

**COURSE TITLE**

Fundamentals of Contemporary Business

**LENGTH**

Full Year  
Grades 9 – 12

**DEPARTMENT**

Business Education  
Barbara O'Donnell, Supervisor

**SCHOOL**

Rutherford High School

**DATE**

September 10, 2018

**Initial BOE Approval Date (Born on): 5/11/2015**

## FUNDAMENTALS OF CONTEMPORARY BUSINESS

### I. Introduction/Overview/Philosophy

Fundamentals of Contemporary Business provides students with the opportunity to learn about business operations in a free market society, management of one's own personal business affairs (saving and investing, budgeting, checking accounts, income taxes, etc.), the role consumers play in the economy and how to be an informed consumer. Students learn about the free enterprise system as well as take part in business simulations, which provide hands-on experience in creating and running a business and managing family finances. The ideal target population for this class is 9th and 10th graders; however, the class is open to 11th and 12th graders as well. It is appropriate for all high school students because it covers the basics of business operations, personal finance, and consumerism, which are useful for people of all ages.

### II. Objectives

#### **Course Outline:**

- A. Introduction to the Global Economy
  - 1. Business in Today's World
    - a. Wants and needs
    - b. Making choices
    - c. What is business
    - d. Personal interaction with businesses
    - e. School and business connection
  - 2. Economic Challenges Facing Business
    - a. Economic systems
    - b. Factors of production
    - c. Problems of limited resources
    - d. Making decisions about production
    - e. Circular flow of economic activity
  - 3. Measuring Economic Performance
    - a. Factors of economic activity
    - b. Federal government's role and economic security
- B. The Private Enterprise System
  - 1. Motivation of Business
    - a. Who benefits from business
    - b. Employability factors
  - 2. How the market works
    - a. Market economies
    - b. Supply and demand
    - c. Factors that cause price to change
  - 3. The private enterprise system
    - a. Rise of industry
    - b. Type of businesses
    - c. Business operations
- C. Business Ethics
  - 1. Ethics

- a. Legal responsibility
  - b. Making ethical decisions
- 2. Social Responsibility
  - a. Business responsibility to customers
  - b. Business responsibility to employees
  - c. Business responsibility to society
- D. Dynamics of Business
  - 1. Building a business organization
    - a. Organizing for management
    - b. Levels of management
    - c. Functions of management
    - d. Self-reflection: Is being a manager for you?
  - 2. Managing a Diverse Workforce
    - a. Employment process
    - b. Training and developing employees
    - c. Human resource management
- E. Entrepreneurship and Small Business
  - 1. Defining Entrepreneurship
    - a. Characteristics of an entrepreneur
    - b. Advantages of entrepreneurship
    - c. Disadvantages of entrepreneurship
    - d. Entrepreneurship in the United States
  - 2. Analyzing a business venture
    - a. Preparing for the opening of a business
    - b. Parts of a business plan
  - 3. Organizing a business
    - a. Ownership options
    - b. Management options
    - c. Operations management
  - 4. Financing a business
    - a. Projecting income and expenses
    - b. Sources for seeking capital
    - c. Completing a financial plan
- F. Government and Business
  - 1. How government affects business
    - a. The legal system in the United States
    - b. Government as regulator
    - c. Government as promoter and partner
  - 2. Taxes and Taxation
    - a. Type of taxes
    - b. The basis for taxation
    - c. Criteria for taxes
    - d. Effect on economic activity
    - e. Preparation of a tax return
  - 3. Government spending and the economy

- a. Government as a provider
  - b. Spending at different levels of government
  - c. Government and public administration
- G. Consumers in the global economy
  - 1. Buying goods and services
    - a. Being a smart consumer
    - b. Preparing for Bergen County Consumer Bowl
  - 2. Consumer Rights and Responsibilities
    - a. Consumer advocacy
    - b. Consumer responsibility
  - 3. Protecting Consumers
    - a. Federal Consumer Protection Agency
    - b. State and local consumer protection
    - c. Private consumer protection organizations
    - d. Effect handling of consumer problems
- H. Using Credit to Buy Goods and Services
  - 1. Defining Credit
    - a. Nature of credit
    - b. Sources of credit
    - c. Credit and business
    - d. Credit and government
  - 2. Getting and Keeping Credit
    - a. Establishing credit
    - b. Managing credit
    - c. Computing finance charges
  - 3. Credit and the Law
    - a. Protecting your credit rights
    - b. Enforcing the laws
    - c. Handling credit problems
  - 4. Personal Taxes
    - a. Tax Forms
      - 1. W-4
      - 2. W-2
      - 3. 1040
    - b. Payroll Taxes
      - 1. Federal
      - 2. State
      - 3. FICA
- I. Managing Your Personal Finances
  - 1. Planning a budget
    - a. Lifestyle costs
    - b. Importance of budgeting
    - c. Steps in planning a budget
  - 2. Saving and Investing
    - a. Why one should save

- b. Starting a savings program
    - c. Guidelines for investing
    - d. Common investment choices
  3. Using Banking Services
    - a. Checking accounts
    - b. Savings accounts
    - c. Family Financial Planning simulation
- J. Career Planning
  1. Researching a Career
  2. Getting a Job
    - a. Resume writing
    - b. Career letter writing
    - c. Interviewing skills

**Student Outcomes:**

After successfully completing this course, the student will:

- provide an understanding of business practices and economic concepts that are important to everyone as a citizen and consumer.
- provide an understanding of the nature and the functions of business activities in our personal, social, civic, and national life.
- explain the difference between wants and needs and discuss what businesses do to provide goods and services to meet a consumer's wants and needs.
- identify four factors of production and explain why the scarcity of economic resources is a problem for every country.
- describe the four phases of the business cycle and how economic performance is measured and discuss how the needs and motivations of consumers affect this cycle.
- describe the private enterprise system, how it motivates business and some benefits businesses provide.
- explain how prices are determined and how this affects consumers and producers.
- define competition and explain how consumers benefit from business competition.
- describe the three levels of management and identify and give examples of the four functions of management.
- describe the steps in the employment process and list the leadership traits of effective human resources managers.
- anticipate and respond appropriately to job interview questions
- identify the four elements that make up the marketing mix.
- define credit and distinguish and describe its importance to individuals and consumers.
- describe the role of pricing, packaging, and promotion in marketing goods and services.
- explain what being an entrepreneur means and list advantages and disadvantages of business ownership.
- describe the purpose of a business plan and create one for a simulated business.
- describe how government regulates business to protect the public.
- describe the three major types of tax bases in the US and name the major types of taxes levied by governments.
- distinguish among progressive, proportional and regressive taxes.
- explain how taxes affect economic activity

- calculate personal income tax form using a 1040 EZ form.
- describe the functions and characteristics of money and banks.
- write checks, complete deposit slips and balance and reconcile a checkbook.
- calculate a budget, figure personal net worth and compute simple interest.
- demonstrate their knowledge of consumer issues.

### ***New Jersey Student Learning Standards***

#### ***CAREER READY PRACTICES***

##### ***CRP1. Act as a responsible and contributing citizen and employee***

Career-ready individuals understand the obligations and responsibilities of being a member of a community, and they demonstrate this understanding every day through their interactions with others. They are conscientious of the impacts of their decisions on others and the environment around them. They think about the near-term and long-term consequences of their actions and seek to act in ways that contribute to the betterment of their teams, families, community and workplace. They are reliable and consistent in going beyond the minimum expectation and in participating in activities that serve the greater good.

##### ***CRP2. Apply appropriate academic and technical skills.***

Career-ready individuals readily access and use the knowledge and skills acquired through experience and education to be more productive. They make connections between abstract concepts with real-world applications, and they make correct insights about when it is appropriate to apply the use of an academic skill in a workplace situation

##### ***CRP3. Attend to personal health and financial well-being.***

Career-ready individuals understand the relationship between personal health, workplace performance and personal well-being; they act on that understanding to regularly practice healthy diet, exercise and mental health activities. Career-ready individuals also take regular action to contribute to their personal financial well-being, understanding that personal financial security provides the peace of mind required to contribute more fully to their own career success.

##### ***CRP4. Communicate clearly and effectively and with reason.***

Career-ready individuals communicate thoughts, ideas, and action plans with clarity, whether using written, verbal, and/or visual methods. They communicate in the workplace with clarity and purpose to make maximum use of their own and others' time. They are excellent writers; they master conventions, word choice, and organization, and use effective tone and presentation skills to articulate ideas. They are skilled at interacting with others; they are active listeners and speak clearly and with purpose. Career-ready individuals think about the audience for their communication and prepare accordingly to ensure the desired outcome.

##### ***CRP5. Consider the environmental, social and economic impacts of decisions.***

Career-ready individuals understand the interrelated nature of their actions and regularly make decisions that positively impact and/or mitigate negative impact on other people, organization, and the environment. They are aware of and utilize new technologies, understandings, procedures, materials, and regulations affecting the nature of their work as it relates to the impact on the social condition, the environment and the profitability of the organization.

***CRP6. Demonstrate creativity and innovation.***

Career-ready individuals regularly think of ideas that solve problems in new and different ways, and they contribute those ideas in a useful and productive manner to improve their organization. They can consider unconventional ideas and suggestions as solutions to issues, tasks or problems, and they discern which ideas and suggestions will add greatest value. They seek new methods, practices, and ideas from a variety of sources and seek to apply those ideas to their own workplace. They take action on their ideas and understand how to bring innovation to an organization.

***CRP7. Employ valid and reliable research strategies.***

Career-ready individuals are discerning in accepting and using new information to make decisions, change practices or inform strategies. They use reliable research process to search for new information. They evaluate the validity of sources when considering the use and adoption of external information or practices in their workplace situation.

***CRP8. Utilize critical thinking to make sense of problems and persevere in solving them.***

Career-ready individuals readily recognize problems in the workplace, understand the nature of the problem, and devise effective plans to solve the problem. They are aware of problems when they occur and take action quickly to address the problem; they thoughtfully investigate the root cause of the problem prior to introducing solutions. They carefully consider the options to solve the problem. Once a solution is agreed upon, they follow through to ensure the problem is solved, whether through their own actions or the actions of others.

***CRP9. Model integrity, ethical leadership and effective management.***

Career-ready individuals consistently act in ways that align personal and community-held ideals and principles while employing strategies to positively influence others in the workplace. They have a clear understanding of integrity and act on this understanding in every decision. They use a variety of means to positively impact the directions and actions of a team or organization, and they apply insights into human behavior to change others' action, attitudes and/or beliefs. They recognize the near-term and long-term effects that management's actions and attitudes can have on productivity, morals and organizational culture.

***CRP10. Plan education and career paths aligned to personal goals.***

Career-ready individuals take personal ownership of their own education and career goals, and they regularly act on a plan to attain these goals. They understand their own career interests, preferences, goals, and requirements. They have perspective regarding the pathways available to them and the time, effort, experience and other requirements to pursue each, including a path of entrepreneurship. They recognize the value of each step in the education and experiential process, and they recognize that nearly all career paths require ongoing education and experience. They seek counselors, mentors, and other experts to assist in the planning and execution of career and personal goals.

***CRP11. Use technology to enhance productivity.***

Career-ready individuals find and maximize the productive value of existing and new technology to accomplish workplace tasks and solve workplace problems. They are flexible and adaptive in acquiring new technology. They are proficient with ubiquitous technology applications. They understand the inherent risks-personal and organizational-of technology applications, and they take actions to prevent or mitigate these risks.

**CRP12. Work productively in teams while using cultural global competence.**

Career-ready individuals positively contribute to every team, whether formal or informal. They apply an awareness of cultural difference to avoid barriers to productive and positive interaction. They find ways to increase the engagement and contribution of all team members. They plan and facilitate effective team meetings.

**TECHNOLOGY****STANDARD 8.1: EDUCATIONAL TECHNOLOGY: ALL STUDENTS WILL USE DIGITAL TOOLS TO ACCESS, MANAGE, EVALUATE, AND SYNTHESIZE INFORMATION IN ORDER TO SOLVE PROBLEMS INDIVIDUALLY AND COLLABORATE AND TO CREATE AND COMMUNICATE KNOWLEDGE.**

8.1.12.A.2 - Produce and edit a multi-page digital document for a commercial or professional audience and present it to peers and/or professionals in that related area for review.

**STANDARD 9.1: PERSONAL FINANCIAL LITERACY****STRAND A: INCOME AND CAREERS**

9.1.12.A.1 Differentiate among the types of taxes and employee benefits.

9.1.12.A.2 Differentiate between taxable and nontaxable income.

9.1.12.A.3 Analyze the relationship between various careers and personal earning goals.

9.1.12.A.4 Identify a career goal and develop a plan and timetable for achieving it, including educational/training requirements, costs, and possible debt.

9.1.12.A.6 Summarize the financial risks and benefits of entrepreneurship as a career choice.

9.1.12.A.7 Analyze and critique various sources of income and available resources (e.g., financial assets, property, and transfer payments) and how they may substitute for earned income.

9.1.12.A.10 Demonstrate how exemptions and deductions can reduce taxable income.

9.1.12.A.11 Explain the relationship between government programs and services and taxation.

**STRAND B: MONEY MANAGEMENT**

9.1.12.B.1 Prioritize financial decisions by systematically considering alternatives and possible consequences.

9.1.12.B.2 Compare strategies for saving and investing and the factors that influence how much should be saved or invested to meet financial goals.

9.1.12.B.3 Construct a plan to accumulate emergency "rainy day" funds.

9.1.12.B.4 Analyze how income and spending plans are affected by age, needs, and resources.

9.1.12.B.5 Analyze how changes in taxes, inflation, and personal circumstances can affect a personal budget.

9.1.12.B.6 Design and utilize a simulated budget to monitor progress of financial plans.

9.1.12.B.7 Explain the meaning of income tax, describe how it is calculated, and analyze its impact on one's personal budget.

9.1.12.B.8 Describe and calculate interest and fees that are applied to various forms of spending, debt, and saving.

9.1.12.B.9 Research the types and characteristics of various financial organizations in the community (e.g., banks, credit unions, check-cashing stores, et. al.)."

9.1.12.B.10 Develop a plan that uses the services of various financial institutions to meet personal and family financial goals.



**STRAND C: CREDIT AND DEBT MANAGEMENT**

- 9.1.12.C.1 Compare and contrast the financial benefits of different products and services offered by a variety of financial institutions.
- 9.1.12.C.2 Compare and compute interest and compound interest and develop an amortization table using business tools.
- 9.1.12.C.3 Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit.
- 9.1.12.C.4 Compare and contrast the advantages and disadvantages of various types of mortgages.
- 9.1.12.C.5 Analyze the information contained in a credit report and explain the importance of disputing inaccurate entries.
- 9.1.12.C.6 Explain how predictive modeling determines “credit scores.”
- 9.1.12.C.7 Analyze the rights and responsibilities of buyers and sellers under consumer protection laws.
- 9.1.12.C.8 Identify the types and characteristics of predatory lending practices (e.g., payday loans, car title loans, high-risk mortgages).
- 9.1.12.C.9 Evaluate the implications of personal and corporate bankruptcy for self and others.

**STRAND D: PLANNING, SAVING, AND INVESTING**

- 9.1.12.D.1 Calculate short- and long-term returns on various investments (e.g., stocks, bonds, mutual funds, IRAs, deferred pension plans, and so on).
- 9.1.12.D.2 Assess the impact of inflation on economic decisions and lifestyles.
- 9.1.12.D.3 Summarize how investing builds wealth and assists in meeting long- and short-term financial goals.
- 9.1.12.D.4 Assess factors that influence financial planning.
- 9.1.12.D.5 Justify the use of savings and investment options to meet targeted goals.
- 9.1.12.D.6 Analyze processes and vehicles for buying and selling investments.
- 9.1.12.D.7 Explain the risk, return, and liquidity of various savings and investment alternatives.
- 9.1.12.D.8 Explain how government and independent financial services and products are used to achieve personal financial goals.
- 9.1.12.D.9 Relate savings and investment results to achievement of financial goals.
- 9.1.12.D.10 Differentiate among various investment products and savings vehicles and how to use them most effectively.
- 9.1.12.D.11 Assess the role of revenue-generating assets as mechanisms for accruing and managing wealth.
- 9.1.12.D.12 Compare and contrast the past and present role of government in the financial industry and in the regulation of financial markets.
- 9.1.12.D.13 Determine the impact of various market events on stock market prices and on other savings and investments.
- 9.1.12.D.14 Evaluate how taxes affect the rate of return on savings and investments.
- 9.1.12.D.15 Analyze how savings, retirement plans, and other investment options help to shift current income for purposes of tax reporting and filing.

**STRAND E: BECOMING A CRITICAL CONSUMER**

- 9.1.12.E.1 Evaluate the appropriateness of different types of monetary transactions (e.g., electronic transfer, check, certified check, money order, gift card, barter) for various situations.
- 9.1.12.E.2 Analyze and apply multiple sources of financial information when prioritizing financial decisions.

- 9.1.12.E.3 Determine how objective, accurate, and current financial information affects the prioritization of financial decisions.
- 9.1.12.E.4 Evaluate how media, bias, purpose, and validity affect the prioritization of consumer decisions and spending.
- 9.1.12.E.5 Evaluate business practices and their impact on individuals, families, and societies.
- 9.1.12.E.6 Evaluate written and verbal contracts for essential components and for obligations of the lender and borrower.
- 9.1.12.E.7 Apply specific consumer protection laws to the issues they address.
- 9.1.12.E.8 Relate consumer fraud, including online scams and theft of employee time and goods, to laws that protect consumers.
- 9.1.12.E.9 Determine when credit counseling is necessary and evaluate the resources available to assist consumers who wish to use it.
- 9.1.12.E.10 Determine reasons for the increase of identity theft worldwide and evaluate the extent to which victims of identity theft are successful in fully restoring their personal identities.

#### **STRAND F: CIVIC FINANCIAL RESPONSIBILITY**

- 9.1.12.F.1 Relate a country's economic system of production and consumption to building personal wealth and achieving societal responsibilities.
- 9.1.12.F.3 Analyze how citizen decisions and actions can influence the use of economic resources to achieve societal goals and provide individual services.
- 9.1.12.F.5 Compare and contrast the role of philanthropy, volunteer service, and charities in community development and quality of life in a variety of cultures.
- 9.1.12.F.6 Explain the concept and forms of taxation and justify the use of taxation to fund public activities and initiatives.

#### **STANDARD 9.2: CAREER AWARENESS, EXPLORATION, AND PREPARATION**

##### **STRAND C: CAREER PREPARATION**

- 9.2.12.C.1 Review career goals and determine steps necessary for attainment.
- 9.2.12.C.3 Identify transferable career skills and design alternate career plans.
- 9.2.12.C.4 Analyze how economic conditions and societal changes influence employment trends and future education.
- 9.2.12.C.6 Investigate entrepreneurship opportunities as options for career planning and identify the knowledge, skills, abilities, and resources required for owning and managing a business.
- 9.2.12.C.7 Examine the professional, legal, and ethical responsibilities for both employers and employees in the global workplace.
- 9.2.12.C.9 Analyze the correlation between personal and financial behavior and employability.

#### **STANDARD 9.3: CAREER AND TECHNICAL EDUCATION**

##### **CAREER CLUSTER: BUSINESS MANAGEMENT AND ADMINISTRATION (BM)**

##### **Business Management**

- 9.3.12.BM.1 Business Management and Administration: Utilize mathematical concepts, skills and problem solving to obtain necessary information for decision making in business.
- 9.3.12.BM.4 Identify, demonstrate and implement solutions in managing effective business customer relationships.
- 9.3.12.BM.5 Implement systems, strategies and techniques used to manage information in a business.

***PATHWAY: BUSINESS INFORMATION MANAGEMENT (BM-BIM)***

9.3.12.BM-BIM.1 Describe and follow laws and regulations affecting business operations and transactions.

9.3.12.BM-BIM.5 Plan, organize and manage an organization/department to achieve business goals.

***PATHWAY: HUMAN RESOURCES MANAGEMENT (BM-HR)***

9.3.12.BM-HR.1 Describe and follow laws and regulations affecting human resource operations.

9.3.12.BM-HR.6 Plan, monitor and manage day-to-day business activities to foster a healthy and safe work environment.

9.3.12.BM-HR.7 Plan, organize and implement compensation, benefits, health and safety programs.

**III. Proficiency Levels**

This course is open to grades 9–12.

**IV. Methods of Assessment****Student Assessment**

The teacher will provide a variety of assessments during the course of the year. The assessment may include but is not limited to: chapter and unit tests and quizzes, group work/projects, simulations, homework, case studies, profiles of entrepreneurs, and oral presentations.

**Curriculum/Teacher Assessment**

The teacher will provide the subject area supervisor with suggestions for changes on an ongoing basis.

**V. Grouping**

There are no prerequisites for this course.

**VI. Articulation/Scope & Sequence/Time Frame**

Course length is one year and is offered to students in grades 9-12.

**VII. Resources****A. Competitions**

Students enrolled in this course are encouraged to become active members of the FBLA (Future Business Leaders of America) Club. FBLA is a nationally recognized student organization, which holds yearly competitions for those enrolled in business classes. In addition, students can compete in the *Consumer Bowl*, which is a state-sponsored economic/consumer-related competition among various New Jersey high schools.

**B. Guest Speakers**

Presentations from representatives from colleges that offer programs in business management and other guest speakers from industry, including local entrepreneurs, are appropriate for the students in this course.

C. Texts/Supplemental Reading/References

*Introduction to Business*, Glencoe, Betty J. Brown and John E. Clow, 2008

*Ethics in Business* worksheets

*Family Financial Management*, computerized simulation packet, Roman & Finch, South-Western

*Tax for Teens*, simulation, Stephen Rochford, South-Western

Various YouTube videos as deemed necessary.

University of Arizona - Take Charge Today

### **VIII. Suggested Activities**

Integrate computer technology/applications, case studies, and visual design projects.

### **IX. Methodologies**

The following methods of instruction are suggested: demonstration/lecture, individual and group projects, simulations.

### **X. Interdisciplinary Connections**

This course emphasizes real-world math, writing, and economic literacy skills.

### **XI. Differentiating Instruction for Students with Special Needs: Students with Disabilities, Students at Risk, English Language Learners, and Gifted & Talented Students**

Differentiating instruction is a flexible process that includes the planning and design of instruction, how that instruction is delivered, and how student progress is measured. Teachers recognize that students can learn in multiple ways as they celebrate students' prior knowledge. By providing appropriately challenging learning, teachers can maximize success for all students.

Differentiating in this course includes but is not limited to:

*Differentiation for Support (ELL, Special Education, Students at Risk)*

- Study guides
- Reference Videos (when applicable)
- Re-teaching and review
- Guided note-taking
- Modification of content and student products
- Testing accommodations

- Pre-teaching of vocabulary and concepts
- Preferential Seating
- Use of technology
- Differential teacher feedback on assignments
- Vocabulary practice
- Tiered assignments
- Assist students in web-based learning as needed
- Authentic assessments
- Step by step instruction
- Teacher modeling
- Real-world scenarios
- Exemplars of varied performance levels

*Differentiation for Enrichment*

- Flexible grouping
- Topic selection by interest
- Elevated questioning techniques
- Cooperative learning groups
- Adjusting the pace of lesson
- Enhancement based on unit content
- Use of technology
- Interest-based content

## **XII. Professional Development**

The teacher will continue to improve expertise through participation in a variety of professional development opportunities.

**XIII. Curriculum Map/Pacing Guide**

<b>Unit Topic</b>	<b>Time Allocated</b>	<b>Differentiating Instruction for Students with Disabilities, Students at Risk of School Failure, English Language Learners, &amp; Gifted &amp; Talented Students</b>	<b>Standards</b>	<b>Assessments</b>
<p><b>Basic Economic Concepts</b></p> <ul style="list-style-type: none"> <li>• Wants and needs</li> <li>• Resources</li> <li>• Decision – making process</li> <li>• Defining business</li> <li>• Economic decisions</li> <li>• Different types of economies</li> <li>• Supply and demand</li> </ul>	<p>2 weeks</p>	<p><i>For Support:</i></p> <ul style="list-style-type: none"> <li>• Study guides</li> <li>• Reference Videos (when applicable)</li> <li>• Re-teaching and review</li> <li>• Guided note-taking</li> <li>• Modification of content and student products</li> <li>• Testing accommodations</li> <li>• Pre-teaching of vocabulary and concepts</li> <li>• Preferential Seating</li> <li>• Use of technology</li> </ul> <p><i>For Enhancement:</i></p> <ul style="list-style-type: none"> <li>• Flexible grouping</li> <li>• Topic selection by interest</li> <li>• Elevated questioning techniques</li> <li>• Cooperative learning groups</li> <li>• Adjusting the pace of lesson enhancement based on unit content</li> <li>• Use of technology</li> </ul>	<p><i>Standards:</i></p> <p>CRP1                      CRP2                      CRP4                      CRP6                      CRP7                      CRP9                      CRP11                      CRP12                      8.1.12.A.2                      9.3.12.BM-MGT.1                      9.1.12.F.1,                      9.1.12.F.3                      9.1.12.B.1</p>	<p><i>Formative Assessment:</i></p> <p>Google Forms for review of wants, needs, and resources.                      Workbook sheets for review of supply and demand and different economies.</p> <p><i>Summative Assessment:</i></p> <p>Quizzes –short answers, multiple choice and higher level thinking questions on wants and need and the decision-making process.                      Tests –short answers, multiple choice and higher level thinking questions on economic decisions, different types of economies and supply and demand.</p>

Unit Topic	Time Allocated	Differentiating Instruction for Students with Disabilities, Students at Risk of School Failure, English Language Learners, & Gifted & Talented Students	Standards	Assessments
<p><b>Economic Change</b></p> <ul style="list-style-type: none"> <li>• U.S. History and economics</li> <li>• Measuring economic activity</li> <li>• Business Cycle</li> </ul>	2 weeks	<p><i>For Support:</i></p> <ul style="list-style-type: none"> <li>• Study guides</li> <li>• Differentiated teacher feedback on assignments</li> <li>• Vocabulary Review</li> <li>• Re-teaching and review</li> <li>• Guided note -taking</li> <li>• Modification of content and student products</li> <li>• Testing accommodations</li> <li>• Reference videos posted on line</li> <li>• Use of technology</li> </ul> <p><i>For Enhancement:</i></p> <ul style="list-style-type: none"> <li>• Flexible grouping</li> <li>• Topic selection by interest</li> <li>• Cooperative learning groups</li> <li>• Use of technology</li> </ul>	<p><i>Standards:</i></p> <p>CRP1 CRP2 CRP4 CRP6 CRP7 CRP9 CRP11 CRP12 8.1.12.A.2 9.3.12.BM-MGT.1 9.1.12.F.1, 9.1.12.F.3</p>	<p><i>Formative Assessment:</i></p> <p>Google Forms for review of how to measure economic activity. Videos and questions for review of how other economies work. Workbook sheets for review of how to measure economic activity.</p> <p><i>Summative Assessment:</i></p> <p>Quizzes –short answers, multiple choice and higher level thinking questions on the US economy and how it works. Tests –short answers, multiple choice and higher level thinking questions on measuring economic activity and the business cycle. Benchmark: Project – Students create a hyper-document that discusses the economies of another country and compare it to the economy of the United States.</p>

Unit Topic	Time Allocated	Differentiating Instruction for Students with Disabilities, Students at Risk of School Failure, English Language Learners, & Gifted & Talented Students	Standards	Assessments
<p><b>Business Ethics</b></p> <ul style="list-style-type: none"> <li>• Ethical decision-making process</li> <li>• Social responsibility</li> </ul>	<p>2 weeks</p>	<p><i>For Support:</i></p> <ul style="list-style-type: none"> <li>• Study guides</li> <li>• Re-teaching and review</li> <li>• Guided note-taking</li> <li>• Modification of content and student products</li> <li>• Testing accommodations</li> <li>• Use of Technology</li> <li>• Vocabulary practice</li> </ul> <p><i>For Enhancement:</i></p> <ul style="list-style-type: none"> <li>• Flexible grouping</li> <li>• Adjusting the pace of lessons</li> <li>• Use of technology</li> </ul>	<p><i>Standards:</i></p> <p>9.3.12.BM-HR.1,            9.3.12.BM-HR.6,            9.3.12.BM-HR.7            9.1.12. F.5            CRP9</p>	<p><i>Formative Assessment</i></p> <p>Google Forms for review of ethical decision-making process.            Workbook sheets on ethical decision asking and social responsibility.</p> <p><i>Summative Assessment:</i></p> <p>Quizzes/Tests—short answers, multiple choice and higher level thinking questions on ethical decision-making process and social responsibility.</p>



Unit Topic	Time Allocated	Differentiating Instruction for Students with Disabilities, Students at Risk of School Failure, English Language Learners, & Gifted & Talented Students	Standards	Assessments
<p><b>Entrepreneurship</b></p> <ul style="list-style-type: none"> <li>• Define entrepreneurship</li> <li>• Business plans</li> </ul>	2 weeks	<p><i>For Support:</i></p> <ul style="list-style-type: none"> <li>• Study guides</li> <li>• Tiered assignments</li> <li>• Re-teaching and review</li> <li>• Guided note taking</li> <li>• Modification of content and student products</li> <li>• Use of technology</li> <li>• Assist students in web-based learning as needed</li> <li>• Testing accommodations</li> <li>• Authentic assessments</li> </ul> <p><i>For Enhancement:</i></p> <ul style="list-style-type: none"> <li>• Flexible grouping</li> <li>• Topic selection by interest</li> <li>• Adjusting the pace of lessons</li> <li>• Use of technology</li> <li>• Interest-based content</li> </ul>	<p><i>Standards:</i></p> <p>9.2.12.C.1 9.2.12.C.6 9.1.12.A.6</p>	<p><i>Formative Assessment</i></p> <p>Google Forms for review of entrepreneurship. Workbook sheets for review of how to create a business plan.</p> <p><i>Summative Assessment:</i></p> <p>Quizzes –short answers, multiple choice and higher level thinking questions on entrepreneurship. Tests –short answers, multiple choice and higher level thinking questions on how to create a business plan. Project - In groups students, will write 10 parts of a business plan based on a business/product they will start or create.</p>

Unit Topic	Time Allocated	Differentiating Instruction for Students with Disabilities, Students at Risk of School Failure, English Language Learners, & Gifted & Talented Students	Standards	Assessments
<p><b>Business Ownership</b></p> <ul style="list-style-type: none"> <li>• Sole proprietorship</li> <li>• Partnership</li> <li>• Corporation</li> <li>• Types of business</li> <li>• Functions of business</li> </ul>	2 weeks	<p><i>For Support:</i></p> <ul style="list-style-type: none"> <li>• Study guides</li> <li>• Step by step instruction</li> <li>• Re-teaching and review</li> <li>• Guided note taking</li> <li>• Use of technology</li> <li>• Modification of content and student products</li> <li>• Testing accommodations</li> <li>• Vocabulary practice</li> </ul> <p><i>For Enhancement:</i></p> <ul style="list-style-type: none"> <li>• Flexible grouping</li> <li>• Differentiated teacher feedback</li> <li>• Topic selection by interest</li> <li>• Higher-order thinking skills</li> </ul>	<p><i>Standards:</i></p> <p>9.2.12.C.1 9.2.12.C.3 9.2.12.C.4 9.2.12.C.6</p>	<p><i>Formative Assessment</i></p> <p>Google Forms for review of types of business. Workbook sheets for review of the functions of business.</p> <p><i>Summative Assessment:</i></p> <p>Quizzes –short answers, multiple choice and higher level thinking questions on sole proprietorship, partnerships and corporations. Tests –short answers, multiple choice and higher level thinking questions on types of businesses and the functions of business.</p>

Unit Topic	Time Allocated	Differentiating Instruction for Students with Disabilities, Students at Risk of School Failure, English Language Learners, & Gifted & Talented Students	Standards	Assessments
<p><b>Management</b></p> <ul style="list-style-type: none"> <li>• Functions of management</li> <li>• Levels of management</li> <li>• Formal vs. informal structure</li> </ul>	3 weeks	<p><i>For Support:</i></p> <ul style="list-style-type: none"> <li>• Study guides</li> <li>• Re-teaching and review</li> <li>• Guided note-taking</li> <li>• Modification of content and student products</li> <li>• Testing accommodations</li> <li>• Use of technology</li> <li>• Vocabulary review</li> <li>• Re-teaching and review when necessary</li> </ul> <p><i>For Enhancement</i></p> <ul style="list-style-type: none"> <li>• Flexible grouping</li> <li>• Differentiated teacher feedback</li> <li>• Topic selection by interest</li> <li>• Adjusting the pace of lessons</li> <li>• Higher-order thinking skills</li> <li>• Use of technology</li> </ul>	<p><i>Standards:</i></p> <p>9.3.12.BM-BIM.1 9.3.12.BM-BIM.2 9.3.12.BM-BIM.5</p>	<p><i>Formative Assessment</i></p> <p>Question of The Day using Classroom for review of the functions of management.</p> <p>Workbook sheets for review of levels of management and formal and informal structure.</p> <p>Guided notes.</p> <p><i>Summative Assessment:</i></p> <p>Quizzes –short answers, multiple choice and higher level thinking questions on the functions of management.</p> <p>Tests –short answers, multiple choice and higher level thinking questions on levels of management and formal vs. informal structure.</p>

Unit Topic	Time Allocated	Differentiating Instruction for Students with Disabilities, Students at Risk of School Failure, English Language Learners, & Gifted & Talented Students	Standards	Assessments
<p><b>Leadership</b></p> <ul style="list-style-type: none"> <li>• Managing and leading others</li> <li>• Autocratic leadership</li> <li>• Democratic leadership</li> <li>• Free-rein leadership</li> <li>• Self-managed teams</li> </ul>	<p>3 weeks</p>	<p><i>For Support:</i></p> <ul style="list-style-type: none"> <li>• Study guides</li> <li>• Preferential seating</li> <li>• Guided note-taking</li> <li>• Vocabulary practice</li> <li>• Teacher modeling</li> <li>• Testing accommodations</li> <li>• Re-teaching and review when needed</li> </ul> <p><i>For Enhancement:</i></p> <ul style="list-style-type: none"> <li>• Flexible grouping</li> <li>• Differentiated teacher feedback</li> <li>• Adjusting the pace of lessons</li> <li>• High-level questioning techniques</li> </ul>	<p><i>Standards:</i> CRP9</p>	<p><i>Formative Instruction</i> Question of The Day using Classroom for review of managing and leading others. Google Forms for different leadership styles. Workbook sheets for review of management styles. Guided notes.</p> <p><i>Summative Assessment:</i> Quizzes –short answers, multiple choice and higher level thinking questions on how to manage and lead others. Tests –short answers, multiple choice and higher level thinking questions on the different leadership styles.</p>

Unit Topic	Time Allocated	Differentiating Instruction for Students with Disabilities, Students at Risk of School Failure, English Language Learners, & Gifted & Talented Students	Standards	Assessments
<p><b>Business in a Global Economy</b></p> <ul style="list-style-type: none"> <li>• International trade</li> <li>• Imports and exports</li> <li>• Balance of trade</li> <li>• Exchange rate</li> <li>• Free trade and trade alliances</li> <li>• Protectionism and trade barriers</li> </ul>	2 weeks	<p><i>For Support:</i></p> <ul style="list-style-type: none"> <li>• Study guides</li> <li>• Guided note taking</li> <li>• Preferential Seating</li> <li>• Vocabulary practice</li> <li>• Re-teaching when needed</li> <li>• Real world scenarios</li> <li>• Testing accommodations</li> </ul> <p><i>For Enhancement:</i></p> <ul style="list-style-type: none"> <li>• Cooperative learning groups</li> <li>• Higher-level thinking questions</li> <li>• Adjusting the pace of lessons</li> <li>• Differentiated teacher feedback</li> </ul>	<p><i>Standards:</i></p> <p>CRP1 CRP2 CRP3 CRP4 CRP5 CRP9 CRP11 CRP12 9.3.12.BM.4</p>	<p><i>Formative Assessment</i></p> <p>Question of The Day using Classroom for review of business in a global economy.</p> <p>Google Forms for review of free trade and trade alliances and protectionism and trade barriers.</p> <p>Real world current research on business practices in foreign countries.</p> <p>Workbook pages for review of international trade and imports and exports.</p> <p><i>Summative Assessment:</i></p> <p>Quizzes –short answers, multiple choice and higher level thinking questions on free trade and trade alliances.</p> <p>Tests –short answers, multiple choice and higher level thinking questions on international trade, imports and exports, balance of trade and exchange rate.</p>

Unit Topic	Time Allocated	Differentiating Instruction for Students with Disabilities, Students at Risk of School Failure, English Language Learners, & Gifted & Talented Students	Standards	Assessments
<p><b>Government Role in Our Economy</b></p> <ul style="list-style-type: none"> <li>• Government as a regulator</li> <li>• Government as a protector</li> <li>• Government as a provider</li> <li>• Government funding and allocation of resources</li> </ul>	<p>2 weeks</p>	<p><i>For Support:</i></p> <ul style="list-style-type: none"> <li>• Study guides</li> <li>• Re-teaching and review</li> <li>• Guided note taking</li> <li>• Vocabulary Review</li> <li>• Use of technology</li> <li>• Preferential seating</li> <li>• Testing accommodations</li> </ul> <p><i>For Enhancement:</i></p> <ul style="list-style-type: none"> <li>• Flexible grouping</li> <li>• Adjusting the pace of lessons</li> <li>• Differentiated teacher feedback</li> </ul>	<p><i>Standards:</i></p> <p>CRP1            CRP2            CRP3            CRP4            CRP5            CRP9            CRP11            CRP12,            9.3.12.BM.4            9.3.12.BM-MGT.1</p>	<p><i>Formative Assessment:</i></p> <p>Question of The Day using Classroom for review of government as a regulator and protector.            Google Forms for review of government as a provider and how government is funded and allocates resources.            Current Event.            Workbook sheets for review of government’s role in the economy.</p> <p><i>Summative Assessment:</i></p> <p>Quizzes –short answers, multiple choice and higher level thinking questions on government as a regulator.            Tests –short answers, multiple choice and higher level thinking questions as government as a protector, government as a provider, government funding, and allocation of resources.</p>

Unit Topic	Time Allocated	Differentiating Instruction for Students with Disabilities, Students at Risk of School Failure, English Language Learners, & Gifted & Talented Students	Standards	Assessments
<p><b>Money and Financial Institutions</b></p> <ul style="list-style-type: none"> <li>• Purpose and functions of money</li> <li>• Characteristics of money</li> <li>• Functions of banks</li> <li>• Types of financial institutions</li> </ul>	2 weeks	<p><i>For Support:</i></p> <ul style="list-style-type: none"> <li>• Study guides</li> <li>• Re-teaching and review</li> <li>• Guided note taking</li> <li>• Vocabulary practice</li> <li>• Use of technology</li> <li>• Testing accommodations</li> </ul> <p><i>For Enhancement:</i></p> <ul style="list-style-type: none"> <li>• Flexible grouping</li> <li>• Cooperative learning groups</li> <li>• Adjusting the pace of lessons</li> <li>• Differentiated teacher feedback</li> <li>• Use of technology</li> </ul>	<p><i>Standards:</i></p> <p>CRP1 CRP2 CRP4 CRP6 CRP7 CRP8 CRP11 CRP12 8.1.12.A.2 9.3.12.BM.1</p>	<p><i>Formative Assessment:</i></p> <p>Question of The Day using Classroom for review of money and financial management.</p> <p>Google Forms for characteristics of money and functions of banks.</p> <p>Videos and questions for review of types of financial institutions.</p> <p>Current event.</p> <p><i>Summative Assessment:</i></p> <p>Quizzes –short answers, multiple choice and higher level thinking questions on the Purpose and Functions of Money.</p> <p>Tests –short answers, multiple choice and higher level thinking questions based on the purpose of money, characteristics of money, and the functions of banks.</p>

Unit Topic	Time Allocated	Differentiating Instruction for Students with Disabilities, Students at Risk of School Failure, English Language Learners, & Gifted & Talented Students	Standards	Assessments
<p><b>Consumers in the Global Economy</b></p> <ul style="list-style-type: none"> <li>• Being a smart consumer</li> <li>• Preparing for the Consumer Bowl</li> <li>• Consumer Advocacy</li> <li>• Consumer Responsibility</li> <li>• Federal Consumer Protection Agency</li> <li>• State and Local consumer organizations</li> <li>• Private consumer protection agencies</li> <li>• Effective Handling of Consumer Products</li> </ul>	<p>4 weeks</p>	<p><i>For Support:</i></p> <ul style="list-style-type: none"> <li>• Study guides</li> <li>• Re-teaching and review</li> <li>• Guided note taking</li> <li>• Modification of content and student products</li> <li>• Testing accommodations</li> <li>• Use of technology</li> </ul> <p><i>For Enhancement:</i></p> <ul style="list-style-type: none"> <li>• Flexible grouping</li> <li>• Adjusting the pace of lessons</li> <li>• Higher order thinking skills</li> <li>• Use of technology</li> </ul>	<p><i>Standards:</i></p> <p>9.1.12.E.1            9.1.12.E.2            9.1.12.E.3            9.1.12.E.4            9.1.12.E.5            9.1.12.E.6            9.1.12.E.7            9.1.12.E.8            9.1.12.E.9            9.1.12.E.10</p>	<p><i>Formative Assessment:</i></p> <p>Question of The Day using Classroom for review of being a smart consumer. Google Forms for review of consumer what the review consumer responsibility and public and private consumer agencies. Workbook sheets for review of consumers in the global economy.</p> <p><i>Summative Assessment:</i></p> <p>Quizzes –short answers, multiple choice and higher level thinking questions based being a smart consumer and consumer advocacy. Tests –short answers, multiple choice and higher level thinking questions based on state and local consumer organizations effective handling of consumer products.</p>



Unit Topic	Time Allocated	Differentiating Instruction for Students with Disabilities, Students at Risk of School Failure, English Language Learners, & Gifted & Talented Students	Standards	Assessments
<p><b>Credit</b></p> <ul style="list-style-type: none"> <li>• Defining credit</li> <li>• Pros and cons of credit</li> <li>• Types of credit</li> <li>• Credit history</li> <li>• Selecting a credit card</li> <li>• Maintaining credit</li> <li>• Credit law</li> <li>• Solving credit issues</li> </ul>	4 weeks	<p><i>For Support:</i></p> <ul style="list-style-type: none"> <li>• Study guides</li> <li>• Re-teaching and review</li> <li>• Vocabulary review</li> <li>• Guided note- taking</li> <li>• Testing accommodations</li> <li>• Use of technology</li> </ul> <p><i>For Enhancement:</i></p> <ul style="list-style-type: none"> <li>• Flexible grouping</li> <li>• Higher order thinking skills</li> <li>• Adjusting the pace of lessons</li> <li>• Use of technology</li> </ul>	<p><i>Standards:</i></p> <p>9.1.12.C.1 9.1.12.C.2 9.1.12.C.3 9.1.12.C.4 9.1.12.C.5 9.1.12.C.6 9.1.12.C.7 9.1.12.C.8 9.1.12.C.9</p>	<p><i>Formative Assessment:</i></p> <p>Question of The Day for understanding credit.</p> <p>Google Forms for defining credit and solving credit issues and understanding the importance of a good credit history.</p> <p>Current Event.</p> <p>Workbook pages for review of types of credit and how to select a credit card.</p> <p><i>Summative Assessment:</i></p> <p>Tests –short answers, multiple choice and higher level thinking questions based on Unit Objectives.</p> <p>Credit Project on the cost of borrowing for a house, a car, and college.</p> <p>Credit Wisdom Project -- for this assignment, the students interview a person who is currently working and who has at least one credit card. They recorded the answers to the questions asked. The students then submit their final report formatted using MLA style.</p> <p>Benchmark: Cumulative test on budgeting and credit.</p>

Unit Topic	Time Allocated	Differentiating Instruction for Students with Disabilities, Students at Risk of School Failure, English Language Learners, & Gifted & Talented Students	Standards	Assessments
<p><b>Tax for Teens</b></p> <ul style="list-style-type: none"> <li>• Defining tax</li> <li>• W-4</li> <li>• Payroll tax</li> <li>• W-2, 1099-INT, DIV</li> <li>• 1040EZ and 1040 forms</li> <li>• C-EZ and self-employment tax</li> <li>• Income, deductions, and exclusions</li> <li>• Calculating taxable income</li> <li>• Refund or owe money</li> </ul>	4 weeks	<p><i>For Support:</i></p> <ul style="list-style-type: none"> <li>• Study guides</li> <li>• Re-teaching and review</li> <li>• Guided note-taking</li> <li>• Step by step instruction</li> <li>• Vocabulary review</li> <li>• Modification of content and student products</li> <li>• Testing accommodations</li> <li>• Teacher modeling Use of technology</li> </ul> <p><i>For Enhancement:</i></p> <ul style="list-style-type: none"> <li>• Flexible grouping</li> <li>• Real world scenarios</li> <li>• Adjusting the pace of lessons</li> <li>• Use of technology</li> </ul>	<p><i>Standards:</i></p> <p>CRP1, CRP2, CRP4, CRP6, CRP7, CRP8, CRP11, CRP12</p> <p>8.1.12.A.2</p> <p>9.1.12.A.2,</p> <p>9.1.12.A.7,</p> <p>9.1.12.A.10,</p> <p>9.1.12.F.6</p> <p>9.3.12.BM.1</p>	<p><i>Formative Assessment</i></p> <p>Workbook pages for review of taxes</p> <p>Google Forms for review of a W-2, W-4, 1040ez, and calculating taxable income</p> <p><i>Summative Assessment:</i></p> <p>Tests –short answers, multiple choice and higher level thinking questions on how to calculate taxes, fill out a 1040 and a 1040ez, and how to deductions and exclusions.</p> <p>Project on payroll -- students calculate their pay and calculate taxes.</p> <p>Taxes project – students prepare a 1040 EZ and a 1040.</p>
<p><b>Family Financial Management</b></p> <ul style="list-style-type: none"> <li>• Calculate net worth</li> <li>• Maintaining a checking account</li> <li>• Financial decision-making</li> <li>• Personal budgeting</li> <li>• Credit</li> <li>• Loans</li> <li>• Taxes</li> <li>• Saving and investing</li> </ul>	3 weeks	<p><i>For Support:</i></p> <ul style="list-style-type: none"> <li>• Study guides</li> <li>• Vocabulary review</li> <li>• Re-teaching and review</li> <li>• Guided note taking</li> <li>• Teacher modeling</li> <li>• Testing accommodations</li> </ul> <p><i>For Enhancement:</i></p> <ul style="list-style-type: none"> <li>• Flexible grouping</li> <li>• Higher order thinking skills</li> </ul>	<p><i>Standards:</i></p> <p>CRP1,CRP2</p> <p>CRP4,CRP6</p> <p>CRP7,CRP8</p> <p>CRP11,CRP12,</p> <p>8.1.12.A.2</p> <p>9.1.12.A.1</p> <p>9.1.12.A.11</p> <p>9.1.12.B.1</p> <p>9.1.12.B.2</p> <p>9.1.12.B.3</p> <p>9.1.12.B.4</p>	<p><i>Formative Assessment:</i></p> <p>Google documents for reinforcement of calculating net pay, budgeting, taxes and maintaining a checkbook.</p> <p>Workbook sheets for review of loans, taxes and budgeting</p> <p><i>Summative Assessment:</i></p> <p>Quizzes –short answers, multiple choice and higher level thinking questions that covers budgeting.</p> <p>Tests –short answers, multiple choice</p>

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options		<ul style="list-style-type: none"> <li>• Adjusting the pace of lessons</li> <li>• Use of technology</li> </ul>	9.1.12.B.5 9.1.12.B.6 9.1.12.B.7 9.1.12.B.8 9.1.12.B.9 9.1.12.B.10 9.1.12.D.1 9.1.12.D.2 9.1.12.D.3 9.1.12.D.4 9.1.12.D.5 9.1.12.D.6 9.1.12.D.7 9.1.12.D.8 9.1.12.D.9 9.1.12.D.10 9.1.12.D.11 9.1.12.D.12 9.1.12.D.13 9.1.12.D.14 9.1.12.D.15 9.3.12.BM.1	and higher level thinking questions on loans, taxes, savings and investing. Benchmark: Budget Project – Using Excel students have to prepare a budget based on their first job after graduating from college.

Unit Topic	Time Allocated	Differentiating Instruction for Students with Disabilities, Students at Risk of School Failure, English Language Learners, & Gifted & Talented Students	Standards	Assessments
<p><b>Career Planning</b></p> <ul style="list-style-type: none"> <li>• Researching a Career</li> <li>• Getting a job</li> <li>• Resume Writing</li> <li>• Interviewing Skills</li> </ul>	<p>3 weeks</p>	<p><i>For Support:</i></p> <ul style="list-style-type: none"> <li>• Study guides</li> <li>• Tiered assignments</li> <li>• Re-teaching and review</li> <li>• Guided note taking</li> <li>• Testing accommodations</li> <li>• Authentic assessments</li> </ul> <p><i>For Enhancement:</i></p> <ul style="list-style-type: none"> <li>• Flexible grouping</li> <li>• Tiered assignments</li> <li>• Topic selection by interest</li> <li>• Adjusting the pace of lessons</li> </ul>	<p><i>Standards:</i></p> <p>CRP10            9.1.12.A.3            9.1.12.A.4            9.2.12.C.1            9.2.12.C.3            9.2.12.C.4            9.2.12.C.6            9.2.12.C.7            9.2.12.C.9</p>	<p><i>Formative Assessment</i></p> <p>Question of The Day for review of career planning.            Google Forms for review of researching a career and resume writing.            Current events.            Workbook sheets for reinforcement of how to get a job and interviewing skills.            Google Document reviews to assess learning.</p> <p><i>Summative Assessment:</i></p> <p>Tests –short answers, multiple choice and higher-level thinking questions on researching a career, getting a job, resume writing and interviewing skills.            Benchmark – Students have to find a job, write a resume and prepare for a job interview.</p>