

# Seymour Public Schools Curriculum

## Introduction to Business

1 Credit

Offered to Grades 9-12 (Recommended for Grades 9, 10)

Course Description – To be successful in the business world, either as an employee or as a proprietor, it is essential for one to have a strong interest in business affairs and a basic knowledge of how a business must operate to be profitable. Introduction to Business is taught with three (3) goals in mind:

1. To introduce the students to the world of business.
2. To prepare students for their economic roles of consumer, worker and citizen.
3. To serve as a background for other business courses the student may take in high school and college.

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<b>Grade:</b> 9-12	<b>Subject: Introduction to Business Economic Decisions</b>
<b>CSDE Standard</b>	B. Economics: Describe and apply the decision making process for allocating scarce resources.
<b>Enduring Understanding</b>	Students will gain an understanding of the global economy and its effect on them as a consumer, worker, and citizen.
<b>Essential Questions</b>	How are economic resources used in the production of goods and services?
<b>Content Standard:</b>	<ol style="list-style-type: none"> <li>1. What is the difference between a need vs. want?</li> <li>2. What are the four factors of production (Economic resources)?</li> </ol>
<b>Performance Expectations (Student outcomes)</b>	<p>Students will:</p> <ol style="list-style-type: none"> <li>1. Distinguish between needs and wants.</li> <li>2. Explain the difference between goods and services</li> <li>3. Describe the economic resources used in the production of goods and services.</li> <li>4. List the steps in the economic decision making process.</li> </ol>

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Strategies/Modes (examples)	Materials/Resources (examples)	Assessments (examples)
<ul style="list-style-type: none"> <li>Lecture – presentations</li> <li>Junior Achievement /Speakers</li> <li>Review Current Topics</li> <li>Reading, Writing and Research</li> </ul>	<ul style="list-style-type: none"> <li>Textbooks</li> <li>Computer access with Internet</li> <li>Smartboard</li> <li>Wall Street Journal</li> </ul>	<ul style="list-style-type: none"> <li>Class work and homework assignments correlated with “Intro to Business” textbook.</li> <li>A decision made using the 6 step economic decision making process</li> <li>Group assignment - Running a hot dog stand using the 3 factors of production—human resources, natural resources and capital resources.</li> </ul>

<b>Grade:</b>	<b>Subject: Introduction to Business Economic Systems</b>
<b>CSDE Standard</b>	Content Standard 2: Business Management: How do students make appropriate business decisions in the global marketplace?
<b>Enduring Understanding</b>	Students will gain an understanding of the global economy and its effect on them as a consumer, worker, and citizen.
<b>Essential Questions</b>	<p><b>Essential Question:</b> In a market economy, what type of influence does government have on what goods are produced, for whom they are produced, and how they are produced?</p> <p><b>Essential Question:</b> In a planned economy, what type of influence does government have on what goods are produced, for whom they are produced, and how they are produced?</p>
<b>Content Standard:</b>	<ol style="list-style-type: none"> <li>1. Three economic questions—What to produce? For whom to produce? How to produce?</li> <li>1. What are the characteristics of the three types of economic systems?</li> </ol>
<b>Performance Expectations (Student outcomes)</b>	<p>Students will:</p> <ol style="list-style-type: none"> <li>1. List the three economic questions that must be answered by every society.</li> <li>2. Describe three types of economic systems.</li> <li>3. Identify five features of our market economy.</li> <li>4. Explain why economies are mixed systems.</li> <li>5. Explain why market economies are becoming common around the world.</li> </ol>

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<b>Strategies/Modes (examples)</b>	<b>Materials/Resources (examples)</b>	<b>Assessments (examples)</b>
<ul style="list-style-type: none"> <li>• Lecture – presentations</li> <li>• Junior Achievement /Speakers</li> <li>• Review Current Topics</li> <li>• Reading, Writing and Research</li> </ul>	<ul style="list-style-type: none"> <li>• Textbooks</li> <li>• Computer access with Internet</li> <li>• Smartboard</li> <li>• Wall Street Journal</li> </ul>	<ul style="list-style-type: none"> <li>• Class work and homework assignments correlated with “Intro to Business” Textbook</li> <li>• Research paper on countries that have a custom based economy, planned economy and market economy.</li> <li>• Chapter 1 and 2 Test</li> </ul>

<b>Grade:</b>	<b>Subject: Introduction to Business Economic Roles</b>
<b>CSDE Standard</b>	Content Standard 2: Business Management: How do students make appropriate business decisions in the global marketplace?
<b>Enduring Understanding</b>	Students will gain an understanding of the global economy and its effect on them as a consumer, worker, and citizen.
<b>Essential Questions</b>	Do the three economic roles you perform affect not only you but the entire economy as well?
<b>Content Standard:</b>	<ol style="list-style-type: none"> <li>1. Three economic roles that all people share—consumer, worker, and citizen</li> <li>2. How consumers affect the supply and demand for goods and services</li> <li>3. Effects of demand and supply on prices</li> <li>4. Impact of worker productivity on our standard of living</li> </ol>
<b>Performance Expectations (Student outcomes)</b>	Students will: <ol style="list-style-type: none"> <li>1. Identify three economic roles each person performs.</li> <li>2. Explain how consumers affect the supply and demand for goods and services.</li> <li>3. Understand the impact of worker productivity on our standard of living.</li> </ol>

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<b>Strategies/Modes (examples)</b>	<b>Materials/Resources (examples)</b>	<b>Assessments (examples)</b>
<ul style="list-style-type: none"> <li>• Lecture – presentations</li> <li>• Junior Achievement /Speakers</li> <li>• Review Current Topics</li> <li>• Reading, Writing and Research</li> </ul>	<ul style="list-style-type: none"> <li>• Textbooks</li> <li>• Computer access with Internet</li> <li>• Smartboard</li> <li>• Wall Street Journal</li> </ul>	<ul style="list-style-type: none"> <li>• Short article on the headline “Dollar votes tell producers what consumers want.”</li> <li>• Quiz – Cost of lost production</li> <li>• Test – Chapter 3</li> <li>• Class work and homework assignments correlated with “Intro to Business” Textbook</li> </ul>

<b>Grade:</b>	<b>Subject: Introduction to Business Economic Measurements</b>
<b>CSDE Standard</b>	Content Standard 2: Business Management: How do students make appropriate business decisions in the global marketplace?
<b>Enduring Understanding</b>	Students will gain an understanding of the global economy and its effect on them as a consumer, worker, and citizen.
<b>Essential Questions</b>	<b>Essential Questions:</b> How does GDP, GDP per capita, and labor productivity measure economic performance? <b>Essential Question:</b> What are the four phases of the business cycle and the characteristics of each cycle?
<b>Content Standard:</b>	<ol style="list-style-type: none"> <li>1. How GDP, GDP per capita and labor productivity are used as measurements of economic performance.</li> <li>2. The four phases of the business cycle</li> <li>3. Inflation and deflation</li> </ol>
<b>Performance Expectations (Student outcomes)</b>	Students will: <ol style="list-style-type: none"> <li>1. Explain how Gross Domestic Product (GDP), GDP per capita, and labor productivity are used as measurements of economic performance.</li> <li>2. Describe the four phases of the business cycle.</li> <li>3. Define inflation and deflation and the causes of.</li> </ol>

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<b>Strategies/Modes (examples)</b>	<b>Materials/Resources (examples)</b>	<b>Assessments (examples)</b>
<ul style="list-style-type: none"><li>• Lecture – presentations</li><li>• Junior Achievement /Speakers</li><li>• Review Current Topics</li><li>• Reading, Writing and Research</li></ul>	<ul style="list-style-type: none"><li>• Textbooks</li><li>• Computer access with Internet</li><li>• Smartboard</li><li>• Wall Street Journal</li></ul>	<ul style="list-style-type: none"><li>• Class work and homework correlated with “Intro to Business” Textbook.</li><li>• Quiz on GDP</li><li>• Written assignment on how GDP differs from real GDP</li><li>• Test – Chapter 4</li></ul>

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<b>Grade:</b>	<b>Subject: Introduction to Business Business in our Economy</b>	
<b>CSDE Standard</b>	Content Standard 2: Business Management: How do students make appropriate business decisions in the global marketplace?	
<b>Enduring Understanding</b>	Students will gain an understanding of the global economy and its effect on them as a consumer, worker, and citizen.	
<b>Essential Questions</b>	<b>What is the difference between different types of businesses.</b>	
<b>Content Standard:</b>	<ol style="list-style-type: none"> <li>1. Four basic kinds of businesses-extractor, manufacturer, marketer and service businesses.</li> <li>2. Seven business activities</li> </ol>	
<b>Performance Expectations (Student outcomes)</b>	<p>Students will:</p> <ol style="list-style-type: none"> <li>1. Distinguish between the four basic kinds of businesses/</li> <li>2. Recognize the seven activities performed by businesses.</li> <li>3. Understand how jobs are created in our economy.</li> </ol>	
<b>Strategies/Modes (examples)</b>	<b>Materials/Resources (examples)</b>	<b>Assessments (examples)</b>
<ul style="list-style-type: none"> <li>• Lecture – presentations</li> <li>• Junior Achievement /Speakers</li> <li>• Review Current Topics</li> <li>• Reading, Writing and Research</li> </ul>	<ul style="list-style-type: none"> <li>• Textbooks</li> <li>• Computer access with Internet</li> <li>• Smartboard</li> <li>• Wall Street Journal</li> </ul>	<ul style="list-style-type: none"> <li>• Class work and homework correlated with “Intro to Business” textbook.</li> <li>• Quiz – Chapter 5</li> <li>• Test – Chapter 5</li> </ul>

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**Unit 6 –Business Structures**

<b>Grade:</b>	<b>Subject:</b>	
	<b>Unit 6 –Business Structures</b>	
<b>CSDE Standard</b>	<i>Content Standard 2: Business Management: How do students make appropriate business decisions in the global marketplace?</i>	
<b>Enduring Understanding</b>	Students will gain an understanding of the global economy and its effect on them as a consumer, worker, and citizen.	
<b>Essential Questions</b>	<b>Essential Question:</b> How does ownership differ among sole proprietorship, partnerships, and corporations?	
<b>Content Standard:</b>	<ol style="list-style-type: none"> <li>1. Differences between proprietorships, partnerships and corporation</li> <li>2. Managing a successful business--five key activities include planning, organizing, staffing, leading, controlling</li> <li>3. Specialized forms of business organization: Franchise, cooperative and municipal corporation</li> </ol>	
<b>Performance Expectations (Student outcomes)</b>	<p>Students will:</p> <ol style="list-style-type: none"> <li>1. Understand how ownership differs among sole proprietorships, partnerships, corporations.</li> <li>2. Grasp the advantages and disadvantages of the three major types of business ownership</li> <li>3. Learn the five functions of managers</li> <li>4. Recognize three specialized forms of business organizations.</li> </ol>	
<b>Strategies/Modes (examples)</b>	<b>Materials/Resources (examples)</b>	<b>Assessments (examples)</b>
<ul style="list-style-type: none"> <li>• Lecture – presentations</li> <li>• Junior Achievement /Speakers</li> <li>• Review Current Topics</li> <li>• Reading, Writing and Research</li> </ul>	<ul style="list-style-type: none"> <li>• Textbooks</li> <li>• Computer access with Internet</li> <li>• Smartboard</li> <li>• Wall Street Journal</li> </ul>	<ul style="list-style-type: none"> <li>• Class work and homework assignment correlated with “Intro to Business” textbook</li> <li>• Franchise research sheets.</li> <li>• Quiz – Managerial functions</li> <li>• Test – Chapter 6</li> </ul>

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## Unit 7 – Manager as a Leader

<b>Grade:</b>	<b>Subject:</b>	
	Unit 7 – Manager as a Leader	
<b>CSDE Standard</b>	<i>Content Standard 2: Business Management: How do students make appropriate business decisions in the global marketplace?</i>	
<b>Enduring Understanding</b>	Students will gain an understanding of the global economy and its effect on them as a consumer, worker, and citizen.	
<b>Essential Questions</b>	<b>Essential Question:</b> What are the common characteristics of effective leaders? <b>Essential Question:</b> What are the four types of influence used by leaders? <b>Essential Question:</b> What are the two main types of leadership styles?	
<b>Content Standard:</b>	<ol style="list-style-type: none"> <li>1. Common characteristics of effective leaders</li> <li>2. Four types of influence that leader use</li> <li>3. Two main types of leadership styles</li> </ol>	
<b>Performance Expectations (Student outcomes)</b>	Students will: <ol style="list-style-type: none"> <li>1. Discuss the common characteristics of effective leaders.</li> <li>2. Explain the five human relations skills needed by managers.</li> <li>3. Identify four types of influence that leaders use.</li> <li>4. Describe the two main types of leadership styles.</li> </ol>	
<b>Strategies/Modes (examples)</b>	<b>Materials/Resources (examples)</b>	<b>Assessments (examples)</b>
<ul style="list-style-type: none"> <li>• Lecture – presentations</li> <li>• Junior Achievement /Speakers</li> <li>• Review Current Topics</li> <li>• Reading, Writing and Research</li> </ul>	<ul style="list-style-type: none"> <li>• Textbooks</li> <li>• Computer access with Internet</li> <li>• Smartboard</li> <li>• Wall Street Journal</li> </ul>	<ul style="list-style-type: none"> <li>• Class work and homework correlated with “Intro to Business” textbook.</li> <li>• Group skits depicting the 4 types of managerial influence</li> <li>• Writing assignment – Leadership (<i>Used in place of chapter text</i>)</li> </ul>

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## Unit 8 – Producing and Marketing Goods and Services

<b>Grade:</b>	<b>Unit 8 – Producing and Marketing Goods and Services</b>		<b>Subject:</b>
<b>CSDE Standard</b>	<i>Content Standard 2: Business Management: How do students make appropriate business decisions in the global marketplace?</i>		
<b>Enduring Understanding</b>	Students will gain an understanding of the global economy and its effect on them as a consumer, worker and citizen.		
<b>Essential Questions</b>	<b>Essential Question:</b> What kind of impact does marketing have on our lives? <b>Essential Question:</b> What activities do marketers perform?		
<b>Content Standard:</b>	<ol style="list-style-type: none"> <li>Marketing activities</li> <li>Marketing concept and marketing strategy</li> </ol>		
<b>Performance Expectations (Student outcomes)</b>	Students will: <ol style="list-style-type: none"> <li>List common marketing activities and define the marketing concept.</li> <li>Explain the two steps in marketing planning.</li> <li>Explain the advantage of small businesses in providing customer service.</li> </ol>		
<b>Strategies/Modes (examples)</b>	<b>Materials/Resources (examples)</b>	<b>Assessments (examples)</b>	
<ul style="list-style-type: none"> <li>Lecture – presentations</li> <li>Junior Achievement /Speakers</li> <li>Review Current Topics</li> <li>Reading, Writing and Research</li> </ul>	<ul style="list-style-type: none"> <li>Textbooks</li> <li>Computer access with Internet</li> <li>Smartboard</li> <li>Wall Street Journal</li> </ul>	<ul style="list-style-type: none"> <li>Class work and homework assignments correlated with “Intro to Business” textbook.</li> <li>Ad assignment</li> <li>Quiz – Marketing Strategy</li> <li>Test – Chapter 8</li> </ul>	

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## Unit 9 – Social Responsibility and Business Ethics

<b>Grade:</b>	<b>Subject:</b>	
	<b>Unit 9 – Social Responsibility and Business Ethics</b>	
<b>CSDE Standard</b>	<i>Content Standard 2: Business Management: How do students make appropriate business decisions in the global marketplace?</i>	
<b>Enduring Understanding</b>	Students will gain an understanding of the global economy and its effect on them as a consumer, worker, and citizen.	
<b>Essential Questions</b>	<b>Essential Question:</b> What is meant by social responsibility of business? <b>Essential Question:</b> What is the purpose of a code of ethics?	
<b>Content Standard:</b>	<ol style="list-style-type: none"> <li>1. Four social responsibility issues businesses are faced with</li> <li>2. Business ethics</li> <li>3. Doing business in the international marketplace</li> </ol>	
<b>Performance Expectations (Student outcomes)</b>	Students will: <ol style="list-style-type: none"> <li>1. Explain what is meant by the social responsibility of business</li> <li>2. Identify four social responsibility issues and cite examples of socially responsible actions.</li> <li>3. Describe the purpose of a code of ethics.</li> </ol>	
<b>Strategies/Modes (examples)</b>	<b>Materials/Resources (examples)</b>	<b>Assessments (examples)</b>
<ul style="list-style-type: none"> <li>• Lecture – presentations</li> <li>• Junior Achievement /Speakers</li> <li>• Review Current Topics</li> <li>• Reading, Writing and Research</li> </ul>	<ul style="list-style-type: none"> <li>• Textbooks</li> <li>• Computer access with Internet</li> <li>• Smartboard</li> <li>• Wall Street Journal</li> </ul>	<ul style="list-style-type: none"> <li>• Class work and homework assignments correlated with “Intro to Business” textbook.</li> <li>• Company code of ethics</li> <li>• Test – Chapter 9</li> </ul>

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**Unit 10 – International Business**

<b>Grade:</b>	<b>Unit 10 – International Business</b>		<b>Subject:</b>
<b>CSDE Standard</b>	<i>Content Standard 2: Business Management: How do students make appropriate business decisions in the global marketplace?</i>		
<b>Enduring Understanding</b>	Students will gain an understanding of the global economy and its effect on them as consumer, worker, and citizen.		
<b>Essential Questions</b>	<b>Essential Question:</b> What is the basic reason for nations doing business with each other? <b>Essential Question:</b> What are the barriers to international trade and for what reasons would each be used?		
<b>Content Standard:</b>	<ol style="list-style-type: none"> <li>1. Importing and exporting</li> <li>2. Balance of trade/trade surplus/trade deficit</li> <li>3. Barriers to international trade/quotas, tariffs, embargoes</li> <li>4. Multinational company – Global strategy or multinational strategy</li> </ol>		
<b>Performance Expectations (Student outcomes)</b>	Students will: <ol style="list-style-type: none"> <li>1. State the basic reason for nations doing business with each other.</li> <li>2. Understand the concepts of currency exchange rates, balance of trade, and balance of payments.</li> <li>3. Understand what the 3 trade barriers are and why each would be used.</li> <li>4. Explain what is meant by a multinational corporation.</li> </ol>		
<b>Strategies/Modes (examples)</b>	<b>Materials/Resources (examples)</b>	<b>Assessments (examples)</b>	
<ul style="list-style-type: none"> <li>• Lecture – presentations</li> <li>• Junior Achievement /Speakers</li> <li>• Review Current Topics</li> <li>• Reading, Writing and Research</li> </ul>	<ul style="list-style-type: none"> <li>• Textbooks</li> <li>• Computer access with Internet</li> <li>• Smartboard</li> <li>• Wall Street Journal</li> </ul>	<ul style="list-style-type: none"> <li>• Class work/homework assignments correlated with textbook.</li> <li>• Exchange rate calculator worksheet</li> <li>• Article questions –“An Economic Plan for Mesico and Walt Disney Company adjusts to France</li> <li>• Quiz – Trade Barriers</li> <li>• Test – Chapter 10</li> </ul>	

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Introduction to Business  
**Unit 11 – Government in our Economy**

<b>Grade:</b>	<b>Subject:</b>	
	<b>Unit 11 – Government in our Economy</b>	
<b>CSDE Standard</b>	<i>Content Standard 2: Business Management: How do students make appropriate business decisions in the global marketplace?</i>	
<b>Enduring Understanding</b>	Students will gain an understanding of the global economy and its effect on them as a consumer, worker and citizen.	
<b>Essential Questions</b>	<b>Essential Question:</b> How is government, on every level, involved in our economy?	
<b>Content Standard:</b>	Government protects-contracts, patents, copyrights, trademark 1. Government regulates – Regulating utilities, preventing unfair business practices 2. Government assists business – SBA 3. Government purchases products and services 4. Government hires workers 5. Government raises money	
<b>Performance Expectations (Student outcomes)</b>	Students will: 1. Explain protection provided by government. 2. Explain methods used by government to regulate our economy. 3. Describe how government assists business. 4. Recognize the role of government in producing goods and services and hiring workers. 5. Explain two ways that government raises money.	
<b>Strategies/Modes (examples)</b>	<b>Materials/Resources (examples)</b>	<b>Assessments (examples)</b>
<ul style="list-style-type: none"> <li>• Lecture – presentations</li> <li>• Junior Achievement /Speakers</li> <li>• Review Current Topics</li> <li>• Reading, Writing and Research</li> </ul>	<ul style="list-style-type: none"> <li>• Textbooks</li> <li>• Computer access with Internet</li> <li>• Smartboard</li> <li>• Wall Street Journal</li> </ul>	<ul style="list-style-type: none"> <li>• Class work and homework assignments correlated with “Intro to Business” textbook.</li> <li>• Questions on article “Nike Sweating trademark infringement”</li> <li>• U.S. Census Bureau internet site sheet</li> <li>• Test – Chapter 11</li> </ul>

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**Unit 12 – Managing a Small Business**

<b>Grade:</b>	<b>Unit 12 – Managing a Small Business</b>		<b>Subject:</b>
<b>CSDE Standard</b>	<i>Content Standard 2: Business Management: How do students make appropriate business decisions in the global marketplace?</i>		
<b>Enduring Understanding</b>	Students will gain an understanding of the global economy and its effect on them as a consumer, worker, and citizen.		
<b>Essential Questions</b>	<b>Essential Question:</b> What are the key steps small business owners follow to start their business? <b>Essential Question:</b> What is the personality based/business related characteristic of a successful small business owner.		
<b>Content Standard:</b>	<ol style="list-style-type: none"> <li>1. Key steps small business owners follow to start their businesses</li> <li>2. Steps in developing a business plan</li> <li>3. Start-up financing, short-term financing, and long term financing</li> </ol>		
<b>Performance Expectations (Student outcomes)</b>	Students will: <ol style="list-style-type: none"> <li>1. Describe the characteristics of small-business owners.</li> <li>2. Identify key steps small business owners follow to start their businesses.</li> <li>3. Explain the importance of a written business plan.</li> <li>4. Detail various types of financing for a new business.</li> </ol>		
<b>Strategies/Modes (examples)</b>	<b>Materials/Resources (examples)</b>	<b>Assessments (examples)</b>	
<ul style="list-style-type: none"> <li>• Lecture – presentations</li> <li>• Junior Achievement /Speakers</li> <li>• Review Current Topics</li> <li>• Reading, Writing and Research</li> </ul>	<ul style="list-style-type: none"> <li>• Textbooks</li> <li>• Computer access with Internet</li> <li>• Smartboard</li> <li>• Wall Street Journal</li> </ul>	<ul style="list-style-type: none"> <li>• Class work and homework assignments correlated with “Intro to Business” textbook.</li> <li>• Quiz</li> <li>• Business Plan</li> </ul>	

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## Unit 13 – Managing Human Resources

<b>Grade:</b>	<b>Unit 13 – Managing Human Resources</b>		<b>Subject:</b>
<b>CSDE Standard</b>	<i>Content Standard 2: Business Management: How do students make appropriate business decisions in the global marketplace?</i>		
<b>Enduring Understanding</b>	Students will gain an understanding of the global economy and its effect on them as a consumer, worker, and citizen.		
<b>Essential Questions</b>	<b>Essential Question:</b> How are human resources important to the success of small businesses? <b>Essential Question:</b> What are the different types of compensation and benefits for employees?		
<b>Content Standard:</b>	<ol style="list-style-type: none"> <li>1. Categorizing human resources</li> <li>2. Types of compensation and benefits for employees</li> </ol>		
<b>Performance Expectations (Student outcomes)</b>	Students will: <ol style="list-style-type: none"> <li>1. Explain why human resources are important to the success of small business.</li> <li>2. Identify factors to be considered by a small-business owners when assessing human resource needs.</li> <li>3. Outline types of compensation and typical benefits for employees</li> </ol>		
<b>Strategies/Modes (examples)</b>		<b>Materials/Resources (examples)</b>	<b>Assessments (examples)</b>
<ul style="list-style-type: none"> <li>• Lecture – presentations</li> <li>• Junior Achievement /Speakers</li> <li>• Review Current Topics</li> <li>• Reading, Writing and Research</li> </ul>		<ul style="list-style-type: none"> <li>• Textbooks</li> <li>• Computer access with Internet</li> <li>• Smartboard</li> <li>• Wall Street Journal</li> </ul>	<ul style="list-style-type: none"> <li>• Class work and homework assignments correlated with “Intro to Business” textbook</li> <li>• Internet assignment – <a href="http://www.Careerbuilder.com">www.Careerbuilder.com</a></li> <li>• Chapter Outline</li> <li>• Test – Chapter 13</li> </ul>

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## Introduction to Business Unit 14 – The Banking System and Financial Services

<b>Grade:</b>	<b>Subject:</b> Unit 14 – The Banking System and Financial Services	
<b>CSDE Standard</b>	<i>Content Standard 2: Business Management: How do students make appropriate business decisions in the global marketplace?</i>	
<b>Enduring Understanding</b>	Students will gain an understanding of the global economy and its effect on them as a consumer, worker, and citizen.	
<b>Essential Questions</b>	<b>Essential Question:</b> How do banks earn money, help communities, and create economic growth? <b>Essential Question:</b> What are services provided by deposit type financial institutions and non-deposit type financial institutions? <b>Essential Question:</b> What is the function of the Federal Reserve System?	
<b>Content Standard:</b>	<ol style="list-style-type: none"> <li>1. Major types of deposit-type and non-deposit financial institutions</li> <li>2. Functions of the Federal Reserve system</li> </ol>	
<b>Performance Expectations (Student outcomes)</b>	Students will: <ol style="list-style-type: none"> <li>1. Describe the major types of deposit-type and non-deposit financial institutions.</li> <li>2. Detail the services provided by the financial industry.</li> <li>3. Outline the functions of the Federal Reserve System.</li> <li>4. Explain how banks earn money, help communities, and create economic growth.</li> </ol>	
<b>Strategies/Modes (examples)</b>	<b>Materials/Resources (examples)</b>	<b>Assessments (examples)</b>
<ul style="list-style-type: none"> <li>• Lecture – presentations</li> <li>• Junior Achievement /Speakers</li> <li>• Review Current Topics</li> <li>• Reading, Writing and Research</li> </ul>	<ul style="list-style-type: none"> <li>• Textbooks</li> <li>• Computer access with Internet</li> <li>• Smartboard</li> <li>• Wall Street Journal</li> </ul>	<ul style="list-style-type: none"> <li>• Class work and homework assignment correlated with “Intro to Business” textbook.</li> <li>• Chapter outline</li> <li>• Test – Chapter 26</li> </ul>

# Seymour Public Schools Curriculum

Introduction to Business  
**Unit 15 – Investing in Bonds and Stocks**

<b>Grade:</b>	<b>Subject:</b> <b>Unit 15 – Investing in Bonds and Stocks</b>							
<b>CSDE Standard</b>	Content Standard 2: Business Management: How do students make appropriate business decisions in the global marketplace?							
<b>Enduring Understanding</b>	Students will gain an understanding of the global economy and its effect on them as a consumer, worker, and citizen.							
<b>Essential Questions</b>	<b>Essential Question:</b> How is investing in bonds different from investing in stock? <b>Essential Question:</b> What are the factors to consider when selecting stock investments? <b>Essential Question:</b> What are the different types of stocks?							
<b>Content Standard:</b>	<ol style="list-style-type: none"> <li>1. How investing in bonds is different from investing in stocks (debt securities vs. equity securities)</li> <li>2. Factors to consider when selecting stock investments</li> <li>3. Different types of stocks</li> </ol>							
<b>Performance Expectations (Student outcomes)</b>	Students will: <ol style="list-style-type: none"> <li>1. Explain how investing in bonds is different from investing in stocks.</li> <li>2. Detail factors to consider when selecting stock investments (stock yield and price/ earnings ratio)</li> <li>3. Discuss the benefits of investment clubs.</li> <li>4. Students will know the what the different types of stocks are and the benefit of each</li> </ol>							
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Strategies/Modes (examples)</th> <th style="text-align: center;">Materials/Resources (examples)</th> <th style="text-align: center;">Assessments (examples)</th> </tr> </thead> <tbody> <tr> <td style="vertical-align: top;"> <ul style="list-style-type: none"> <li>• Lecture – presentations</li> <li>• Junior Achievement /Speakers</li> <li>• Review Current Topics</li> <li>• Reading, Writing and Research</li> </ul> </td> <td style="vertical-align: top;"> <ul style="list-style-type: none"> <li>• Textbooks</li> <li>• Computer access with Internet</li> <li>• Smartboard</li> <li>• Wall Street Journal</li> </ul> </td> <td style="vertical-align: top;"> <ul style="list-style-type: none"> <li>• Class work and homework assignments correlated with “Intro to Business” textbook.</li> <li>• Chapter 35 Outline</li> <li>• Quiz – Types of stocks</li> <li>• \$20,000 Stock Portfolio</li> <li>• Test – Chapter 35</li> </ul> </td> </tr> </tbody> </table>			Strategies/Modes (examples)	Materials/Resources (examples)	Assessments (examples)	<ul style="list-style-type: none"> <li>• Lecture – presentations</li> <li>• Junior Achievement /Speakers</li> <li>• Review Current Topics</li> <li>• Reading, Writing and Research</li> </ul>	<ul style="list-style-type: none"> <li>• Textbooks</li> <li>• Computer access with Internet</li> <li>• Smartboard</li> <li>• Wall Street Journal</li> </ul>	<ul style="list-style-type: none"> <li>• Class work and homework assignments correlated with “Intro to Business” textbook.</li> <li>• Chapter 35 Outline</li> <li>• Quiz – Types of stocks</li> <li>• \$20,000 Stock Portfolio</li> <li>• Test – Chapter 35</li> </ul>
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# Seymour Public Schools Curriculum

Introduction to Business  
**Unit 16 – The Fundamentals of Insurance**

<b>Grade:</b>	<b>Subject:</b>	
	<b>Unit 16 – The Fundamentals of Insurance</b>	
<b>CSDE Standard</b>	Content Standard 2: Business Management: How do students make appropriate business decisions in the global marketplace?	
<b>Enduring Understanding</b>	Students will gain an understanding of the global economy and its effect on them as a consumer, worker, and citizen.	
<b>Essential Questions</b>	<b>Essential Question:</b> What is insurance and how does it protect against economic losses. <b>Essential Question:</b> What are some factors that affect the cost of insurance coverage?	
<b>Content Standard:</b>	<ol style="list-style-type: none"> <li>1. How can various types of risk and how economic risk can be avoided.</li> <li>2. Describe insurance, coinsurance, and the kinds of losses that can be covered.</li> <li>3. Factors that affect the cost of insurance coverage.</li> </ol>	
<b>Performance Expectations (Student outcomes)</b>	Students will: <ol style="list-style-type: none"> <li>1. Understand various types of risk and how risk can be avoided</li> <li>2. Be able to describe kinds of losses that can be covered by insurance.</li> <li>3. Be able to list factors that affect the cost of insurance coverage.</li> </ol>	
<b>Strategies/Modes (examples)</b>	<b>Materials/Resources (examples)</b>	<b>Assessments (examples)</b>
<ul style="list-style-type: none"> <li>• Lecture – presentations</li> <li>• Junior Achievement /Speakers</li> <li>• Review Current Topics</li> <li>• Reading, Writing and Research</li> </ul>	<ul style="list-style-type: none"> <li>• Textbooks</li> <li>• Computer access with Internet</li> <li>• Smartboard</li> <li>• Wall Street Journal</li> <li>• Sample insurance forms</li> </ul>	<ul style="list-style-type: none"> <li>• Class work and homework correlated with “Intro to Business” textbook.</li> <li>• Quiz – Chapter 37</li> <li>• Article questions – “Katrina Insurance Fraud”</li> <li>• Test – Chapter 37</li> </ul>

# Seymour Public Schools Curriculum

## Introduction to Business

Narrative.....\* **During 4<sup>th</sup> quarter, a volunteer from Junior Achievement comes into the “Intro to Business” class once or twice a week for a total of 8 sessions. A computer simulation game called the “Titans” is played with the students grouped into teams of 4. Teams decide on a company name and make decisions on price, production, capital investment, marketing, R&D, inventory and charitable contributions.**

### **Connecticut Career and Technical Education Performance Standards and Competencies Content Standard: Business Management**

#### **B. Economics: Apply economic decisions related to personal financial affairs, the successful operation of organizations, and the economic activities of the country.**

9. Identify opportunity costs and trade-offs involved in making choices regarding the use of scarce economic resources.
12. Identify the basic features of different economic systems and discuss the major features of the U.S. economy.
15. Identify the role of U.S. government in an economic system, especially the necessary and desirable role of government in the U.S. economy

#### **C. Entrepreneurship Education: Recognize a business opportunity, start a business based on the recognized opportunity and operate and maintain that business.**

16. Identify unique characteristics of an entrepreneur.
17. Develop a business plan for an entrepreneurial venture.

#### **D. International Business: Compare and analyze the social, cultural, political, legal and economic factors that shape and impact international business.**

25. Describe the environmental factors that define what is considered ethical business behavior.
28. Relate balance of trade concepts to the import/export process.
29. Identify forms of business ownership and entrepreneurial opportunities.

#### **E. Business Management: Analyze, synthesize and evaluate data from other functional areas of business such as marketing, finance, accounting and production along with development of appropriate personal leadership skills.**

33. Describe the activities of human resources managers and their importance to the successful operation of the organization.
34. Identify various organizational structures and discuss the advantages and disadvantages of each.
35. Apply a company’s code of ethics to various issues confronted by businesses.
36. Identify, describe, and analyze the impact and relationship of government regulations and community involvement to business management decisions.

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**G. Personal Finance: Obtain knowledge and understanding about money management principles as they relate to personal financial decisions.**

- 46. Apply a rational decision-making process as it applies to the roles of citizens, workers and consumers.
- 50. Evaluate services provided by financial deposit institutions.

**H. Employability: Understand the concepts and strategies necessary for employment acquisition and the communication and human relation methods necessary for employment retention.**

- 56. Discuss ethics in the business environment.
- 59. Demonstrate the decision making process

**Connecticut Career and Technical Education**

**Performance Standards and Competencies**

**Content Standard: Marketing Education**

**A. Business and Management: Understand fundamental business and marketing concepts that affect business decision making.**

- 1. Describe types of business activities
- 2. Determine the relationship between business and government
- 3. Describe marketing functions and related activities.
- 11. Describe the role of small business in the United States
- 14. Formulate a business plan.

**B. Economics: Understand the economic principles and concepts fundamental to marketing.**

- 15. Distinguish between economic goods and economic services
- 16. Interpret the impact of supply and demand on prices
- 17. Interpret the impact of supply and demand on price.
- 18. Explain types of economic systems.
- 19. Explain the concept of private enterprise.
- 20. Identify factors affecting the profit of a business

**C. Career and Professional Development: Understand concepts and strategies needed for personal and professional growth in marketing and business.**

- 26. Identify desirable personality traits important to business

**F. Marketing/Information Management: Understand the concepts and systems needed to access, synthesize, evaluate and disseminate information for use in making business decisions.**

- 44. Determine pricing objectives, policies and strategies

**H. Product/Service Planning: Understand the concepts and processes needed to develop, maintain and improve a product or service mix in response to market opportunities.**

- 52. Describe considerations in developing and maintaining a product mix.

# Seymour Public Schools Curriculum

- I. Promotion: Understand the concepts and strategies needed to communicate information about products, services and/or ideas to influence behavior.**
- 57. Describe the nature and scope of the promotion function