5, R6, CS2, CS3)	b. Evaluate student understanding by observation.

Competency 3: Determine legalities of borrowing money and paying bills. (DOK1, BC1)

Suggested Enduring Understandings

1. Name some types of negotiable instruments.
2. Name some different types of bankruptcy.
3. Define secured and unsecured credit.

Suggested Essential Questions

1. What are negotiable instruments?
2. What is the difference in secured and unsecured credit?

Suggested Performance Indicators	Suggested Teaching Strategies	Suggested Assessment Strategies
a. Define various types of negotiable instruments, such as checks, contracts, bill of sale, types of stock, bonds, and documents of title. (DOK1, EC3)	a. Discuss the types and the legalities of negotiable instruments. Play the game, "What Am I" (20 questions). Students will describe a negotiable instrument, and another classmate will give the name of the instrument.	a. Assess student understanding by observation.
b. Explain the difference in a secured and an unsecured credit transaction. (DOK1, EC3)	b. Discuss collateral, cosigning, lien, guarantor, principal, and debtor. Students will complete a teacher-created crossword puzzle using terms regarding terms about secured and unsecured	b. Check the crossword for correctness.

					credit.
c.	Discuss the laws prohibiting abuses in credit. [DOK1, EC3]	c.	Create a jigsaw assignment for different students to research Federal Equal Credit Opportunity Act, Federal Fair Debt Collection Practices, and Federal Fair Credit Billing Act, Federal Fair Credit Report Act, and Credit Repair Organizations Act. Students will research one particular topic and either create a PowerPoint presentation or a poster and present their research information.	c.	Assess presentation by using the Presentation Assessment Rubric.
d.	Discuss various types and aspects of bankruptcy. [DOK1, EC3]	d.	Create a PowerPoint presentation on the various types and aspects of bankruptcy and their implications toward business. [E1, E2, E3, E4, E5, E6, R1, R2, R3, R4, R5, R6] Assign debate teams, and present a scenario of a business bankruptcy. Debate the reasons for the bankruptcy and a better method of financial recovery.	d.	Use the Presentation Assessment Rubric to check presentations for student understanding and accuracy. Check for student understanding by observation.

Competency 4: Define and discuss sales and property law. [DOK1, BC1]

Suggested Enduring Understandings	Suggested Essential Questions
1. It is important to carefully deal with a bill of sale.	1. Why should I have a bill of sale for the purchase or resale of a vehicle?

Suggested Performance Indicators		Suggested Teaching Strategies		Suggested Assessment Strategies
a. Define the legal aspects of a bill of sale. [DOK1]	a.	Discuss the purchase or resale of an automobile. What were the steps in creating a bill of sale including calculating the price of the car, taxes, and title fee? [R1, R2, R3, R4, R5, R6, CS2, CS3]	a.	Write the steps in completing the sale of a personal vehicle.
b. Determine the rights of the seller and buyer in a contractual agreement. [DOK1]	b.	Discuss the legally binding aspects of a sales contract. [R1, R2, R3, R4, R5, R6, CS2] Review a court citation regarding a court case involving a sales contract, and discuss the buyer and the seller. Hold a classroom debate regarding the differing opinions.	b.	Create a "plus, minus, interesting" chart. Using the debate rubric, assess the completion of the activity.

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Business Fundamentals

Unit 7: Personal Finance

Competency 1: Explain the fundamental principles of financial exchanges. [DOK2]

Suggested Enduring Understandings	Suggested Essential Questions
1. Students will learn the exchanges of money and finances in the economy. 2. There are legal responsibilities associated with financial exchanges.	1. What role does money play in our economy? 2. What are the legalities when dealing with money and finances?

Suggested Performance Indicators	Suggested Teaching Strategies	Suggested Assessment Strategies
a. Explain forms of financial exchange. (DOK1, EC3)	a. Define money to include that it consists of currency, checkable deposits, traveler's checks, savings accounts, time deposits, money market mutual fund accounts, debit cards, and electronic money. Have students compare, contrast, and determine relationships between the various types of currency to include legal tender notes and coinage. Describe the three functions of money to include store of value, unit of account,	a. Monitor class activity to ensure that all students participate.

	and medium of exchange. Describe the methods of obtaining capital to include equity, capital, retained earnings, and debt capital. Explain the time value of money to include the role of time in demand. (CS2, CS3, CS4, CS5, EC1, EC2)	
b. Identify types of currency. (DOK1, EC3)	b. Have a guest speaker from the Federal Reserve System in New Orleans speak to students about the process of making and distributing money. (CS1, CS2, CS3, EC1, EC3)	b. Evaluate students' understanding by writing five new facts that they learned from the presentation.
c. Describe functions of money. (DOK1, EC3)	c. Hold a classroom discussion on the benefits of credit to include convenience, protection, emergencies, opportunity to build credit, quicker gratification, special offers, and bonuses. Be sure to include the potential risks of credit to include interest, overspending, debt, and identity theft. (S1, CS1, CS2, CS4, CS5, CS6, EC1, EC2, EC3, EC4)	c. Assess students' knowledge through a summative assessment using a classroom response system and/or Blackboard.
d. Describe sources of income. (DOK1, EC1)	d. View the video "Behind the News: Money" provided by http://www.unitedstreaming.com. Complete the discussion guide. (CS2, EC1)	d. Assess student understanding by administering a fill-in-the-blank quiz that includes a word bank.
e. Explain the time value of money. (DOK1, EC1)	e. Hold a classroom discussion on opportunity costs and the part that it plays in marketing. (S1, CS1, CS2, CS4, CS5, CS6, EC1)	e. Assess student understanding based on participation in class discussion.
f. Explain the purposes and importance of credit. (DOK2, EC3)	f. Hold a classroom discussion about the four (or six) Cs of credit that include character, capacity, capital, and conditions/circumstances and sometimes include collateral, coverage, and capability. List why each is important and why banks would need to know the four (or six) Cs of credit. (S1, CS1, CS2, CS4, CS5, CS6, EC1, EC2, EC3, EC4)	f. Use a checklist to evaluate the list created by students.
g. Explain legal responsibilities associated with financial exchanges. (DOK1, EC3)	g. View the "The American Currency Exhibit," "Mutual Funds," and "The Money Connection" that can be ordered from the Federal Reserve System with no cost. From the teacher's guide from "Savers and Borrowers," have students complete practical examples and realistic scenarios that will assist students in making crucial financial decisions. (E1, E3, R1, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, CS6, EC1, EC2, EC3, EC4)	g. Evaluate student examples and scenarios based on a rubric.

Competency 2: Manage personal finances to achieve financial goals. (DOK3, MKT15)

Suggested Enduring Understandings

1. It is imperative to manage your personal finances in today's economy.

2. Protecting your credit is vital to a healthy financial profile.

Suggested Essential Questions

1. Why should I keep up with my spending?

2. What difference does it make if my credit rating is good or bad?

Suggested Performance Indicators	Suggested Teaching Strategies	Suggested Assessment Strategies
a. Discuss financial needs. (DOK2, EC2)	a. View the video "Needs and Wants" provided by United Streaming. Upon completion, have students list all of the items they can think of that they purchased over the past month. Divide students into groups of three to four in order to determine which items were wants and which items were needs. The group must come to a consensus. The group will present to the class its findings via an electronic slide presentation. Have each of the other groups use a presentation rubric to determine grading for the presenting group. (E1, E2, E3, E4, E5, E6, R1, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, T1, T2, T3, T4, T5, T6, CS1, CS2, CS5, CS6, EC1, EC3)	a. Evaluate the Needs and Wants presentation for content and appearance using the Presentation Rubric.
b. Set financial goals. (DOK2, EC1, EC2)	b. Have students use the NEFE High School Planning Program that can be ordered from the National Endowment for Financial Education (http://www.nefe.org) free of charge and complete the exercises in the book. (E1, E3, R1, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, CS6, EC2, EC3)	b. Evaluate the completed exercises for accuracy and completion.
c. Develop personal budgets. (DOK1, EC1, EC2)	c. Use budgeting software to create a personal budget. (E2, S1, S2, S3, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, M1, M2, M3, M4, T1, T2, T3, T4, T5, T6, CS1, CS2, CS3, CS4, CS5, CS6, EC1, EC2, EC3, EC4) View the videos "Eating for Less: Lily Gets Her Money's Worth" and "Feeding Your Toddler" provided by http://www.unitedstreaming.com. Upon completion, hold a classroom discussion on the basics of shopping and food preparation to make ends meet. (E1, E3, R1, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, CS6, EC1, EC2, EC3, EC4)	c. Evaluate the completed personal budget by using a checklist.
d. Discuss tax liabilities. (DOK1, EC3)	d. Discuss the information that is on the W-2 and the Form 1040EZ and the legal reason to save documentation for 10 years. Discuss Social Security taxes, Medicare taxes, and Mississippi taxes. (CS1, CS2, CS3)	d. Monitor class activity to ensure that all students participate.
e. Interpret a pay stub. (DOK1, EC3, EC5)	e. Review a pay stub, and discuss the various benefits that are not included on that pay stub that add value to pay to include paid leave, health insurance, retirement plans, life insurance, disability insurance, and education assistance. (R1, R2, R3, R4, R5, R6, CS1, CS2, CS3, CS4, CS5, CS6, EC2, EC3)	e. Monitor class activity to ensure that all students participate.
f. Read and reconcile bank statements. (DOK2, EC3)	f. Use the *Banking on Your Future* books from the Young Banker's at http://www.msbankers.com (free resource) or http://www.nefe.org (another free resource) to allow students to go through the process of personal banking. (E1, E2, E3, R1, R2, R3, R4, R5, R6, S1, S2, W1, W2, W3, W4, W5, M1, M2, M3, CS1, CS2, CS3, CS4, CS5, CS6, EC1, EC2, EC3)	f. Monitor class activity to ensure that all students participate.

g. Maintain financial records. (DOK1, EC1)	g. View the video "What is Financial Future" at http://www.unitedstreaming.com. Use the Blackline master posted at the same Web site as student-guided notes. (CS1, CS2, CS3, CS4, EC1, EC2, EC3, EC4)	g. Using the Blackline master of "What is Financial Future," create a quiz using Blackboard on the need for financial planning. The original quiz is located at http://www.unitedstreaming.com.
h. Discuss strategies for the wise use of credit. (DOK3, EC1, EC3, EC6)	h. View the video "Tools for Financial Success" found at http://www.unitedstreaming.com. Have students create a Venn diagram provided by United Streaming on the financial goals they have for the present and for the future to be presented to the class. Have each student evaluate his or her own financial planning based on realistic goals versus unrealistic goals. (E1,E2,E3,E5, S1, S2, S3, W1, W2, W3, W4, W5, M1, M2, M3, CS1, CS2, CS3, CS4, EC1, EC2, EC3, EC4) Have students participate in a mock automobile purchase where they research the car of their dreams and calculate the total cost of purchasing that car with the features wanted. They are then to research various loans to determine the total cost of paying for the car including interest rates over a 36-, 48-, and 60-month period. After the total cost is determined, students are to research the cost of insurance, tag, tax, and title of the vehicle and present the total costs to the class using an Excel spreadsheet and graph of those costs. (R1, R2, R3, R4, R5, R6, S1, S2, S3, W1, W2, W3, W4, W5, M1, M2, M3, M4, M5, CS1, CS2, CS3, CS4, CS5, CS6, EC1, EC2, EC3, E4)	h. Evaluate the Venn diagram and presentation for content and appearance.
i. Explain the importance of maintaining a positive credit history. (DOK2, EC1, EC3)	i. Introduce Equifax, Experian, and TransUnion as the three main credit-reporting agencies, and describe how the credit score is used by lenders and potential employers. (CS1, CS2, CS3, EC3) Hold a classroom debate on the ethical uses of credit-reporting agencies in determining employment. Use a teacher-created debate rubric in determining proper procedures. (E1, E2, E3, E4, E5, E6, R1, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, T1, T2, T3, T4, T5, T6, EC2)	i. Assess students' knowledge through a summative assessment using a classroom response system and/or Blackboard.
j. Protect against identity theft. (DOK1)	j. Have students view "Stolen Identity: Crimes of the Millennium" from http://www.unitedstreaming.com and/or the movie *The Net*, and hold a classroom discussion on how to prevent identity theft. (S1, S2, CS1, CS2, CS3, CS4, CS5, CS6)	j. Monitor class activity to ensure that all students participate.
k. Prepare personal income tax forms. (DOK3, EC1, EC3)	k. Download the 1040EZ from http://www.irs.gov, and have students complete a tax form with teacher-created mock information and W-2. Also,	k. Evaluate the tax forms for correctness.

have students prepare a Mississippi tax form using the same mock documentation. [E1, E2, R1, R2, R3, R4, R5, R6, S1, S2, W1, W2, W3, W4, M1, M2, M3, M4, CS1, CS2, CS3, CS4, CS5, CS6, EC1, EC2, EC3]

Competency 3: Recognize the role of financial services providers in achieving financial goals. [DOK2, BC4, BC7]

Suggested Enduring Understandings	Suggested Essential Questions
1. Many types of financial service providers exist for our use. 2. When selecting a financial service provider, you should consider the attributes of each.	1. What are some of the different types of financial service providers? 2. When selecting a financial services provider, what attributes are important for consideration?

Suggested Performance Indicators	Suggested Teaching Strategies	Suggested Assessment Strategies
a. Describe types of financial services providers. [DOK1, EC1, EC3]	a. Have students use the Internet to research types of financial services providers. Define for them a financial services provider as a retailer that provides personal services that relate to money or other financial matters. Explain the types of financial services providers to include banks, credit unions, accounting firms, tax-preparation firms, insurance companies, and stock-brokerage firms. Have students present findings to the class. [E2, E3, E4, E5, E6, R1, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6]	a. Monitor class activity to ensure that all students participate.
b. Discuss considerations for selecting a financial services provider. [DOK2, EC1, EC2, EC3]	b. Have students discuss considerations in selecting a financial services provider to include the original cost of obtaining the financial service, the interest rate, and the power that the financial services providers will have to influence business operations. Have students post comments and ideas on a Wiki/discussion board in Blackboard. [E2, E3, E4, E5, E6, R1, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6]	b. Evaluate students' Wiki/discussion board postings for correctness.

Competency 4: Apply investment strategies to ensure financial well-being. [DOK2, BC4, BC7]

Suggested Enduring Understandings	Suggested Essential Questions
1. Many types of investments exist for our financial well-being. 2. Businesses need financial resources.	1. What are some of the different types of investments? 2. What is the nature of capital investments? 3. Why do businesses need financial resources to meet the needs of the business? 4. What are some of your investment goals for the future?

Suggested Performance Indicators	Suggested Teaching Strategies	Suggested Assessment Strategies
a. Explain types of investments. [DOK2, EC3]	a. Have students use the Internet to research types of investments to include the most common financial investments such as interest-bearing checking accounts, savings accounts, savings	a. Monitor class activity to ensure that all students participate.

		bonds, certificates of deposit, money market accounts, mutual funds, and treasury instruments. Have students present findings to the class. (E2, E3, E4, E5, E6, R1, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)		
b.	Explain the nature of capital investment. (DOK2, EC3)	b.	Discuss the nature of capital investment to include the fact that businesses need financial resources in order to meet needs of the business. Capital investment allows the business to be provided with the money needed to grow the business. Have students post comments and ideas on a Wiki/discussion board in Blackboard. (E2, E3, E4, E5, E6, R1, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)	b.	Evaluate students' Wiki/discussion board postings for correctness.
c.	Establish investment goals and objectives. (DOK2, EC3)	c.	Have students use the Internet to research investment goals and objectives to include the importance of investors setting investment goals based on the amount of liquidity, safety, and growth. Have students present findings to the class. (E1, E2, E3, E4, E5, E6, R1, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)	c.	Evaluate research for content and appearance.

Competency 5: Apply payroll concepts. (DOK3, MA1, MA2, MA3, MA4, MA5, MA6, SS5, SS7, H1)

Suggested Enduring Understandings	Suggested Essential Questions
1. Different types of pay schedules are used when calculating employee payroll.	1. How are schedules used when calculating employee payroll?
2. When calculating hourly wages, employee's overtime pay, piece rate pay, salary, straight, and variable commission must all be used.	2. What must be used to calculate employee hourly wages?
3. Time worked can be calculated per day, week, or pay period.	3. How can time worked be calculated?
4. Tax tables are used to determine federal income tax withheld.	4. What is used to determine federal income tax withheld?
5. The percentage method is used to determine federal income tax withheld.	5. How are percentages used to determine federal income tax withheld?
6. Each state uses a certain percentage to calculate state income tax.	6. How does each state calculate state income tax?
7. Some states use a variable tax base to calculate state income tax.	7. How are variable tax bases used to calculate state income tax?
8. Social Security taxes are calculated and withheld from employee earnings.	8. How are Social Security taxes calculated?
9. Medicare taxes are calculated and withheld from employee earnings.	9. How are Medicare taxes calculated?
10. The legislative has a history of its role in the creation of the federal income tax, Social Security tax, and Medicare tax.	10. What role has the legislative played in the creation of federal income tax, Social Security tax, and Medicare tax?
11. Health insurances are deducted from employees' earnings.	11. How are health insurances deducted from employees' earnings?
12. An employee's net earnings are determined after all deductions have been calculated.	12. How is an employee's net earnings calculated?
13. An earnings statement must be completed when computing payroll.	13. What is the purpose of an earnings statement?
14. Completing a W-4 form demonstrates the practices of citizenship for participation in a democratic society.	14. What is the purpose of completing a W-4 form?
15. A 1040EZ is used when preparing an income tax return.	15. When is a 1040EZ form used?

Suggested Performance Indicators	Suggested Teaching Strategies	Suggested Assessment Strategies
a. Compare and calculate the various types of pay schedules. (DOK1, EC1)	a. Ask students the following questions: How many of you are currently working to earn a paycheck? Have you actually looked closely at your pay stub? Do you know for sure that you are being paid properly? Do you get to keep all the money you earn? (E1, E2, E3, E4, E5, E6, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)	a. Assess student understanding by observing contributions to class discussions and participation in activities.
b. Calculate pay for hourly wage employees including overtime pay, piece rate pay, salary, straight and variable (graduated)	b. Have students calculate hourly wages according to a given scenario.	b. Evaluate completed forms for accuracy and completeness.

	commission, and salary plus commission. (DOK2, EC1)		
c.	Calculate time worked per day, week, and pay period (including overtime). (DOK2, EC1)	c. Have students calculate time worked according to a given scenario.	c. Evaluate completed forms for accuracy and completeness.
d.	Use tax tables to determine federal income tax withheld. (DOK1, EC1)	d. Have students review a tax table and determine the federal income tax withheld.	d. Evaluate completed forms for accuracy and completeness.
e.	Use the percentage method to determine federal income tax withheld. (DOK2, EC1)	e. Provide students with a federal tax schedule. Have students calculate the federal income tax withheld from an employee's earning.	e. Evaluate completed forms for accuracy and completeness.
f.	Use a given percent to calculate state income tax. (DOK2, EC1)	f. Have students use the Internet to research their state's income tax rate. Instruct the students to calculate the state income tax withheld according to a given scenario.	f. Have students self-assess research using the Web Page Evaluation Checklist.
g.	Use a variable tax base (graduated income basis) to calculate state income tax. (DOK2, EC1)	g. Have students use a tax base to calculate a state income tax.	g. Assess student understanding by observing contributions to class discussions and participation in activities.
h.	Calculate Social Security taxes to be withheld. (DOK2, EC1)	h. Have students calculate Social Security taxes according to a given scenario.	h. Assess student understanding by observing contributions to class discussions and participation in activities.
i.	Calculate Medicare taxes to be withheld. (DOK2, EC1)	i. Have students calculate Medicare taxes to be withheld according to a given scenario.	i. Assess student understanding by observing contributions to class discussions and participation in activities.
j.	Analyze legislative history and the presidential role in the creation of the federal income tax, Social Security, and Medicare. (DOK3, EC3, EC5)	j. Have students use the Internet to research the legislative history and presidential role in the creation of the federal income tax, Social Security, and Medicare. What were the reasons behind the creation of the federal income tax, Social Security, and Medicare? What is the current status of these systems? (History of the U.S. tax system: http://www.treasury.gov/education/fact-sheets/taxes/ustax.shtml; Social Security history: http://www.ssa.gov/history/history.html; and history of Medicare: http://www.cms.hhs.gov/History/) (E2, E3, E4, E5, E6, R1, R2, R3, R4, R5, R6, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6) Have students use their historical knowledge to assess the current status of the federal income tax, Social Security, and Medicare. Have students debate each topic. (E1, E2, E3, E4, E5, E6 R1, R2, R3, R4, R5, R6, CS1,	j. Evaluate the brochure using the Sources of Government Funding Brochure Checklist.

CS2, CS3, CS4, CS5 T1, T2, T3, T4, T5, T6)

Classroom debate how-to's may be found at the following Web sites:
http://712educators.about.com/library/howto/ht debate.htm
http://web.archive.org/web/20060503194518/htt p://w3.tvi.edu/~cgulick/roles.htm
http://web.archive.org/web/20060502021955/htt p://www.occdsb.on.ca/~proj1615/debate.htm

Access the IRS Web site at http://www.irs.gov/ , and lead the class in a discussion in which students evaluate the United States taxation system. (E1, E2, E3, E4, E5, E6, R1, R2, R3, R4, R5, R6, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)

Have students use Internet resources to define the characteristics of capitalism and evaluate the role of the U.S. taxation system in a capitalistic society. (E1, E2, E3, E4, E5, E6, R1, R2, R3, R4, R5, R6, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)

Have students use Internet resources to compare and contrast the sources of government funding of the United States (i.e., taxation) to France, Germany, Russia, and China. (E1, E2, E3, E4, E5, E6, R1, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)

Provide information related to design principles.
http://desktoppub.about.com/cs/basics/f/dtp_rul es.htm
http://desktoppub.about.com/od/designprinciple s/Principles_of_Design.htm

Have students create a brochure that lists and describes sources of government funding for France, Germany, Russia, and China. Include an analytical section under each country describing the pros and cons of the funding sources. Have students present their findings to the class. (E1, E2, E3, E4, E5, E6 R1, R2, R3, R4, R5, R6 W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5 T1, T2, T3, T4, T5, T6)

k. Calculate employee's share of health insurance deductions. (DOK1, EC1)	k. Have students research the Internet to find cost of different types of health insurance.	k. Have students self-assess research using the Web Page Evaluation Checklist.
l. Calculate net pay. (DOK1, EC1)	l. Demonstrate how to calculate employee net earnings.	l. Evaluate completed forms for accuracy and completeness.
m. Complete an earnings	m. Demonstrate the steps to complete an earnings	m. Evaluate completed

statement. (DOK1, EC1)	statement.	forms for accuracy and completeness.
n. Complete a payroll register. (DOK3, EC3)	n. Demonstrate payroll procedures using a data projector and spreadsheet software. Have students develop a spreadsheet with formulas and then input payroll information for 10 employees. (E1, E2, E3, E4, E5, E6 R1, R2, R3, R4, R5, R6 W1, W2, W3, W4, W5 CS1, CS2, CS3, CS4, CS5 T1, T2, T3, T4, T5, T6)	n. Evaluate the payroll spreadsheet for accuracy and completeness.
o. Prepare Form W-4 to demonstrate the practices of citizenship for participation in a democratic society. (DOK2, EC3)	o. Demonstrate how to prepare Form W-4 and a 1040EZ income tax return. Have students complete the forms (http://taxes.about.com/od/preparingyourtaxes/ht/W4.htm and http://www.irs.gov/). (E1, E2, E3, E4, E5, E6 R1, R2, R3, R4, R5, R6, W1, W2, W3, W4, W5, CS1, CS2, CS3, CS4, CS5, T1, T2, T3, T4, T5, T6)	o. Evaluate completed forms for accuracy and completeness.
p. Prepare a 1040EZ income tax return. (DOK3, EC3)	p. Obtain copies of a 1040EZ form from the Internet or local post office. Have students complete the 1040EZ.	p. Evaluate completed forms for accuracy and completeness.

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States: Colombia Pictures Corporation.

For additional references, activities, and Web resources, please refer to Business P.A.C.E. Web site:
http://rcu.blackboard.com (available only to registered users).

Student Competency Profile

Student's Name: _____

This record is intended to serve as a method of noting student achievement of the competencies in each unit. It can be duplicated for each student, and it can serve as a cumulative record of competencies achieved in the course.

In the blank before each competency, place the date on which the student mastered the competency.

Unit 1: Introduction to Business

1. Identify school and program policies and procedures. [DOK1]
2. Discuss the purpose of the course. [DOK1]
3. Implement Green Business Practices. [DOK3]

Unit 2: Communication and Interpersonal Skills

1. Apply the fundamentals of communication. [DOK2]
2. Demonstrate interpersonal skills that contribute to positive work relationships. [DOK2]
3. Demonstrate the ability to interact and handle conflict in the business environment. [DOK2]

Unit 3: Professional Development

1. Research career opportunities and employment skills. [DOK2]
2. Demonstrate appropriate workplace ethics. [DOK2]
3. Demonstrate appropriate business etiquette skills. [DOK2]

Unit 4: Economics

1. Apply basic economic concepts. [DOK2]
2. Examine the characteristics of economic systems, and discuss the relationships among them. [DOK2]

3. Examine economic indicators and trends such as production, distribution, and consumption of goods and services. (DOK2)

4. Demonstrate the ability to apply and interpret social studies tools (e.g., time lines, maps, globes, graphs, charts, a compass, technology, primary and secondary documents, political cartoons, etc.). (DOK3)

Unit 5: Business, Management, and Entrepreneurship

1. Identify potential business threats and opportunities to protect a business's financial well-being. (DOK3)

2. Discuss fundamental concepts of business to include business risk. (DOK1)

3. Discuss the fundamental functions of marketing management. (DOK1)

4. Research entrepreneurship opportunities. (DOK4)

Unit 6: Business Law

1. Discuss business laws and regulations. (DOK1)

2. Determine the various aspects of contract law. (DOK1)

3. Determine legalities of borrowing money and paying bills. (DOK1)

4. Define and discuss sales and property law. (DOK1)

Unit 7: Personal Finance

1. Explain the fundamental principles of financial exchanges. (DOK2)

2. Manage personal finances to achieve financial goals. (DOK3)

3. Recognize the role of financial services providers in achieving financial goals. (DOK2)

4. Apply investment strategies to ensure financial well-being. (DOK2)

5. Apply payroll concepts. (DOK3)

Appendix A: Suggested Rubrics and Checklist

Business Letter Assessment Rubric

	Excellent 4 Points	Proficient 3 Points	Needs Improvement 2 points	Unsatisfactory 1 Point	Score
Layout/Design	Creatively designed, easily read, excellent business letter	Attractive, easy to read, good business letter	Appears busy or boring, difficult to read, needs improvement	Unattractive or inappropriate, very difficult to read, not acceptable	
Information, Style, Audience, and Tone	Accurate and complete information, very well written and presented	Well written and interesting to read	Some information provided but is limited or inaccurate	Poorly written, inaccurate, or incomplete	
Accurate Parts	Complete with all required parts	Some elements may be missing.	Most elements are missing or out of place.	Proper form for a letter not used	
Grammar, Punctuation, and Wording	Excellent presentation, style, grammar, and punctuation	Fair presentation, style, grammar, and punctuation	Missing information, inaccurate punctuation, and/or grammar	Poor grammar, punctuation, and wording	
Following Directions and Guidelines	Always on task, always followed directions	Followed directions with some guidance	Required a good bit of extra guidance	Did not follow directions and did not ask for extra help	
				TOTAL	

Comments:

Business Plan Worksheet

Refer to the article "Five Crucial Components of a Business Plan" available at http://ezinearticles.com/?Five-Crucial-Components-of-a-Business-Plan&id=12178 for a description of each of the components of a business plan listed below. Include each of the sections listed below in a simple business plan for your selected business venture. Prepare the business plan using word processing software.

I. Executive Summary Section

II. The Business Section

III. Market Analysis Section

IV. Financing Section

V. Management Section

Career Multimedia Presentation Assessment Rubric

NAME: _____ DATE: _____ PERIOD: _____

	Exemplary 4 points	Accomplished 3 points	Developing 2 points	Beginning 1 point	Score
Content	Included all components: Research on three careers, job titles, educational requirements, skill requirements, expected job growth, and entry-level salaries	Included four to five components	Included two to three components	Included one component	
Clarity	Logical, orderly sequence	Logical sequence	Unclear sequence	No sequence	
Presentation	Clear voice and correct pronunciation of all words	Clear voice and pronounced no more than one word incorrectly	Low voice and pronounced two to three words incorrectly	Mumbling and pronounced more than three words incorrectly	
Design	Used	Presentation	Presentation	Presentation	

	appropriate design principles; no typos; grammatically correct	contained one design error and/or one grammatical error.	contained two to three design and/or grammatical errors.	contained more than three design and/or grammatical errors.	
Length	Included 10 slides and lasted 10 minutes	Included seven to nine slides and lasted 7 to 9 minutes	Included five to six slides and lasted 5 to 6 minutes	Included less than five slides and lasted less than 5 minutes	
Eye Contact	Maintained eye contact with audience members at various locations in the room	Maintained eye contact most of time; looked only at one section of the audience	Read from notes; occasionally glanced at the audience	Made no eye contact because information was being read from notes	

Comments:

Electronic Slide Presentation Rubric

NAME: DATE: PERIOD:

	Exemplary 4 points	Accomplished 3 points	Developing 2 points	Beginning 1 point	Score
Content	Clear, appropriate, and correct	Mostly clear, appropriate, and correct	Somewhat confusing, incorrect, or flawed	Confusing, incorrect, or flawed	
Clarity	Logical, interesting sequence	Logical sequence	Unclear sequence	No sequence	
Presentation	Clear voice and precise pronunciation	Clear voice and mostly correct pronunciation	Low voice and incorrect pronunciation	Mumbling and incorrect pronunciation	

Visual Aids	Attractive, accurate, and grammatically correct	Adequate, mostly accurate, and few grammatical errors	Poorly planned, somewhat accurate, and some grammatical errors	Weak, inaccurate, and many grammatical errors	
Length	Appropriate length	Slightly too long or short	Moderately too long or short	Extremely too long or short	
Eye Contact	Maintains eye contact, seldom looking at notes	Maintains eye contact most of time but frequently returns to notes	Occasionally uses eye contact but reads most of information	No eye contact because reading information	
				TOTAL	

Comments:

Employee Performance Presentation Evaluation Form

Name_____ Date _____

1. List five main ideas expressed in the presentation.

1. _____

2. _____

3. _____

4. _____

5. _____

2. If you were a manager or supervisor, how would you apply this information in the workplace?

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

Group Work Assessment Rubric

NAME: _____ **DATE:** _____ **PERIOD:** _____

	Highly Successful **3 points**	**Meeting Success** **2 points**	**Experiencing Difficulty** **1 point**	**Score**
Sharing	Shared ideas with others	Occasionally shared ideas with others	Seldom shared ideas with others	
Listening	Always listened to peers	Occasionally listened to peers	Ignored ideas of peers	
Respecting	Interacted with, encouraged, and supported ideas of others	Occasionally encouraged and supported others	Seldom encouraged and supported others	

Participating	Shared task equally with group members	Did most of the task	Did very little of the task	
			TOTAL	

Comments:

Guest Speaker Evaluation Form

Student's Name: _____

Date: _____

Name of Speaker: _____
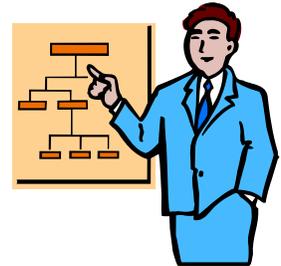
1. List five main ideas expressed in the presentation.

    1. _____

    2. _____

    3. _____

    4. _____

    5. _____

2. Write a brief summary relating the topics of the presentation to your life.

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

Guest Speaker Evaluation Form

Student's Name: _____

Guest Speaker's Name: _____

Date: _____

1. Please evaluate the following statements with a check mark in the appropriate space:

Key: SA – Strongly Agree, A – Agree, N – Neutral, D – Disagree, SD, Strongly Disagree

	SA	A	N	D	SD
The presentation stimulated my interest.	( )	( )	( )	( )	( )
Content was clearly presented.	( )	( )	( )	( )	( )
Content was challenging.	( )	( )	( )	( )	( )
Handouts and materials were helpful.	( )	( )	( )	( )	( )

2. Please rate the guest speaker:

____Extraordinary   ____Excellent   ____Good   ____Fair   ____Poor

Additional Comments:

3. What was your favorite element of the presentation?

4. What career or lifestyle knowledge did you take from the presentation?

5. What was your favorite part of the presentation?

6. How would you improve or change it?

7. What do you still need or want to know?

Interview Assessment Rubric

NAME: _____ DATE: _____ PERIOD: _____

	Excellent 4 Points	Good 3 Points	Needs Improvement 2 Points	Unacceptable 1 Point	Score
Body language Displays confidence					
Eye contact Maintains good eye contact with interviewer					
Introduction Provides a self-introduction					
Handshakes Extends hand and shakes firmly					
Dress Dressed appropriately for an interview, business attire					
Language Concise and grammatically correct					
Questions Asks appropriate questions, demonstrates a knowledge of the business					
Closure Responds appropriately					
				TOTAL	

Comments:

Listening Skills Questionnaire

Student's Name _____ Date _____

Title of Story _____

    1.   Who were the main characters in the story?

    2.   Describe one of the characters in the story.

    3.   What happened in the story?

    4.   What was the conflict?

Listening Skills Questionnaire (Cont.)

5. How was the conflict resolved?

6. What was your favorite part of the story?

Poster Assessment Rubric

NAME: DATE: PERIOD:

	Exemplary 4 Points	Accomplished 3 Points	Developing 2 Points	Beginning 1 Point	Score
Required Content	The poster includes all required content elements as well as additional information.	All required content elements are included on the poster.	All but one of the required content elements are included on the poster.	Several required content elements were missing.	
Labels	All items of importance on the poster are clearly labeled with labels that are easy to read.	Almost all items of importance on the poster are clearly labeled with labels that are easy to read.	Many items of importance on the poster are clearly labeled with labels that are easy to read.	Labels are too small to read, or no important items were labeled.	

Attractiveness	The poster is exceptionally attractive in terms of design, layout, and neatness.	The poster is attractive in terms of design, layout, and neatness.	The poster is acceptably attractive though it may be a bit messy.	The poster is distractingly messy or very poorly designed.	
Grammar	There are no grammatical or mechanical mistakes on the poster.	There are one to two grammatical or mechanical mistakes on the poster.	There are three to four grammatical or mechanical mistakes on the poster.	There are more than four grammatical or mechanical mistakes on the poster.	
				TOTAL	

Comments:

Presentation Assessment Rubric

NAME: DATE: PERIOD:

	Exemplary 4 points	Accomplished 3 points	Developing 2 points	Beginning 1 point	Score
Content	Clear, appropriate, and correct	Mostly clear, appropriate, and correct	Somewhat confusing, incorrect, or flawed	Confusing, incorrect, or flawed	
Clarity	Logical, interesting sequence	Logical sequence	Unclear sequence	No sequence	
Presentation	Clear voice and precise pronunciation	Clear voice and mostly correct pronunciation	Low voice and incorrect pronunciation	Mumbling and incorrect pronunciation	

Visual Aids	Attractive, accurate, and grammatically correct	Adequate, mostly accurate, and few grammatical errors	Poorly planned, somewhat accurate, and some grammatical errors	Weak, inaccurate, and many grammatical errors	
Length	Appropriate length	Slightly too long or short	Moderately too long or short	Extremely too long or short	
Eye Contact	Maintains eye contact, seldom looking at notes	Maintains eye contact most of the time but frequently returns to notes	Occasionally uses eye contact but reads most of information	No eye contact because reading information	
				TOTAL	

Comments:

Reflection

NAME: _____   DATE: _____   PERIOD: _____
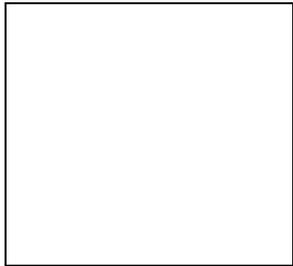
Something I learned that SQUARED with my beliefs:
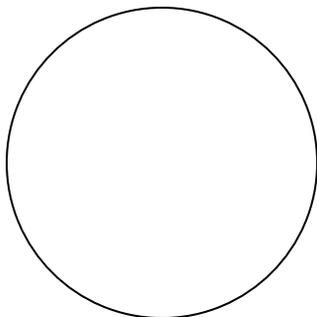
A question going AROUND in my mind:
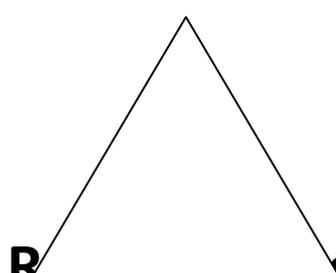
Resume Assessment Rubric

	Excellent 25 Points	Well Done 20 Points	Meets Standards 15 Points	Beginning 10 Points	No Evidence 0 Points	Score
Format	Resume contains name, address, objective, education, experience, and references. All words are spelled correctly.	Contains at least six of the criteria, no more than two spelling errors	Contains at least five of the criteria, no more than four spelling errors	Contains minimal information, more than four spelling errors	Assignment not submitted	
Education	Education includes all schools attended, graduation dates, diploma/degree awarded, and major field of study.	Education includes three of the criteria.	Education includes two of the criteria.	Education includes one of the criteria.	Assignment not submitted	

Experience	Experience includes internships, entry-level jobs, and current position.	Experience includes two of the criteria.	Experience includes one of the criteria.	Experience includes current position only.	Assignment not submitted
Factual	Contains factual names and dates and is believable	Contains fairly believable resume with factual names or dates	Resume has unrealistic dates or names.	Resume is unrealistic and contains conflicting information.	Assignment not submitted
					TOTAL	

Comments:

Role-Play or Skit Assessment Rubric

	Excellent 4 Points	Good 3 Points	Average 2 Points	Needs Improvement 1 Point	Score
Accuracy	All information was accurate.	Almost all information was accurate.	Most information was accurate.	Very little information was accurate.	
Role	Excellent character development; student contributed in a significant manner	Good character development; student contributed in a cooperative manner	Fair character development; student may have contributed	Little or no character development; student did not contribute much at all	
Knowledge Gained	Can clearly explain several ways in which his or her character "saw" things differently than other characters and can explain why	Can clearly explain several ways in which his or her character "saw" things differently than other characters	Can clearly explain one way in which his or her character "saw" things differently than other characters	Cannot explain any way in which his or her character "saw" things differently than other characters	

Props	Used several props and showed considerable creativity	Used one or two appropriate props that made the presentation better	Used one or two props that made the presentation better	Used no props to make the presentation better	
Required Elements	Included more information than required	Included all required information	Included most required information	Included less information than required	
				TOTAL	

Comments:

Safety Presentation Assessment Rubric

	Exemplary 4 points	Accomplished 3 points	Developing 2 points	Beginning 1 point	Score
Content	Procedures met OSHA/EPA regulations.	Procedures mostly met OSHA/EPA regulations.	Procedures somewhat met OSHA/EPA regulations.	Procedures did not meet OSHA/EPA regulations.	
Clarity	Logical, orderly sequence	Logical sequence	Unclear sequence	No sequence	
Presentation	Clear voice and correct pronunciation of all words	Clear voice and pronounced no more than one word incorrectly	Low voice and pronounced two to three words incorrectly	Mumbling and pronounced more than three words incorrectly	
Design	Used appropriate design principles; no typos; grammatically correct	Presentation contained one design error and/or one grammatical error.	Presentation contained two to three design and/or grammatical errors.	Presentation contained more than three design and/or grammatical errors.	
Length	Included 10 slides and lasted 10 minutes	Included seven to nine slides and lasted 7 to 9	Included five to six slides and lasted 5 to 6	Included less than five slides and lasted less	

		minutes	minutes	than 5 minutes	
Eye Contact	Maintained eye contact with audience members at various locations in the room	Maintained eye contact most of the time; looked only at one section of the audience	Read from notes; occasionally glanced at the audience	Made no eye contact because information was being read from notes	

Saving and Investing Information Sheet

Student's Name: _____Date: _____

1. List five main ideas expressed in the presentation.

1. _____

2. _____

3. _____

4. _____

5. _____

2. Write a brief summary relating the topics of the presentation to your life. How would this information be helpful to a person who plans to start a business?

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Understanding the Fundamentals of Business and Economics Presentation Questionnaire

Name: _____ Date: _____

1. List five main ideas expressed in the presentation.

     1. _____

     2. _____

     3. _____

     4. _____

     5. _____

2. Write a brief summary relating the topics of the presentation to your career goals. How could this information be applied in the management or ownership of a business?

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Venture Ideas Questionnaire

Name: _____ Date: _____

1. List five business ventures about which you have learned.

   1. _____

   2. _____

   3. _____

   4. _____

   5. _____

2. Write a brief summary of one business venture that captured your interest. Explain why you might be interested in starting a similar business venture. What skills do you have that would be useful in this venture? What additional skills would be needed for this venture?

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CTESO Presentation Assessment Rubric

	Exemplary 4 points	Accomplished 3 points	Developing 2 points	Beginning 1 point	Score
Content	Included all components: motto, creed,	Included four to five components	Included two to three components	Included one component	

	emblem, colors, theme, and history; included famous or successful CTESO members			
Clarity	Logical, orderly sequence	Logical sequence	Unclear sequence	No sequence
Design	Used appropriate design principles; included appropriate graphics or illustrations; no typos; grammatically correct	Presentation contained one design error and/or one grammatical error. Included appropriate graphics or illustrations	Presentation contained two to three design and/or grammatical errors. Included non-related graphics or illustrations	Presentation contained more than three design and/or grammatical errors. No graphics or illustrations included

Web Page Evaluation Checklist

NAME: _____   DATE: _____   PERIOD: _____

Review the Web Page evaluation criteria described in detail on the following Web site:

Evaluating Web Pages http://library.duke.edu/services/instruction/libraryguide/evalwebpages.html

Answer each of the questions below to determine whether a Web site is a high-quality, credible reference.

Authority—What are the author's qualifications? What organization or institution published the information?

Accuracy—What is the purpose of the document? Who is the intended audience? Why was the document created?

Objectivity—Is the information detailed? Is the page primarily intended for advertising? Is the author biased?

Web Page Evaluation Checklist (Cont.)

Currency—Is there a publication date? Is the information current?

Support—Does the page include additional links or sources? Is there a bibliography?

Written Report Assessment Rubric

NAME: _____ DATE: _____ PERIOD: _____

	Exemplary	Accomplished	Developing	Beginning	Score

	4 Points	**3 Points**	**2 Points**	**1 Point**	
Content	Clear thesis and focus that remain apparent	Thesis and focus that remain apparent	Addresses subject matter with minimal support	Does not focus on topic	
Grammar	Correct and effective use of grammar and mechanics	Occasional errors in use of grammar and mechanics	Problems in use of grammar and mechanics	Repeated errors in use of grammar and mechanics	
Organization	Ideas flow smoothly and logically with clarity and coherence.	Logical order and appropriate sequencing of ideas with adequate transition	Some evidence of an organizational plan or strategy	Lacks organization	
				TOTAL	

Comments:

Appendix B: 21st Century Skills Standards[1]

CLS1   Flexibility and Adaptability
CLS2   Initiative and Self-direction
CLS3   Social and Cross-cultural Skills
CLS4   Productivity and Accountability
CLS5   Leadership and Responsibility

Today's life and work environments require far more than thinking skills and content knowledge. The ability to navigate the complex life and work environments in the globally competitive information age requires students to pay rigorous attention to developing adequate life and career skills.

CS 1   Flexibility and Adaptability
- Adapting to varied roles and responsibilities
- Working effectively in a climate of ambiguity and changing priorities

CS 2   Initiative and Self-direction
- Monitoring one's own understanding and learning needs
- Going beyond basic mastery of skills and/or curriculum to explore and expand one's own learning and opportunities to gain expertise
- Demonstrating initiative to advance skill levels toward a professional level
- Defining, prioritizing, and completing tasks without direct oversight
- Utilizing time efficiently and managing workload
- Demonstrating commitment to learning as a lifelong process

CS 3   Social and Cross-cultural Skills
- Working appropriately and productively with others
- Leveraging the collective intelligence of groups when appropriate
- Bridging cultural differences and using differing perspectives to increase innovation and the quality of work

CS 4   Productivity and Accountability
- Setting and meeting high standards and goals for delivering quality work on time
- Demonstrating diligence and a positive work ethic (e.g., being punctual and reliable)

CS 5   Leadership and Responsibility
- Using interpersonal and problem-solving skills to influence and guide others toward a goal
- Leveraging strengths of others to accomplish a common goal
- Demonstrating integrity and ethical behavior
- Acting responsibly with the interests of the larger community in mind

Appendix C: Mississippi Academic Standards

ECONOMICS[2]

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[1] *21st Century Skills*. (n.d.). Washington, DC: Partnership for 21st Century Skills.
[2] *Mississippi Department of Education – Social Studies Framework.* (2004). Retrieved December 19, 2007, from
     http://www.mde.k12.ms.us/acad/id/curriculum/ss/frame.html

EC1 Identify and apply basic economic concepts. (C, H, G, E)

EC2 Explain how people organize for the production, distribution, and consumption of goods and services. (C, H, G, E)

EC3 Discuss relationships among the various economic systems (e.g., households, business firms, banks, government agencies, labor unions, and corporations, etc.). (C, H, G, E)

EC4 Understand global connections, conflicts, and geographic interdependence. (C, H, G, E)

EC5 Compare and contrast how values and beliefs influence economic decisions in different societies. (C, H, G, E)

EC6 Demonstrate the ability to apply and interpret social studies tools (e.g., tim_____ohs, charts, a compass, technology, primary and secondary documents, political carto_____

Appendix D: ACT College Readiness Standards

English

E1 Topic Development in Terms of Purpose and Focus
- Identify the basic purpose or role of a specified phrase or sentence.
- Delete a clause or sentence because it is obviously irrelevant to the essay.
- Identify the central idea or main topic of a straightforward piece of writing.
- Determine relevancy when presented with a variety of sentence-level details.
- Identify the focus of a simple essay, applying that knowledge to add a sentence that sharpens the focus or to determine if an essay has met a specified goal.
- Delete material primarily because it disturbs the flow and development of the paragraph.
- Add a sentence to accomplish a fairly straightforward purpose such as illustrating a given statement.
- Apply an awareness of the focus and purpose of a fairly involved essay to determine the rhetorical effect and suitability of an existing phrase or sentence or to determine the need to delete plausible but irrelevant material.
- Add a sentence to accomplish a subtle rhetorical purpose such as to emphasize, to add supporting detail, or to express meaning through connotation.
- Determine whether a complex essay has accomplished a specific purpose.
- Add a phrase or sentence to accomplish a complex purpose, often expressed in terms of the main focus of the essay.

E2 Organization, Unity, and Coherence
- Use conjunctive adverbs or phrases to show time relationship in simple narrative essays (e.g., then, this time, etc.).
- Select the most logical place to add a sentence in a paragraph.
- Use conjunctive adverbs or phrases to express straightforward logical relationships (e.g., first, afterward, and in response).
- Decide the most logical place to add a sentence in an essay.

- Add a sentence that introduces a simple paragraph.
- Determine the need for conjunctive adverbs or phrases to create subtle logical connections between sentences (e.g., therefore, however, and in addition).
- Rearrange the sentences in a fairly uncomplicated paragraph for the sake of logic.
- Add a sentence to introduce or conclude the essay or to provide a transition between paragraphs when the essay is fairly straightforward.
- Make sophisticated distinctions concerning the logical use of conjunctive adverbs or phrases, particularly when signaling a shift between paragraphs.
- Rearrange sentences to improve the logic and coherence of a complex paragraph.
- Add a sentence to introduce or conclude a fairly complex paragraph.
- Consider the need for introductory sentences or transitions, basing decisions on a thorough understanding of both the logic and rhetorical effect of the paragraph and essay.

E3   Word Choice in Terms of Style, Tone, Clarity, and Economy

- Revise sentences to correct awkward and confusing arrangements of sentence elements.
- Revise vague nouns and pronouns that create obvious logic problems.
- Delete obviously synonymous and wordy material in a sentence.
- Revise expressions that deviate from the style of an essay.
- Delete redundant material when information is repeated in different parts of speech (e.g., "alarmingly startled").
- Use the word or phrase most consistent with the style and tone of a fairly straightforward essay.
- Determine the clearest and most logical conjunction to link clauses.
- Revise a phrase that is redundant in terms of the meaning and logic of the entire sentence.
- Identify and correct ambiguous pronoun references.
- Use the word or phrase most appropriate in terms of the content of the sentence and tone of the essay.
- Correct redundant material that involves sophisticated vocabulary and sounds acceptable as conversational English (e.g., "an aesthetic viewpoint" versus "the outlook of an aesthetic viewpoint").
- Correct vague and wordy or clumsy and confusing writing containing sophisticated language.
- Delete redundant material that involves subtle concepts or that is redundant in terms of the paragraph as a whole.

E4   Sentence Structure and Formation

- Use conjunctions or punctuation to join simple clauses.
- Revise shifts in verb tense between simple clauses in a sentence or between simple adjoining sentences.
- Determine the need for punctuation and conjunctions to avoid awkward-sounding sentence fragments and fused sentences.
- Decide the appropriate verb tense and voice by considering the meaning of the entire sentence.
- Recognize and correct marked disturbances of sentence flow and structure (e.g., participial phrase fragments, missing or incorrect relative pronouns, or dangling or misplaced modifiers).
- Revise to avoid faulty placement of phrases and faulty coordination and subordination of clauses in sentences with subtle structural problems.

- Maintain consistent verb tense and pronoun person on the basis of the preceding clause or sentence.
- Use sentence-combining techniques, effectively avoiding problematic comma splices, run-on sentences, and sentence fragments, especially in sentences containing compound subjects or verbs.
- Maintain a consistent and logical use of verb tense and pronoun person on the basis of information in the paragraph or essay as a whole.
- Work comfortably with long sentences and complex clausal relationships within sentences, avoiding weak conjunctions between independent clauses and maintaining parallel structure between clauses.

E5 Conventions of Usage
- Solve such basic grammatical problems as how to form the past and past participle of irregular but commonly used verbs and how to form comparative and superlative adjectives.
- Solve such grammatical problems as whether to use an adverb or adjective form, how to ensure straightforward subject–verb and pronoun–antecedent agreement, and which preposition to use in simple contexts.
- Recognize and use the appropriate word in frequently confused pairs such as there and their, past and passed, and led and lead.
- Use idiomatically appropriate prepositions, especially in combination with verbs (e.g., long for and appeal to).
- Ensure that a verb agrees with its subject when there is some text between the two.
- Ensure that a pronoun agrees with its antecedent when the two occur in separate clauses or sentences.
- Identify the correct past and past participle forms of irregular and infrequently used verbs, and form present-perfect verbs by using "have" rather than "of."
- Correctly use reflexive pronouns, the possessive pronouns "its" and "your," and the relative pronouns "who" and "whom."
- Ensure that a verb agrees with its subject in unusual situations (e.g., when the subject–verb order is inverted or when the subject is an indefinite pronoun).
- Provide idiomatically and contextually appropriate prepositions following verbs in situations involving sophisticated language or ideas.
- Ensure that a verb agrees with its subject when a phrase or clause between the two suggests a different number for the verb.

E6 Conventions of Punctuation
- Delete commas that create basic sense problems (e.g., between verb and direct object).
- Provide appropriate punctuation in straightforward situations (e.g., items in a series).
- Delete commas that disturb the sentence flow (e.g., between modifier and modified element).
- Use commas to set off simple parenthetical phrases.
- Delete unnecessary commas when an incorrect reading of the sentence suggests a pause that should be punctuated (e.g., between verb and direct object clause).
- Use punctuation to set off complex parenthetical phrases.
- Recognize and delete unnecessary commas based on a careful reading of a complicated sentence (e.g., between the elements of a compound subject or compound verb joined by and).
- Use apostrophes to indicate simple possessive nouns.
- Recognize inappropriate uses of colons and semicolons.

- Use commas to set off a nonessential/nonrestrictive appositive or clause.
- Deal with multiple punctuation problems (e.g., compound sentences containing unnecessary commas and phrases that may or may not be parenthetical).
- Use an apostrophe to show possession, especially with irregular plural nouns.
- Use a semicolon to indicate a relationship between closely related independent clauses.
- Use a colon to introduce an example or an elaboration.

Math

M1 Basic Operations and Applications
- Perform one-operation computation with whole numbers and decimals.
- Solve problems in one or two steps using whole numbers.
- Perform common conversions (e.g., inches to feet or hours to minutes).
- Solve routine one-step arithmetic problems (using whole numbers, fractions, and decimals) such as single-step percent.
- Solve some routine two-step arithmetic problems.
- Solve routine two-step or three-step arithmetic problems involving concepts such as rate and proportion, tax added, percentage off, and computing with a given average.
- Solve multistep arithmetic problems that involve planning or converting units of measure (e.g., feet per second to miles per hour).
- Solve word problems containing several rates, proportions, or percentages.
- Solve complex arithmetic problems involving percent of increase or decrease and problems requiring integration of several concepts from pre-algebra and/or pre-geometry (e.g., comparing percentages or averages, using several ratios, and finding ratios in geometry settings).

M2 Probability, Statistics, and Data Analysis
- Calculate the average of a list of positive whole numbers.
- Perform a single computation using information from a table or chart.
- Calculate the average of a list of numbers.
- Calculate the average, given the number of data values and the sum of the data values.
- Read tables and graphs.
- Perform computations on data from tables and graphs.
- Use the relationship between the probability of an event and the probability of its complement.
- Calculate the missing data value, given the average and all data values but one.
- Translate from one representation of data to another (e.g., a bar graph to a circle graph).
- Determine the probability of a simple event.
- Exhibit knowledge of simple counting techniques.*
- Calculate the average, given the frequency counts of all the data values.
- Manipulate data from tables and graphs.
- Compute straightforward probabilities for common situations.
- Use Venn diagrams in counting.*
- Calculate or use a weighted average.
- Interpret and use information from figures, tables, and graphs.
- Apply counting techniques.
- Compute a probability when the event and/or sample space is not given or obvious.

- Distinguish between mean, median, and mode for a list of numbers.
- Analyze and draw conclusions based on information from figures, tables, and graphs.
- Exhibit knowledge of conditional and joint probability.

M3 Numbers: Concepts and Properties
- Recognize equivalent fractions and fractions in lowest terms.
- Recognize one-digit factors of a number.
- Identify a digit's place value.
- Exhibit knowledge of elementary number concepts including rounding, the ordering of decimals, pattern identification, absolute value, primes, and greatest common factor.
- Find and use the least common multiple.
- Order fractions.
- Work with numerical factors.
- Work with scientific notation.
- Work with squares and square roots of numbers.
- Work problems involving positive integer exponents.*
- Work with cubes and cube roots of numbers.*
- Determine when an expression is undefined.*
- Exhibit some knowledge of the complex numbers.†
- Apply number properties involving prime factorization.
- Apply number properties involving even/odd numbers and factors/multiples.
- Apply number properties involving positive/negative numbers.
- Apply rules of exponents.
- Multiply two complex numbers.†
- Draw conclusions based on number concepts, algebraic properties, and/or relationships between expressions and numbers.
- Exhibit knowledge of logarithms and geometric sequences.
- Apply properties of complex numbers.

M4 Expressions, Equations, and Inequalities
- Exhibit knowledge of basic expressions (e.g., identify an expression for a total as b + g).
- Solve equations in the form x + a = b, where a and b are whole numbers or decimals.
- Substitute whole numbers for unknown quantities to evaluate expressions.
- Solve one-step equations having integer or decimal answers.
- Combine like terms (e.g., 2x + 5x).
- Evaluate algebraic expressions by substituting integers for unknown quantities.
- Add and subtract simple algebraic expressions.
- Solve routine first-degree equations.
- Perform straightforward word-to-symbol translations.
- Multiply two binomials.*
- Solve real-world problems using first-degree equations.
- Write expressions, equations, or inequalities with a single variable for common pre-algebra settings (e.g., rate and distance problems and problems that can be solved by using proportions).
- Identify solutions to simple quadratic equations.
- Add, subtract, and multiply polynomials.*

- Factor simple quadratics (e.g., the difference of squares and perfect square trinomials).*
- Solve first-degree inequalities that do not require reversing the inequality sign.*
- Manipulate expressions and equations.
- Write expressions, equations, and inequalities for common algebra settings.
- Solve linear inequalities that require reversing the inequality sign.
- Solve absolute value equations.
- Solve quadratic equations.
- Find solutions to systems of linear equations.
- Write expressions that require planning and/or manipulating to accurately model a situation.
- Write equations and inequalities that require planning, manipulating, and/or solving.
- Solve simple absolute value inequalities.

M5 Graphical Representations
- Identify the location of a point with a positive coordinate on the number line.
- Locate points on the number line and in the first quadrant.
- Locate points in the coordinate plane.
- Comprehend the concept of length on the number line.*
- Exhibit knowledge of slope.*
- Identify the graph of a linear inequality on the number line.*
- Determine the slope of a line from points or equations.*
- Match linear graphs with their equations.*
- Find the midpoint of a line segment.*
- Interpret and use information from graphs in the coordinate plane.
- Match number line graphs with solution sets of linear inequalities.
- Use the distance formula.
- Use properties of parallel and perpendicular lines to determine an equation of a line or coordinates of a point.
- Recognize special characteristics of parabolas and circles (e.g., the vertex of a parabola and the center or radius of a circle).†
- Match number line graphs with solution sets of simple quadratic inequalities.
- Identify characteristics of graphs based on a set of conditions or on a general equation such as $y = ax^2 + c$.
- Solve problems integrating multiple algebraic and/or geometric concepts.
- Analyze and draw conclusions based on information from graphs in the coordinate plane.

M6 Properties of Plane Figures
- Exhibit some knowledge of the angles associated with parallel lines.
- Find the measure of an angle using properties of parallel lines.
- Exhibit knowledge of basic angle properties and special sums of angle measures (e.g., 90°, 180°, and 360°).
- Use several angle properties to find an unknown angle measure.
- Recognize Pythagorean triples.*
- Use properties of isosceles triangles.*
- Apply properties of 30°-60°-90°, 45°-45°-90°, similar, and congruent triangles.
- Use the Pythagorean theorem.
- Draw conclusions based on a set of conditions.

- Solve multistep geometry problems that involve integrating concepts, planning, visualization, and/or making connections with other content areas.
- Use relationships among angles, arcs, and distances in a circle.

M7 Measurement
- Estimate or calculate the length of a line segment based on other lengths given on a geometric figure.
- Compute the perimeter of polygons when all side lengths are given.
- Compute the area of rectangles when whole number dimensions are given.
- Compute the area and perimeter of triangles and rectangles in simple problems.
- Use geometric formulas when all necessary information is given.
- Compute the area of triangles and rectangles when one or more additional simple steps are required.
- Compute the area and circumference of circles after identifying necessary information.
- Compute the perimeter of simple composite geometric figures with unknown side lengths.*
- Use relationships involving area, perimeter, and volume of geometric figures to compute another measure.
- Use scale factors to determine the magnitude of a size change.
- Compute the area of composite geometric figures when planning or visualization is required.

M8 Functions
- Evaluate quadratic functions, expressed in function notation, at integer values.
- Evaluate polynomial functions, expressed in function notation, at integer values.†
- Express the sine, cosine, and tangent of an angle in a right triangle as a ratio of given side lengths.†
- Evaluate composite functions at integer values.†
- Apply basic trigonometric ratios to solve right-triangle problems.†
- Write an expression for the composite of two simple functions.†
- Use trigonometric concepts and basic identities to solve problems.†
- Exhibit knowledge of unit circle trigonometry.†
- Match graphs of basic trigonometric functions with their equations.

Notes:
- Students who score in the 1–12 range are most likely beginning to develop the knowledge and skills assessed in the other ranges.
- Standards followed by an asterisk (*) apply to the PLAN and ACT Mathematics Tests only.
- Standards followed by a dagger (†) apply to the ACT Mathematics Test only.

Reading

R1 Main Ideas and Author's Approach
- Recognize a clear intent of an author or narrator in uncomplicated literary narratives.
- Identify a clear main idea or purpose of straightforward paragraphs in uncomplicated literary narratives.
- Infer the main idea or purpose of straightforward paragraphs in uncomplicated literary narratives.

- Understand the overall approach taken by an author or narrator (e.g., point of view and kinds of evidence used) in uncomplicated passages.
- Identify a clear main idea or purpose of any paragraph or paragraphs in uncomplicated passages.
- Infer the main idea or purpose of straightforward paragraphs in more challenging passages.
- Summarize basic events and ideas in more challenging passages.
- Understand the overall approach taken by an author or narrator (e.g., point of view and kinds of evidence used) in more challenging passages.
- Infer the main idea or purpose of more challenging passages or their paragraphs.
- Summarize events and ideas in virtually any passage.
- Understand the overall approach taken by an author or narrator (e.g., point of view and kinds of evidence used) in virtually any passage.
- Identify clear main ideas or purposes of complex passages or their paragraphs.

R2 Supporting Details
- Locate basic facts (e.g., names, dates, and events) clearly stated in a passage.
- Locate simple details at the sentence and paragraph level in uncomplicated passages.
- Recognize a clear function of a part of an uncomplicated passage.
- Locate important details in uncomplicated passages.
- Make simple inferences about how details are used in passages.
- Locate important details in more challenging passages.
- Locate and interpret minor or subtly stated details in uncomplicated passages.
- Discern which details, though they may appear in different sections throughout a passage, support important points in more challenging passages.
- Locate and interpret minor or subtly stated details in more challenging passages.
- Use details from different sections of some complex informational passages to support a specific point or argument.
- Locate and interpret details in complex passages.
- Understand the function of a part of a passage when the function is subtle or complex.

R3 Sequential, Comparative, and Cause–Effect Relationships
- Determine when (e.g., first, last, before, or after) or if an event occurred in uncomplicated passages.
- Recognize clear cause–effect relationships described within a single sentence in a passage.
- Identify relationships between main characters in uncomplicated literary narratives.
- Recognize clear cause–effect relationships within a single paragraph in uncomplicated literary narratives.
- Order simple sequences of events in uncomplicated literary narratives.
- Identify clear relationships between people, ideas, and so forth in uncomplicated passages.
- Identify clear cause–effect relationships in uncomplicated passages.
- Order sequences of events in uncomplicated passages.
- Understand relationships between people, ideas, and so forth in uncomplicated passages.
- Identify clear relationships between characters, ideas, and so forth in more challenging literary narratives.
- Understand implied or subtly stated cause–effect relationships in uncomplicated passages.
- Identify clear cause–effect relationships in more challenging passages.

- Order sequences of events in more challenging passages.
- Understand the dynamics between people, ideas, and so forth in more challenging passages.
- Understand implied or subtly stated cause–effect relationships in more challenging passages.
- Order sequences of events in complex passages.
- Understand the subtleties in relationships between people, ideas, and so forth in virtually any passage.
- Understand implied, subtle, or complex cause–effect relationships in virtually any passage.

R4 Meaning of Words
- Understand the implication of a familiar word or phrase and of simple descriptive language.
- Use context to understand basic figurative language.
- Use context to determine the appropriate meaning of some figurative and nonfigurative words, phrases, and statements in uncomplicated passages.
- Use context to determine the appropriate meaning of virtually any word, phrase, or statement in uncomplicated passages.
- Use context to determine the appropriate meaning of some figurative and nonfigurative words, phrases, and statements in more challenging passages.
- Determine the appropriate meaning of words, phrases, or statements from figurative or somewhat technical contexts.
- Determine, even when the language is richly figurative and the vocabulary is difficult, the appropriate meaning of context-dependent words, phrases, or statements in virtually any passage.

R5 Generalizations and Conclusions
- Draw simple generalizations and conclusions about the main characters in uncomplicated literary narratives.
- Draw simple generalizations and conclusions about people, ideas, and so forth in uncomplicated passages.
- Draw generalizations and conclusions about people, ideas, and so forth in uncomplicated passages.
- Draw simple generalizations and conclusions using details that support the main points of more challenging passages.
- Draw subtle generalizations and conclusions about characters, ideas, and so forth in uncomplicated literary narratives.
- Draw generalizations and conclusions about people, ideas, and so forth in more challenging passages.
- Use information from one or more sections of a more challenging passage to draw generalizations and conclusions about people, ideas, and so forth.
- Draw complex or subtle generalizations and conclusions about people, ideas, and so forth, often by synthesizing information from different portions of the passage.
- Understand and generalize about portions of a complex literary narrative.

Science

S1 Interpretation of Data
- Select a single piece of data (numerical or non-numerical) from a simple data presentation (e.g., a table or graph with two or three variables or a food web diagram).

- Identify basic features of a table, graph, or diagram (e.g., headings, units of measurement, or axis labels).
- Select two or more pieces of data from a simple data presentation.
- Understand basic scientific terminology.
- Find basic information in a brief body of text.
- Determine how the value of one variable changes as the value of another variable changes in a simple data presentation.
- Select data from a complex data presentation (e.g., a table or graph with more than three variables or a phase diagram).
- Compare or combine data from a simple data presentation (e.g., order or sum data from a table).
- Translate information into a table, graph, or diagram.
- Compare or combine data from two or more simple data presentations (e.g., categorize data from a table using a scale from another table).
- Compare or combine data from a complex data presentation.
- Interpolate between data points in a table or graph.
- Determine how the value of one variable changes as the value of another variable changes in a complex data presentation.
- Identify and/or use a simple (e.g., linear) mathematical relationship between data.
- Analyze given information when presented with new, simple information.
- Compare or combine data from a simple data presentation with data from a complex data presentation.
- Identify and/or use a complex (e.g., nonlinear) mathematical relationship between data.
- Extrapolate from data points in a table or graph.
- Compare or combine data from two or more complex data presentations.
- Analyze given information when presented with new, complex information.

S2 Scientific Investigation
- Understand the methods and tools used in a simple experiment.
- Understand the methods and tools used in a moderately complex experiment.
- Understand a simple experimental design.
- Identify a control in an experiment.
- Identify similarities and differences between experiments.
- Understand the methods and tools used in a complex experiment.
- Understand a complex experimental design.
- Predict the results of an additional trial or measurement in an experiment.
- Determine the experimental conditions that would produce specified results.
- Determine the hypothesis for an experiment.
- Identify an alternate method for testing a hypothesis.
- Understand precision and accuracy issues.
- Predict how modifying the design or methods of an experiment will affect results.
- Identify an additional trial or experiment that could be performed to enhance or evaluate experimental results.

S3 Evaluation of Models, Inferences, and Experimental Results

- Select a simple hypothesis, prediction, or conclusion that is supported by a data presentation or a model.
- Identify key issues or assumptions in a model.
- Select a simple hypothesis, prediction, or conclusion that is supported by two or more data presentations or models.
- Determine whether given information supports or contradicts a simple hypothesis or conclusion and why.
- Identify strengths and weaknesses in one or more models.
- Identify similarities and differences between models.
- Determine which model(s) is (are) supported or weakened by new information.
- Select a data presentation or a model that supports or contradicts a hypothesis, prediction, or conclusion.
- Select a complex hypothesis, prediction, or conclusion that is supported by a data presentation or model.
- Determine whether new information supports or weakens a model and why.
- Use new information to make a prediction based on a model.
- Select a complex hypothesis, prediction, or conclusion that is supported by two or more data presentations or models.
- Determine whether given information supports or contradicts a complex hypothesis or conclusion and why.

Writing

W1 Expressing Judgments
- Show a little understanding of the persuasive purpose of the task, but neglect to take or to maintain a position on the issue in the prompt.
- Show limited recognition of the complexity of the issue in the prompt.
- Show a basic understanding of the persuasive purpose of the task by taking a position on the issue in the prompt, but do not maintain that position.
- Show a little recognition of the complexity of the issue in the prompt by acknowledging, but only briefly describing, a counterargument to the writer's position.
- Show understanding of the persuasive purpose of the task by taking a position on the issue in the prompt.
- Show some recognition of the complexity of the issue in the prompt by doing the following:
  - Acknowledging counterarguments to the writer's position
  - Providing some response to counterarguments to the writer's position
- Show clear understanding of the persuasive purpose of the task by taking a position on the specific issue in the prompt and offering a broad context for discussion.
- Show recognition of the complexity of the issue in the prompt by doing the following:
  - Partially evaluating implications and/or complications of the issue
  - Posing and partially responding to counterarguments to the writer's position
- Show clear understanding of the persuasive purpose of the task by taking a position on the specific issue in the prompt and offering a critical context for discussion.
- Show understanding of the complexity of the issue in the prompt by doing the following:
  - Examining different perspectives
  - Evaluating implications or complications of the issue
  - Posing and fully discussing counterarguments to the writer's position

W2 Focusing on the Topic
- Maintain a focus on the general topic in the prompt through most of the essay.
- Maintain a focus on the general topic in the prompt throughout the essay.
- Maintain a focus on the general topic in the prompt throughout the essay, and attempt a focus on the specific issue in the prompt.
- Present a thesis that establishes focus on the topic.
- Maintain a focus on discussion of the specific topic and issue in the prompt throughout the essay.
- Present a thesis that establishes a focus on the writer's position on the issue.
- Maintain a clear focus on discussion of the specific topic and issue in the prompt throughout the essay.
- Present a critical thesis that clearly establishes the focus on the writer's position on the issue.

W3 Developing a Position
- Offer a little development, with one or two ideas; if examples are given, they are general and may not be clearly relevant; resort often to merely repeating ideas.
- Show little or no movement between general and specific ideas and examples.
- Offer limited development of ideas using a few general examples; resort sometimes to merely repeating ideas.
- Show little movement between general and specific ideas and examples.
- Develop ideas by using some specific reasons, details, and examples.
- Show some movement between general and specific ideas and examples.
- Develop most ideas fully, using some specific and relevant reasons, details, and examples.
- Show clear movement between general and specific ideas and examples.
- Develop several ideas fully, using specific and relevant reasons, details, and examples.
- Show effective movement between general and specific ideas and examples.

W4 Organizing Ideas
- Provide a discernible organization with some logical grouping of ideas in parts of the essay.
- Use a few simple and obvious transitions.
- Present a discernible, though minimally developed, introduction and conclusion.
- Provide a simple organization with logical grouping of ideas in parts of the essay.
- Use some simple and obvious transitional words, though they may at times be inappropriate or misleading.
- Present a discernible, though underdeveloped, introduction and conclusion.
- Provide an adequate but simple organization with logical grouping of ideas in parts of the essay but with little evidence of logical progression of ideas.
- Use some simple and obvious, but appropriate, transitional words and phrases.
- Present a discernible introduction and conclusion with little development.
- Provide unity and coherence throughout the essay, sometimes with a logical progression of ideas.
- Use relevant, though at times simple and obvious, transitional words and phrases to convey logical relationships between ideas.
- Present a somewhat developed introduction and conclusion.
- Provide unity and coherence throughout the essay, often with a logical progression of ideas.

- Use relevant transitional words, phrases, and sentences to convey logical relationships between ideas.
- Present a well-developed introduction and conclusion.

W5 Using Language
- Show limited control of language by doing the following:
  - Correctly employing some of the conventions of standard English grammar, usage, and mechanics but with distracting errors that sometimes significantly impede understanding
  - Using simple vocabulary
  - Using simple sentence structure
  - Correctly employing some of the conventions of standard English grammar, usage, and mechanics but with distracting errors that sometimes impede understanding
  - Using simple but appropriate vocabulary
  - Using a little sentence variety, though most sentences are simple in structure
  - Correctly employing many of the conventions of standard English grammar, usage, and mechanics but with some distracting errors that may occasionally impede understanding
  - Using appropriate vocabulary
  - Using some varied kinds of sentence structures to vary pace
  - Correctly employing most conventions of standard English grammar, usage, and mechanics, with a few distracting errors but none that impede understanding
  - Using some precise and varied vocabulary
  - Using several kinds of sentence structures to vary pace and to support meaning
  - Correctly employing most conventions of standard English grammar, usage, and mechanics, with just a few, if any, errors
  - Using precise and varied vocabulary
  - Using a variety of sentence structures to vary pace and to support meaning

Appendix E: National Industry Standards

National Business and Marketing Core Standards[3]

BC = Business Core
MKT = Marketing Core
BC1   Understands the responsibility of business to know, abide by, and enforce laws, regulations, and ethical behavior that affect business operations and transactions
BC2   Understands the concepts, strategies, and systems used to obtain and convey ideas and information
BC3   Understands the techniques and strategies used to foster positive, ongoing relationships with customers
BC4   Understands the economic principles and concepts fundamental to business operations
BC5   Understands techniques, strategies, and systems used to foster self-understanding and enhance relationships with others

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[3] *Marketing Career Cluster Status Report – Marketing Education Resource Center*. (2008). Retrieved November 27, 2007, from http://www.mbaresearch.org/2.0/Joomla/index.php

BC6	Understands the concepts, processes, and skills associated with identifying new ideas, opportunities, and methods and with creating or starting a new project or venture
BC7	Understands tools, strategies, and systems used to maintain, monitor, control, and plan the use of financial resources
BC8	Understands the tools, techniques, and systems that businesses use to plan, staff, lead, and organize its human resources
BC9	Understands tools, strategies, and systems needed to access, process, maintain, evaluate, and disseminate information to assist in business decision making
BC10	Understands the tools, techniques, and systems that businesses use to create exchanges and satisfy organizational objectives
BC11	Understands the processes and systems implemented to monitor, plan, and control the day-to-day activities required for continued business functioning
BC12	Understands concepts, tools, and strategies used to explore, obtain, and develop in a business career
BC13	Understands the concepts and processes needed to move, store, locate, and/or transfer ownership of goods and services
BC14	Understands tools, techniques, and systems that affect a business's ability to plan, control, and organize an organization/department
MKT15	Understands the concepts and processes needed to identify, select, monitor, and evaluate sales channels
MKT16	Understands the concepts, systems, and tools needed to gather, access, synthesize, evaluate, and disseminate information for use in making business decisions
MKT17	Understands the concepts and strategies utilized to determine and target marketing strategies to a select audience
MKT18	Understands concepts and strategies utilized in determining and adjusting prices to maximize return and meet customers' perceptions of value
MKT19	Understands the concepts and processes needed to obtain, develop, maintain, and improve a product or service mix in response to market opportunities
MKT20	Understands the concepts and strategies needed to communicate information about products, services, images, and/or ideas to achieve a desired outcome
MKT21	Understands the concepts and actions needed to determine client needs and wants and respond through planned, personalized communication that influences purchase decisions and enhances future business opportunities

MA 1   Business Management and Administration Core
- Understands the techniques and strategies used to foster positive, ongoing relationships with customers
- Understands the systems, strategies, and techniques used to collect, organize, analyze, and share information known in an organization
- Understands tools, techniques, and systems that are used to plan, implement, monitor, and evaluate business projects
- Understands the need for standards and the strategies and techniques used to implement, monitor, and evaluate them
- Understands risk-management strategies and techniques used to implement, monitor, and evaluate them
- Understands risk-management strategies and techniques used to minimize business loss

MA 2   Administrative Services
- Understands the concepts, strategies, and systems used in administrative services to obtain and convey ideas and information
- Understands techniques, strategies, and systems used in administrative services to foster self-understanding and enhance relationships with others
- Understands the tools, techniques, and systems that administrative service supervisors use to plan, staff, lead, and organize their human resources

- Understands tools, strategies, and systems administrative service employees need to access, process, maintain, evaluate, and disseminate information to support managers
- Understands the processes and systems implemented to monitor, plan, and control the day-to-day administrative activities required for continued business functioning
- Understands concepts, tools, and strategies used to explore, obtain, and develop in an administrative services career

MA 3   Business Information Management
- Understands business's responsibility to know, abide by, and enforce laws and regulations that affect business operations and transactions
- Understands tools, strategies, and systems used to maintain, monitor, control, and plan the use of financial resources
- Understands tools, strategies, and systems needed to access, process, maintain, evaluate, and disseminate information to assist business decision making
- Understands the processes and systems implemented to monitor, plan, and control the day-to-day activities required for continued business functioning
- Understands concepts, tools, and strategies used to explore, obtain, and develop in a business information management career
- Understands tools, techniques, and systems that affect a business's ability to plan, control, and organize an organization/department

MA 4   General Management
- Understands business's responsibility to know, abide by, and enforce laws and regulations that affect business operations and transactions
- Understands the concepts, strategies, and systems used by management to obtain and convey ideas and information
- Understands the economic principles and concepts fundamental to business operations
- Understands techniques, strategies, and systems used by management to foster self-understanding and enhance relationships with others
- Understands tools, strategies, and systems managers used to maintain, monitor, control, and plan the use of financial resources
- Understands the processes and systems that managers implement to monitor, plan, and control the day-to-day business activities required for continued business functioning
- Understands concepts, tools, and strategies used to explore, obtain, and develop in a management career
- Understands tools, techniques, and systems that affect a manager's ability to plan, control, and organize

MA 5   Human Resource Management
- Understands business's responsibility to know, abide by, and enforce laws and regulations that affect business operations and transactions
- Understands the concepts, strategies, and systems used by management to obtain and convey ideas and information
- Understands techniques, strategies, and systems used by human resources management to foster self-understanding and enhance relationships with others
- Understands tools, strategies, and systems managers use to maintain, monitor, control, and plan the use of financial resources
- Understands the tools, techniques, and systems that businesses use to plan, staff, lead, and organize human resources
- Understands tools, strategies, and systems human resources management needs to access, process, maintain, evaluate, and disseminate information to support managers
- Understands the tools, techniques, and systems that businesses use to create, communicate, and deliver value to customers and to manage customer relationships in ways that benefit the organization and its stakeholders

- Understands the processes and systems that human resources management implements to monitor, plan, and control the day-to-day business activities required for continued business functioning
- Understands concepts, tools, and strategies used to explore, obtain, and develop in a human resources management career
- Understands tools, techniques, and systems that affect human resources management's ability to plan, control, and organize

MA 6   Operations Management
- Understands business's responsibility to know, abide by, and enforce laws and regulations that affect business operations and transactions
- Understands the techniques and strategies used to foster positive, ongoing relationships with customers
- Understands tools, strategies, and systems used to maintain, monitor, control, and plan the use of financial resources
- Understands tools, strategies, and systems needed to access, process, maintain, evaluate, and disseminate information to assist operations management decision making
- Understands the processes and systems that operations managers implement to monitor, plan, and control the day-to-day business activities required for continued business functioning
- Understands concepts, tools, and strategies used to explore, obtain, and develop in an operations management career

Appendix F: National Educational Technology Standards for Students

T1   Creativity and Innovation

T2   Communication and Collaboration

T3   Research and Information Fluency

T4   Critical Thinking, Problem Solving, and Decision Making

T5   Digital Citizenship

T6   Technology Operations and Concepts

T1   Creativity and Innovation

Students demonstrate creative thinking, construct knowledge, and develop innovative products and processes using technology. Students do the following:

a.   Apply existing knowledge to generate new ideas, products, or processes.

b.   Create original works as a means of personal or group expression.

c.   Use models and simulations to explore complex systems and issues.

d.   Identify trends and forecast possibilities.

T2   Communication and Collaboration

Students use digital media and environments to communicate and work collaboratively, including at a distance, to support individual learning and contribute to the learning of others. Students do the following:

a.   Interact, collaborate, and publish with peers, experts, or others employing a variety of digital environments and media.

b.   Communicate information and ideas effectively to multiple audiences using a variety of media and formats.

c.   Develop cultural understanding and global awareness by engaging with learners of other cultures.

d.   Contribute to project teams to produce original works or solve problems.

T3   Research and Information Fluency

Students apply digital tools to gather, evaluate, and use information. Students do the following:

a.   Plan strategies to guide inquiry.

b.   Locate, organize, analyze, evaluate, synthesize, and ethically use information from a variety of sources and media.

c.   Evaluate and select information sources and digital tools based on the appropriateness to specific tasks.

d.   Process data and report results.

T4   Critical Thinking, Problem Solving, and Decision Making

Students use critical-thinking skills to plan and conduct research, manage projects, solve problems, and make informed decisions using appropriate digital tools and resources. Students do the following:

a.   Identify and define authentic problems and significant questions for investigation.

b.   Plan and manage activities to develop a solution or complete a project.

c.   Collect and analyze data to identify solutions and/or make informed decisions.

d.   Use multiple processes and diverse perspectives to explore alternative solutions.

T5   Digital Citizenship

Students understand human, cultural, and societal issues related to technology and practice legal and ethical behavior. Students do the following:

a.   Advocate and practice safe, legal, and responsible use of information and technology.

b.   Exhibit a positive attitude toward using technology that supports collaboration, learning, and productivity.

c.   Demonstrate personal responsibility for lifelong learning.

d.   Exhibit leadership for digital citizenship.

T6   Technology Operations and Concepts

Students demonstrate a sound understanding of technology concepts, systems, and operations. Students do the following:

a.   Understand and use technology systems.

b.   Select and use applications effectively and productively.

c.   Troubleshoot systems and applications.

d.   Transfer current knowledge to learning of new technologies.