

EAST HADDAM PUBLIC SCHOOLS  
BUSINESS EDUCATION CURRICULUM

Approved by the  
East Haddam Board of Education

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East Haddam Board of Education

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## Committee Members

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## Statement of Philosophy

The East Haddam Public School District believes that business education and technology plays an increasingly important role in all aspects of our global society. The business education program makes a significant contribution to all students in our business/technology-oriented society where each individual needs a high degree of literacy in this area. Emphasis is placed on enabling students to become productive and contributing members of society capable of economic self-sufficiency, life-long learning, and adaptability to change.

Business education is a performance-based instructional program, which contributes to the development of technological, academic, teamwork, and problem-solving skills. Business education provides valuable knowledge and skills for those who plan post-secondary education either in the field of business or in other areas. In addition, the program promotes a general understanding and appreciation of desirable work habits, attitudes, and ethics in today's society.

## Program Goals

As a result of the educational program in the East Haddam Public Schools (grades 9-12), students will:

1. Demonstrate a sound understanding of the nature and operation of technology systems and become proficient in the use of technology.
2. Develop positive attitudes toward technology uses that support lifelong learning, personal pursuits, and productivity.
3. Use productivity tools to collaborate in constructing technology-enhanced models, preparing publications, and producing other creative works.
4. Use a variety of media and formats to communicate information and ideas effectively to multiple audiences.
5. Identify concepts related to career exploration.
6. Interpret laws affecting business and individuals.
7. Apply accounting principles to small and medium sized businesses.
8. Understand the concepts and strategies necessary for employment acquisition.
9. Acquire an understanding of economics and apply sound investment strategies toward the development of personal financial literacy.
10. Develop an appreciation for and an understanding of work habits, attitudes, and business ethics necessary for success in the job environment.

# ACCOUNTING CURRICULUM

## **Course Description**

This is a course that presents basic accounting principles that can be applied to both business and non-business applications. Computerized simulations are used to give students an experience of the decision making power of accounting literacy. The course also includes a section on investment to empower students to understand the impact of good investment decisions on their financial future. Students planning to major in business in college or planning a career in engineering, science, or planning to own their own business in the future will benefit from this course. Students may receive college credit for this course.

Performance Standard: Entrepreneurship - Recognize a business opportunity, create a business based on the recognized opportunity, and market that business.

## **Learner Outcomes**

The students will:

- identify the unique characteristics of an entrepreneur; and
- develop a business plan for an entrepreneurial venture.

## **Classroom Illustrations**

- Students will complete a graphic organizer comparing and contrasting the advantages and disadvantages of businesses organized as sole proprietorships, partnerships and corporations.
- Students will interview an entrepreneur of their choice and write a reflection paper based upon their interview. Topics that must be included are: general information, products produced or sold and services performed, marketing, human resources, financial, technology, and critical analysis of business.
- Students will work individually or cooperatively to develop a business plan. They will utilize the information they learned from their business interview assignment, on-line resources, and various other sources.
- Students will create either a television or radio commercial and either a web page or brochure to advertise their business.

## **Assessments**

- The graphic organizer will be evaluated based on a rubric and questions on objective test will address this issue.
- Students will complete a research paper based on their findings and deliver an oral presentation.
- Students will complete a research paper and deliver an oral presentation.
- The commercial and web page or brochure will be evaluated based on a rubric.

Performance Standard: Principles of Accounting - Apply accounting principles to entrepreneurial ventures of small business ownership.

### **Learner Outcomes**

The students will:

- complete the various steps of the accounting cycle and explain the purpose of each step;
- prepare, interpret, and analyze financial statements using manual and computerized systems; and
- apply appropriate accounting principals to various forms of ownership, payroll, income taxation, and managerial systems.

### **Classroom Illustrations**

- Students will record transactions in a general journal and post to a general ledger. They will prepare a worksheet for a service business. From the worksheet, they will prepare financial statements for a proprietorship and record adjusting and closing entries.
- Students will utilize automated accounting software to complete Video Transfer, an automated simulation. In this simulation, students will complete the steps of the accounting cycle for a sole proprietorship.
- Students will utilize Microsoft Excel to prepare balance sheets, income statements, distribution of net income statements, and statements of owner's equity.
- Students will utilize automated accounting software to complete financial statements for recorded journal entries and financial statements.
- Students will compare financial statements from various businesses, choose one that they feel is most successful, and write an essay justifying their choice.
- Students will journalize purchases, cash payments, sales and cash receipts in special journals, and post to general and subsidiary ledgers as they apply to sole proprietorships and partnerships.
- Students will utilize Microsoft Excel to prepare payroll records and an automated accounting program to perform payroll accounting, taxes, and reports.
- Students will discuss the use and importance of Forms W-4, W-2, 1040EZ, and 1040A and prepare income tax returns utilizing 1040EZ, 1040A, and Schedules A and D.

### **Assessments**

- Students will complete problem and objective tests.
- Students' simulations will be assessed based on a portfolio of their financial statements.
- Students' financial statements will be assessed based on a rubric and completing a problem test.

**Assessments (Cont'd)**

- The essay will be evaluated for content and thoroughness.
- Students will debate which business is most successful.
- A visual representation will be prepared for the various journals and ledgers.
- A problem test will be completed and evaluated.
- A portfolio will be created that contains a blank and completed copy of each form.
- Oral questioning will be utilized to assess knowledge of tax forms.

Performance Standard: Economics and Personal Finance - Apply economic decisions related to personal financial affairs through a variety of investment vehicles.

### **Learner Outcomes**

The students will:

- understand the concepts our federal banking system and requirements to maintain personal banking accounts;
- calculate the return on investments for various rates and terms and understand the power of compounding;
- find, interpret, and analyze stock price data on-line, stock charts, company profiles, and financial information as part of the process in choosing stocks;
- make investment decisions based on their goals and research; and
- students will differentiate between checking, savings, certificates of deposits, debit and credit cards.

### **Classroom Illustrations**

- Students will tour the Federal Reserve Bank in Boston, Massachusetts. They will understand the function of our Federal Reserve System, how it impacts our economy, and the way currency is circulated.
- Students will maintain a mock checking account for several months. They will write and record checks, deposits, and service charges and reconcile their bank statements.
- Students will create spreadsheets that compute the future value of a lump sum and annuities when investing in guaranteed interest accounts, bonds and stock portfolios.
- Students will utilize the rule of 72 to determine the length of time required to double their money and the effects of inflation on their purchasing power.
- Students will look-up stock symbols by company, industry and country. They will research top ranking corporations by industry utilizing Yahoo! Finance <http://finance.yahoo.com/> to read and interpret stock quotes for corporations. Students will select a minimum of five corporations in which they would like to invest and write an essay justifying their choice.
- Students will be “given” \$100,000 each to participate in the on-line Global Stock Market game utilizing real stock quotes for the global stock markets including North and South America, Australia, Asia, and Europe. They may work individually or collaboratively. A portfolio will be kept to monitor their progress. Research capabilities including stock charts, company news, company profiles, and SEC filings and benchmarks of each portfolio can be compared with the S&P 500, saving accounts, and treasury bonds.
- Students will submit an essay describing the strategies they used in buying and selling stock during the course of the simulation, economics events that influenced the stock market and pros and cons of the simulation and the activities leading up to it. Students present their findings to the class.

**Assessments**

- A visual representation will be created that represents what the students learned.
- Students will orally present their visual representations.
- The checking portfolio will be evaluated.
- An essay that compares and contrasts various bank accounts and services will be evaluated for content and thoroughness.
- Students will be given an amount and must compute the future value using the spreadsheet they created.
- Students will be given an amount and must compute the length of time required to double their money using the rule of 72.
- The essay will be evaluated for content and thoroughness.
- Student portfolios will be evaluated.
- Oral presentations will be evaluated.
- Objective multiple choice test.

Performance Standard: Understand the diversity of careers related to accounting and strategies needed to explore them.

### **Learner Outcomes**

The students will:

- identify career-related postsecondary choices and requirements, and evaluate future employment opportunities.

### **Classroom Illustrations**

- Students will attend the annual CPA Convention. At the convention they will listen to presentations from several certified public accountants and college accounting majors. There are numerous opportunities for students to ask questions regarding accounting as a career and educational requirements. Students will summarize the requirements to be an accountant and the pros and cons of accounting as a career.
- Guest speakers are invited to speak in class. Speakers can include individuals from large firms, accountants who are self-employed, forensic accountants, IRS special agents, entrepreneurs, stockbrokers, and financial analyst. Student will be exposed to numerous careers in accounting as well as related fields.

### **Assessments**

- Classroom discussion and visual representation of pros and cons.
- Students will complete a graphic organizer to compare and contrast various accounting careers.
- Oral questioning will be utilized to assess students understanding of career requirements.

Performance Standard: Understand the use and application of information-based technologies such as computers, communications tools and specialized software necessary for success in accounting.

### **Learner Outcomes**

The students will:

- apply computers to job tasks and use specialized software;
- demonstrate the knowledge of Microsoft Excel as it applies to creating spreadsheets for payroll, financial statements, and the stock market; and
- demonstrate knowledge of presentation software using PowerPoint.

### **Classroom Illustrations**

- Students will complete Video Transfer, an automated accounting simulation. Video Transfer is a service business organized as a proprietorship and requires students to complete the following activities:
  - Journalize transactions;
  - Reconcile a bank statement and record service charges;
  - Prove cash;
  - Post from the journal to the general ledger;
  - Prepare trial balance, adjustment, income statement and balance sheet columns on a worksheet;
  - Prepare financial statements;
  - Journalize and post adjusting entries;
  - Journalize and post closing entries; and
  - Prepare a post-closing trial balance.
- Students will complete Viking Marine, an automated accounting simulation. Viking Marine is a merchandising business organized as a partnership and requires students to complete the following activities:
  - Record transactions in special journals from source documents;
  - Post items to be posted individually to a general and subsidiary ledger;
  - Record payroll in a payroll register. Update the employee's earnings record. Record payroll journal entries;
  - Posting column totals to a general ledger;
  - Prepare schedules of accounts receivable and accounts payable from subsidiary ledgers;
  - Prepare trial balance, adjustment, income statement and balance sheet columns on a worksheet;
  - Prepare financial statements;
  - Journalize and post adjusting entries;
  - Journalize and post closing entries; and
  - Prepare a post-closing trial balance.
- Students will also use PageMaker to create brochures.

**Assessments**

- Students' simulations will be assessed based on a portfolio of their financial statements.
- Audit tests will be utilized to assess students' portfolios.
- Audit tests will be utilized to assess students' portfolios.
- Students' payroll records, financial statements, and stock market portfolios will be assessed based on a rubric.
- Students will complete problem and objective tests.
- Orally presenting their PowerPoint presentations.
- Students will orally present their PageMaker brochures.

Performance Standard: Apply essential computational skills needed by consumers, employees, employers, investors, and entrepreneurs.

### **Learner Outcomes**

The students will:

- apply basic mathematical operations to solve business-related problems;
- solve problems containing whole numbers, decimals, fractions, percents, ratios, and proportions;
- use algebraic operations to solve problems;
- use common international standards of measurement in solving problems; and
- analyze and interpret data using common statistical procedures.

### **Classroom Illustrations**

- Students will use fundamental analysis to evaluate a corporation's financial data. They will compute earnings per share, price/earnings ratios, dividend yield, and price to earnings growth ratio. Students will be given information for several companies and decide which they feel is the best investment opportunity. They will write an essay justifying their choice.
- Students will create payroll and employee earnings records. They will compute hourly and overtime salary, gross pay, FICA taxes and deductions, net pay and accumulated earnings.
- Students will compute future value and impact of inflation on their investments.

### **Assessments**

- Oral questioning will be utilized to assess students understanding of fundamental analysis.
- Students will be given financial data for a corporation and will complete fundamental analysis on a problem test.
- The essay will be evaluated for content and thoroughness.
- Students' payroll records will be assessed based on a rubric.
- Students will complete a problem test.
- Oral questioning will be utilized to assess students understanding of future values and inflation.

## Accounting Curriculum (Cont'd)

### Required Texts

Ross, Gilbertson, Lehman, & Hanson, Century 21 Accounting, Anniversary Edition, South-Western Publishing Company, 2003.

Ross, Gilbertson, Lehman, & Hanson, Century 21 Accounting Working Papers and Study Guides, Anniversary Edition, South-Western Publishing Company, 2003.

Allen & Klooster, Automated Accounting 8.0, Thomson/South-Western Publishing Company, 2003.

### Supplemental Materials

*Your Checking Account*, Hometown Bank, a business simulation.

*Foreign Exchange*, an automated business simulation, South-Western Publishing Company, 2003.

*Fitness Junction*, an automated business simulation, South-Western Publishing Company, 2003.

*Putting Green Golf Supply*, an automated business simulation, South-Western Publishing Company, 2003.

*Understanding Taxes*, Department of the Treasury, Internal Revenue Service, 2002.

Material distributed by the American Institute of Certified Public Accountants.

### Technology

Microsoft Excel  
Automated Accounting  
QuickBooks  
PowerPoint

### Equipment

TV/VCR  
PC's  
Scanners  
LCD Projector  
Printer  
Overhead Projector

# Automated Accounting Curriculum

## **Course Description**

(One Semester—0.5 Credit)

*Prerequisite: Accounting I*

Automated Accounting provides students with an opportunity to develop in-depth, practical knowledge of automated accounting techniques and procedures as applied in business. Automated Accounting 8.0 software will be utilized. The software is designed to handle general ledger, accounts payable, accounts receivable, financial statement analysis, bank reconciliation, plant assets, purchase order processing and inventory control, sales order processing and inventory control, and payroll.

Students will copy and paste data into Microsoft Excel for further analysis and processing for a variety of other accounting-related applications. Report contents can be copied and pasted into Microsoft Word for use in company reporting or presentations.

Performance Standard: Technology - Use computerized systems in all steps of the accounting cycle.

## **Learner Outcomes**

The students will:

- successfully utilize automated accounting software to apply accounting concepts as they relate to a service business, merchandising business and corporation throughout the accounting cycle.

## **Classroom Illustrations**

- Students will utilize Automated Accounting 8.0 to apply basic principles of accounting concepts. They will compare the operating procedures of the computer's standard user interface to that used by Automated Accounting 8.0.
- Students will enter chart of accounts maintenance data and journal transactions and display accounts, journal entries, graphs, and ledger reports.
- Students will record and display adjusting entries and financial statements, complete bank reconciliation procedures and perform period-end closing.
- Students will enter vendor maintenance data, purchases on account and cash payment transactions, correct journal entries, and generate journal and ledger reports.

### **Classroom Illustrations (Cont'd)**

- Students will enter customer maintenance data, sales and cash receipt transactions, and display reports that summarize activities for the period.
- Students will process adjusting entries, generate financial statements and complete the period end closing process for a merchandising business organized as a partnership.
- Students will process purchases and sales discounts and debit and credit memorandums.
- Students will record, enter and correct plant asset data and display plant asset reports. They will generate and post yearly depreciation adjusting entries.
- Students will identify the appropriate journals and use the proper procedures to enter and post transactions for a business organized as a corporation.
- Students will generate checks and monthly financial statements.
- Students will complete an employee input form and payroll transactions input form and perform employee maintenance.
- Students will enter and correct all payroll transactions, generate and post payroll journal entries, and display payroll reports.
- Students will record inventory stock item maintenance data, purchase order transactions, purchase invoice and purchase return transactions and purge purchase orders and purchase invoices. Display reports reflecting purchase order processing and inventory integration.
- Students will enter sales and sales return transactions, generate sales invoices, and interpret reports reflecting sales order processing and inventory integration.
- Students will set up a computerized accounting system.

### **Assessments**

- Graphic organizers to compare and contrast
- Observation and class discussions
- Automated problems will be assessed an electronic auditor and by rubrics
- Essays
- Audit tests

Performance Standard: Understand and use the application of information-based technologies such as computers, communications tools and specialized software necessary for success in accounting.

### **Learner Outcomes**

The students will:

- effectively apply computers to job tasks and use specialized software; and
- demonstrate the knowledge of Microsoft Excel, Microsoft Word, and Microsoft PowerPoint.

### **Classroom Illustrations**

- Students will calculate the annual contribution toward the cost of college for various amounts and will display college savings plan schedules for numerous annual contributions and interest rates.
- Students will discuss the advantages and disadvantages of using the computer to maintain a chart of accounts, enter and post journal entries and generate charts and graphs. Students will write a letter to their supervisor describing their findings.
- Students will read and discuss cases which involve business ethics. They will analyze information presented and consider moral and ethical obligations. They will utilize PowerPoint to create a presentation which depicts facts of the case, possible solutions and consequences.
- They will create a vendor component percentage report and pie chart and integrate information from Automated Accounting into Word. They will utilize the information to communicate effectively with others and will be able to enhance its visual appearance.
- Students will utilize the internet to search for the Connecticut state web page. They will find the link to the state government's Department of Finance and prepare a presentation to report on state taxes, tax incentives for new businesses, and any other information regarding the climate of business in the state.
- Students will copy information generated from financial statements utilizing automated accounting software in spreadsheet format to Excel and modify the contents.

### **Assessments**

- Monitoring student work
- Application of concepts to projects
- Oral questioning
- Class discussions
- Presentations

Allen and Klooster, *Automated Accounting 8.0*, South-Western Thomson Learning, 2003.  
Allen and Klooster, *Automated Accounting 8.0 Working Papers*, South-Western Thomson Learning, 2003.

## **Supplemental Materials**

Internet resources

Ross, Gilbertson, Lehman, Hanson, *Century 21 Accounting , Advanced, Anniversary Edition*, South-Western Thomson Learning, 2003.

## **Technology**

Automated Accounting 8.0

Microsoft Word

Microsoft Excel

PowerPoint

## **Equipment**

TV/VCR

PC's

LCD Projector

Printer

Overhead Projector

# BUSINESS LAW CURRICULUM

## **Course Description**

(One semester – .5 credit)

This course covers the legal rights and responsibilities of the individual as a member of society. Time is devoted to a review of law and the constitution. Individual cases are studied in-depth to provide the student with an appreciation of the subtleties of legal theory. A unit dealing with criminal law is followed by legal topics relating to business and personal use. Speakers from local business firms, law offices, and the police department may be used to supplement the course materials. The course culminates with a field trip to the District Courthouse in Middletown where students acting as attorneys, jury members, witnesses, and miscellaneous other personnel, conduct a mock trial in the courtroom.

Performance Standard: Analyze the relationship between ethics and the law and describe the sources of the law.

## **Learner Outcomes**

The students will:

- differentiate among the ways in which ethical decisions can be made;
- define law and explain why laws are needed;
- explain how and why ethics and law do not always coincide; and
- distinguish among the five major sources of today's law.

## **Classroom Illustrations**

Students study stages of Lawrence Kolberg's theory of moral development. They analyze various antidotal circumstances and apply Kolberg's theory to the antidotes. Finally, students consider moral decisions they have made in their own life and overlay Kolberg's matrix to see the evolution of their personal moral maturity.

## **Assessment**

Students write an essay that considers both the tyranny and the necessity of law and analyzes various landmark cases within this continuum.

Performance Standard: Analyze the historical impact of our Constitution, particularly the Bill of Rights, and the effects of jurisprudence on the evolution of our understanding and application of individual liberties.

### **Learner Outcomes**

The students will:

- compare the principles of individual liberty embedded in the Bill of Rights with the other systems of government in continental Europe during the mid-eighteenth century;
- explain the concept of due process as an essential procedural safeguard; and
- describe the constitutional limits to 1<sup>st</sup> amendment liberties and the jurisprudence that led to those limits.

### **Classroom Illustration**

Students, in teams, conduct a formal debate arguing *Reno v. ACLU* (1<sup>st</sup> amendment issue). As part of their presentation, they refer to previously decided cases, which they have researched, either claiming their ratification of, or their irrelevance to *Reno*, depending on their team's position.

### **Assessment**

Debate rubric for each team member and a written legal brief on their presentation.

Performance Standard: Analyze the elements of criminal law and apply aspects of the law to specific situations through written legal briefs and oral arguments.

### **Learner Outcomes**

The students will:

- identify the major classes of crimes and the elements that make up a crime;
- distinguish among a variety of particular crimes;
- summarize the penalties provided under criminal statutes as well as new theories of sentencing employed by restorative justice models; and
- analyze the legal principals of ex post facto, and double jeopardy in cases of civil confinement.

### **Classroom Illustration**

Students analyze the principles of ex post facto and double jeopardy through a formal debate on *Kansas v. Hendricks*. They explore the differences between civil and criminal confinement and consider the circumstances that lead to civil confinement of people consider dangerous to society.

### **Assessment**

Students write an essay that examines the benefits and concerns of a restorative justice model called Genesee Justice.

Performance Standard: Analyze the elements of tort law and apply aspects of the law to specific civil actions through written legal briefs and oral arguments.

### **Learner Outcomes**

The students will:

- identify and define a variety of intentional torts;
- explain what constitutes negligence and contrast the various defenses to negligence;
- determine when the doctrine of strict liability applies; and
- outline the remedies available to the victim of a tort.

### **Classroom Illustration**

In teams, students will conduct a formal debate on *Halbrook v. Honda Motor Corporation* which is a product liability case that examines the elements of negligence. In addition students write a legal brief on their team's position.

### **Assessment**

Students write an essay discussing the similarity and differences between a series of tobacco liability cases and similar product liability cases currently in the court system dealing with the liability of gun manufacturers in wrongful death cases.

Performance Standard: Analyze the elements of contract law and apply aspects of the law to specific situations through written legal briefs and oral arguments.

### **Learner Outcomes**

The students will:

- identify the six elements of a contract;
- name the major classes of contracts and explain each;
- state the three basic elements of an offer;
- discuss the requirements of an acceptance;
- define minority and explain how a contract made by a minor is voidable by the minor;
- recognize the consequences of a minor's misrepresentation of his or her age;
- explain ratification of minors' contracts, including those actions that have the effect of ratification;
- recognize the difference between express and implied warranties;
- determine when and by whom implied warranties are made; and
- identify and explain ways that warranties may be excluded.

### **Classroom Illustration**

Students conduct a mock trial on a case that examines the elements of a contract, valid forms of offer, a minor's capacity to contract, warranties, and other aspects of contract law. Students acting as attorneys, witnesses, and miscellaneous court personnel plan and litigate the case.

### **Assessment**

Students are evaluated using a rubric that measures planning and strategy development, public speaking techniques, depth and persuasiveness of their oral argument, direct questioning and cross examination strategies.

## **Learner Outcomes**

The students will:

- enumerate the steps in a civil trial;
- enumerate the steps in a criminal trial;
- state the rights that people have when they are arrested; and
- identify the rules of evidence in a courtroom and illustrate the circumstances in which they might be employed.

## **Classroom Illustration**

Students conduct a mock trial on a criminal case at the courthouse in Middletown. Supervised by an attorney acting the part of a judge, students take the roles of attorneys, witnesses, and miscellaneous court personnel and litigate the case.

## **Assessment**

Students are evaluated using a rubric that measures planning and strategy development, public speaking techniques, depth and persuasiveness of their oral argument, direct questioning and cross examination strategies.

## **Other Forms of Assessment**

1. Multiple Choice, T/F exams
2. Essay exams
3. Personal portfolio that includes:
  - a. Persuasive essay
  - b. Original short story (fiction) related to a U.S. Supreme Court case.
  - c. Legal briefs
  - d. Analysis paper of professionally argued topical debates.
4. Debates
5. Mock trials
6. Homework notebooks

## **Resources**

Textbook: Understand Business and Personal Law, Glencoe McGraw-Hill, 1998.

## Supplemental Reading

Courtroom and Classroom – Current Legal Issues for Students

Letter of the Law – A Law Journal for Americans

The Ecology of Justice – In Context

Racial Disparities in Federal Death Penalty Prosecutions 1988-1994 – Subcommittee on Civil and Constitutional Rights – Committee on the Judiciary – 103<sup>rd</sup> Congress, March 1994.

## Court Cases

*Reno v. ACLU*

*Kansas v. Hendricks*

*Sons of Confederate Veterans, Inc. v. Glendening*

*Ginsberg v. New York*

*FCC v. Pacifica*

*Renton v. Playtime Theatres*

*Halbrook v. Honda Motor Co.*

## Web Resources

<http://www.cga.state.ct.us/2001/pub/titles.htm> - CT General Assembly Statutes. Full text version.

[www.oyez.nwu.edu](http://www.oyez.nwu.edu) - an interactive site to research Supreme Court Cases.

<http://www.justicetalking.org/> - Justice Talking

[www.findlaw.com](http://www.findlaw.com) - Findlaw internet legal resources.

[www.fedworld.gov/supcourt/index.htm](http://www.fedworld.gov/supcourt/index.htm) - full text versions of U.S. Supreme Court decisions.

## **Course Description**

(Two semesters – 1.0 credit)

This course is designed for those students interested in quality workmanship involved with producing a publication – namely, the Nathan Hale-Ray High School Yearbook. The course includes all aspects of production, as well as the business aspects, which include sales, budgeting, accounting, money management, and numerous computer applications, such as PageMaker and Photoshop. Students who enroll in this course will be responsible for the production of the yearbook. This course is open to all students. Students can take Business Publications as a semester or full year course. The first semester focuses on the printed yearbook while the second semester is devoted to the digital yearbook.

Performance Standard: Understand the basic tenets of management theory and apply management structures to student teams to affect the production of their group project.

## **Learner Outcomes**

The students will:

- understand and apply principles of project management within their group to create efficiencies of operation;
- become proficient with the ladder diagram as a means of visualizing layout; and
- determine personal strengths and weaknesses and design structures of leadership and accountability within their work group.

## **Classroom Illustrations**

- Instructor introduces the concepts of project management and critical path. Students break into their section groups and develop a critical path graphic organizer that depicts tasks and their priority and timeline. Students then determine member accountabilities and a structure for managing these accountabilities with the yearbook production timeline.
- Students are introduced to the ladder diagram as a tool for visualizing the layout of the entire yearbook. They are given information on printing requirements, feature costs, and distribution data as well as a spending budget. In groups, students create a yearbook proposal as a ladder diagram within the constraints they are given and justify their decisions as an oral presentation before the whole class.

## **Classroom Illustrations (Cont'd)**

- Each student completes a personal skills assessment. Working in groups, the students analyze these assessments and use them to assign work roles within their group. The group leader works with the group members to determine which members are responsible for the various tasks of the group.

### Assessments

- Students complete a project management graphic organizer.
- Students deliver oral presentation of ladder proposal.
- Students complete a personal assessment survey.

## **Learner Outcomes**

The students will:

- utilize tools to build and maintain a clientele;
- use selling process and techniques to aid customers/clients in making buying decisions; and
- interpret customer ad specifications and process the sales contract.

## **Classroom Illustrations**

- Working within groups based on geographical region, students identify businesses and individuals that would benefit from the public relations exposure that a yearbook ad offers. Students then build and maintain a database in *MS Access* along with various tables, queries, and reports that extract meaningful information about our advertising clientele and use this information to manage the marketing effort.
- Instructor introduces the main elements of the selling process and model a successful sales call. Students identify the examples from the demonstration that illustrate the elements of a sale. Instructor models an example of a poor sales call and students repeat the process. Students then work in dyads to practice a sales call. Over the subsequent weeks, students visit community businesses and sell ads.
- Students visit community businesses and sell ads. They complete ad contracts which include layout and design specifications. They return to school, create the ad, and in some cases review the ad with the purchasing business.

## **Assessments**

- Students submit a folder with detailed records of clients they approach and a journal of each exchange.
- Students role play the selling process and are evaluated based on a rubric that considers the main elements of a sale.
- Students submit ad contracts for ads sold which includes an ad design model for each individual ad.

## **Learner Outcomes**

The students will:

- understand and apply principles of digital imaging technology to the design and production of the group project;
- understand and apply principles of desktop publishing to the design and production of the group project;
- understand and apply principles of web design in the development and production of the group project; and
- understand and apply principles of audio and video capture and editing to the design and production of the group project.

## **Classroom Illustrations**

- Using Adobe Photoshop, students open digital photograph files, analyze image data such as dimension, pixel depth, color mode, and sample type and optimize the picture according to printing plant requirements and page specifications.
- Using Adobe PageMaker, students design section templates that employ a variety of software features such as text style libraries, image placeholders, non-printing guidelines, folios, and master page elements. Students then populate the templates with content specific to a particular page.
- Students working in section groups brainstorm a long list of content ideas and then match the content idea with the appropriate presentation modality. They design a site map of their section that includes thumbnail sketches of individual page design, noting the link relationships between the various pages. Using Macromedia Dreamweaver, students lay down the structure of the web site and begin to populate individual pages.
- Using a minidisc recorder, students record the school band and choral concert. They then transfer the digital file into a PC and using sound studio software, edit modulations, balance channels, build in fade in and outs, and other effects. Finally, students place the file within the digital yearbook site and create the appropriate links.
- Using a digital camcorder, students record various school functions. They edit the movie in Adobe Premiere and add special effects such as lens flares, sound track, and fade in and outs. Finally, students place the movie file within a Flash movie, embed the Flash movie on a page within the digital yearbook site, and create the appropriate links.

## **Assessments**

- Photoshop exercise in image spec manipulation. Yearbook page rubric that contains criteria for image quality.

- Students deliver oral presentations with visual examples of their template design. Yearbook page rubric that contains criteria template design.
- Students create a site map of their section. Web page rubric that assesses design and content.
- Web page rubric that includes audio and video content assessments.
- Web page rubric that includes audio and video content assessments.

## **Learner Outcomes**

The students will:

- understand and apply principles of theme development and unification utilizing font, color, layout style, section titles and headlines;
- understand and apply principles of page design utilizing elements such as dominant photo, primary and secondary text and headlines, eyelines, and story to create an integrated and thematic presentation of ideas and images;
- study and identify strengths and weaknesses in several samples of both student and professional work;
- follow a lecture/demonstration of the elements of good design;
- design a page with pencil and paper employing good design and layout structure; and
- understand and apply principles of desktop publishing framework and structure in the placement of elements on a page.

## **Classroom Illustrations**

- Working in groups, students review yearbooks from other schools and audit their theme development noting the various techniques and methods used to carry the theme through the book. Following this exercise, student groups develop a yearbook theme and follow up with ways in which the theme is integrated throughout the book. Finally, they deliver an oral/visual presentation to the class in an attempt to sell their idea to their classmates.
- Instructor walks through a tour of Adobe PageMaker demonstrating the use of the most commonly used tools, commands, and options. Students then take the page that they designed with pencil and paper, and build it on the PageMaker platform.

## **Assessments**

- Students deliver oral review of theme development in sample yearbooks. Students deliver an oral presentation on their theme proposals, answer questions, and petition the group's support.
- Page design exercise.
- PageMaker page design exercise.

## **Learner Outcomes**

The students will:

- understand the differences in story structure and the unique ways these structures can be used in their publication;
- create strategies for developing content, e.g. stories, interviews, and polls that accurately and positively record the events of the school year;
- understand the purpose, types, and style rules of headlines and captions and apply these techniques to yearbook articles; and
- apply techniques of text editing to streamline and finalize yearbook copy.

## **Classroom Illustrations**

- The instructor demonstrates examples of various story structures that are used in yearbook publications. Students review other yearbooks and identify various types of stories. Within section groups, students select and assign story structures for various parts of their section.
- Students consider the various types of textual content that they have available and make decisions on where various types would best fit into their section. They assign tasks for collecting data and writing the articles.
- Instructor demonstrates examples of headline and caption type and style, and why certain styles are more advantageous in a particular situation. Students select type styles for the captions and headlines in their section and implement their choices into the section template.
- Instructor presents techniques of copy editing including proofreading symbols and story format rules. Within a section, students edit each other's work before submitting the pages to the instructor. Students complete a final edit when they receive proofs of their pages from the printing plant.

## **Assessments**

- Exercise on identifying and analyzing story structures in sample yearbooks.
- Page rubric contains assessments for story quality.
- Page rubric contains assessments for headline and caption selection.
- Page rubric contains assessments for proofreading and format rules.

## **Learner Outcomes**

The students will:

- understand and apply principals of photograph composition to the development of the yearbook;
- understand the various types and functions of photographs that populate a typical yearbook page; and
- create an organizational structure where school events are captured with the appropriate media.

## **Classroom Illustrations**

- Instructor demonstrates the concepts of dominance, leading lines, patterns, framing by identifying the techniques in award winning photos. Students working in groups review various photos and identify these elements.
- Instructor demonstrates the ways in which photos communicate emotion, demonstrate relationships, capture action and other photography techniques. Students consider the photographs they want in their section from the perspective of function and generate a list of photograph ideas for their section.
- Section leaders review the mission of their sections with individual staff members and create page assignments. As part of the page assignment, students work with the school calendar, faculty advisors, and coaches to schedule coverage of specific events. Students evaluate which media (photograph, audio, video, text) are appropriate for the event and reserve the resources necessary to document the event.

## **Assessments**

- Exercise to identify and analyze concepts in photography.
- Page rubric contains assessments for photo quality and placement.
- Page rubric contains assessments for how well events were covered.

## **Suggested Supplemental Materials:**

### **Software**

Microsoft Word  
Microsoft Access  
Microsoft Excel  
Adobe PageMaker  
Adobe Photoshop  
Adobe Premiere  
Macromedia Dreamweaver  
Macromedia Flash  
Cool Edit 2000  
Morphman 2000  
Jostens Yeartech

### **Equipment**

PC's  
Scanners  
Printers  
Minidisc recording deck  
3.3 megapixel digital camera  
digital video camera  
Avio digital video editing studio

### **Additional Assessment Tools**

Self assessments  
Peer assessments  
Instructor evaluation of student mastery of software modules  
Instructor evaluation of leadership and effort

## **COOPERATIVE WORK EXPERIENCE CURRICULUM**

### **Course Description**

This course is a student centered work experience involving cooperation between the school and selected employers of the community. The program includes both academic and work oriented instruction in the classroom and on the job. The community serves as a laboratory where carefully planned practical experience can be gained concurrently with the classroom learning. Close supervision is provided by a teacher and coordinator and counseling services are available through the high school guidance department. The program's objective is to help a student form an occupational goal and receive the experiences to achieve it.

CWE can be elected as an integral part of a planned academic program and credit toward graduation can be earned in both the classroom and the work phase of the program.

Cooperative Work Experience is designed primarily to prepare students for successful transition from school to the world of work. The general emphasis of the program is to provide occupational experiences for the students in a variety of careers. The school remains the responsible agency for the educational progress of each student. The in-school learning is extended into the community which more effectively provides an occupational environment conducive to successful career exploration and decision. This course is open only to seniors.

## CONTENT STANDARD 1: CAREER AWARENESS

Performance Standard: Understand the concepts and methods that affect career self-evaluation, identifying career choices and postsecondary opportunities.

### **Learner Outcomes**

The students will:

- assess personal interests, values, abilities and work experience;
- identify personal and skill characteristics related specific occupational job families or careers;
- explore identified career interests through work-based experiences;
- research and evaluate all characteristics of an occupation; and
- identify career-related post-secondary choices and requirements.

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Cooperative Work Experience Curriculum (Cont'd)  
Content Standard 1 (Cont'd)

### **Classroom Illustrations**

- Students will create a life style diagram that depicts the important facets in his/her life and present his/her diagram to the class.

- Students will complete several interest inventories, one of them being the STRONG, that assess values, interests and abilities.
- Students will interpret the results from the STRONG and other interest inventories.
- Students will participate in a minimum of two job shadows.
- Have students develop a training plan and training agreement will be developed for each student.
- Based on the results of the STRONG and other interest inventories, students will select two careers which they are interested in pursuing. They will conduct in-depth research of each of the careers. Based on their research, they will choose the career that they would be interested in pursuing.
- Students will research post-secondary educational requirements for the two careers which they are interested in pursuing. They will complete a Venn Diagram which compares and contrasts post-secondary options.

### **Assessment**

- Oral presentation of their lifestyle diagram.
- Portfolio of interest inventories.
- Essay comparing and contrasting findings of interest inventories and summarizing results.
- Evaluate understanding through monitoring student work and completion of worksheet.
- Oral presentation and justification of career choice.
- Completion of worksheet describing shadowing experience.
- Oral presentation to classmates describing shadowing experience.
- Completion and signing of training plan and training agreement.
- Evaluate understanding through monitoring student work and completion of worksheet.
- Oral presentation and justification of career choice.
- The graphic organizer will be evaluated based on accuracy and thoroughness.

## CONTENT STANDARD 2: EMPLOYMENT ACQUISITION

<p>Performance Standard: Understand the concepts and strategies necessary for employment acquisition.</p>
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## **Learner Outcomes**

The students will:

- describe job-seeking skills and perform a job search;
- create a resume and cover letter and complete an employment application;
- demonstrate job interview follow-up procedures;
- demonstrate knowledge of employee forms; and
- analyze the various resources available when looking for employment and compare and contrast the resources.

## **Classroom Illustrations**

- Students will participate in an interview and demonstrate knowledge of proper dress and proper body language.
- Students will utilize the resources to find employment opportunities in a field in which they are interested.
- Students will critique resumes from various sources. They will conduct on-line research regarding the requirements of an effective resume.
- Students will create an employment portfolio which includes job leads, a resume, cover letter, employment application, and three letters of recommendation.
- Students will view an interview workshop video and participation in a classroom discussion.
- Students will observe three or four mock interviews in which faculty members are applying for an opening. They will compare and contrast candidates and decide which they would hire for the position.
- Students will work in pairs to participate in a mock interview. They will take turns being the interviewer and the interviewee and critique each other's performance.
- Interviews will be arranged for each student in the class based on their area of interest. A professional from within the business community will conduct the interview.
- Students will participate in a classroom discussion regarding the importance of following proper etiquette after the interview. We will review the appropriate format for business letters, and they will write a thank you note to the individual who conducted their interview.
- Students will complete various employment forms which include working papers and a W-4 form.

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Cooperative Work Experience Curriculum (Cont'd)  
Content Standard 2 (Cont'd)

## **Assessment (Cont'd)**

- Evaluate student understanding through worksheet.
- Evaluate understanding through monitoring student work.
- Portfolio containing three employment opportunities in field in which they are interested.

- Written assessments of each resume highlighting the pros and cons.
- Evaluate understanding through monitoring students' on-line work and completion of worksheet.
- Portfolio will be evaluated for content and thoroughness.
- Evaluate student understanding through completion of a worksheet.
- Oral questioning related to interview workshop video.
- The pros and cons of each candidate will be compared utilizing a graphic organizer.
- Oral discussion and questioning regarding pros and cons of each candidate.
- Debate which candidate is best qualified for the position.
- Evaluate understanding by observing student work.
- Self-evaluation by student and peers.
- Interviews will be assessed based on answers to oral questions.
- The letter will be evaluated for content and format.
- The employment forms will be added to their portfolios.

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Cooperative Work Experience Curriculum (Cont'd)

### CONTENT STANDARD 3: LIFE SKILLS

Performance Standard: Understand the importance of making informed personal financial decisions and goal setting.

## **Learner Outcomes**

The students will:

- define personal financial management;
- identify types of credit, investment and banking services;
- compare various types of insurance coverage;
- describe fringe benefits;
- demonstrate personal income tax preparation;
- identify consumer rights and responsibilities;
- describe the relationship of social security to employment; and
- identify and define types of retirement programs.

## **Classroom Illustrations**

- Students will create a spreadsheet that calculates deductions and net pay based on the researched gross pay for their chosen career.
- Students will research the cost of purchasing or leasing a car. They will select a car based on their anticipated net pay. They will calculate a payment schedule based on current interest rates, taxes and finance charges.
- Students will research the cost of renting/buying a home. They must take into consideration location, utilities, etc. They will select a place to live based on their anticipated net pay.
- Students will create a spreadsheet which calculates future value of investments at various interest rates for numerous lengths of time.
- Students will discuss the advantages and disadvantages of applying for credit and the costs involved.
- Students will create a spreadsheet which calculates the cost of credit for various lengths of time and interest rates.
- Students will discuss the importance of services provided by lending institutions. They will compare and contrast the services and costs associated with several banks and credit unions.
- Students will discuss how they would pay for medical or auto repair costs following an accident if they had no insurance. Each student will write a paragraph explaining why having adequate insurance shows responsibility.
- Students will list the types of insurance they might need at different stages in life. They will work in groups and create posters depicting the major types of insurance coverage. This will include automobile, home, unemployment, and life. They will present their posters to the class.

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Cooperative Work Experience Curriculum (Cont'd)  
Content Standard 3 (Cont'd)

## **Classroom Illustrations (Cont'd)**

- Each student will read an insurance policy and list the types of losses that are covered and exceptions to the policy. They will write an essay summarizing the main points of the policy.

- Students will interview an adult about the benefits they receive. They will create a table listing the benefits by category, such as health care, vacation, incentive, etc.
- Students will complete a graphic organizer which compares the advantages and disadvantages of being paid salary, hourly, and commission.
- Students will work as part of a four person human resources team for a large corporation. They need to develop an orientation policy for the company's new employees. They will design an informative presentation to welcome new employees to their new jobs. It should include an overview of the company's values and missions, describe the company's policies and procedures, and explain the various benefits offered to employees.
- Students will decide whether they support fewer services and lower taxes or the same level of services and either current tax rates or higher taxes on some items. They will prepare arguments to support their positions. A debate will be held between the opposing groups.
- Students will complete Form 1040EZ. If they have part-time jobs they will use their own information. If not, information will be provided for them.
- Students will write a step-by-step description of how to fill out a Form 1040EZ, citing line numbers in the form when describing where to write specific information.
- Students will keep track of all their expenditures for two weeks. At the end of the week, they will determine the two largest categories of expenditures. They will be prepared to answer questions such as: Were they surprised at how much they spent in two weeks, did they buy on impulse, and how could they have spent less?
- Students will work in pairs to investigate a company or business. They will note Internet sites they visit and discuss the types of information they find.
- Students will be divided into teams. Each team will explain the content and give examples of one of the following topics: smart shopping, consumer fraud or consumer protection agencies. Students will create visual aides.
- Students will assume they have taken a job with a consumer protection agency. They will create a poster that provides consumer tips expressed in eye-catching and imaginative ways. They will conduct research to come up with ten tips and illustrate each one with drawings or pictures. Posters will be presented to the class.
- Students will decide whether they support or do not support Social Security. They will share their reasons. For those opposed, they will be asked who should take care of the elderly, poor, those too ill to work, and those disabled by illness or accident especially if they have no family.
- Students will research the social care systems used in two countries. They will create a chart listing benefits and describing who pays for them. They will draw conclusions about the advantages and disadvantages of each system.
- Students will find an article on personal investment options, such as mutual funds or real estate investments. They are to note at least three savings suggestions offered in the article and share their findings with the class.

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Cooperative Work Experience Curriculum (Cont'd)  
Content Standard 3 (Cont'd)

### **Classroom Illustrations (Cont'd)**

- Students will write a letter to a friend explaining the benefits of beginning a savings plan while young. They will include various ways to invest personal savings and ways to build funds for retirement.

## Assessment

- Students' knowledge of insurance coverage will be evaluated based on oral questioning and written assignment. Their poster will be evaluated based on how well it visually represents their topic.
- Graphic organizer depicting various categories of benefits. The students' presentations will be evaluated based on how well they covered the required elements and are prepared to answer questions about the company policy, benefits, and related topics.
- Debate on tax levels, problem solving exercise on 1040EZ.
- Spending log/journal and oral questioning, class presentations and visual aides, application of information to projects.
- Evaluate understanding through monitoring student work, application of information to projects, class discussion, oral questioning, and visual representation.
- Oral presentation and class discussion of investment options, the letter will be evaluated for content and format.

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Cooperative Work Experience Curriculum (Cont'd)

## CONTENT STANDARD 4: LEGAL AWARENESS

Performance Standard: Understand the concepts and legal ramifications of labor laws impacting employment.

## **Learner Outcomes**

The students will:

- explain equal employment opportunity; and
- identify responsibilities of employer/employee in adherence to labor laws.

## **Classroom Illustrations**

- Students will discuss equal opportunity as it relates to race, religion, nationality, gender, age, or physical appearance. They will write an essay describing the state and federal laws that guarantee job rights and equal opportunities.
- Students will identify the following labor laws: Fair Labor Standards Act, Wagner Act, Family Medical Leave Act, Immigration Reform and Control Act, and anti-discrimination laws. They will write two or three sentences about each law, describing its purpose and how it protects employees.
- Students will role play various work place scenarios. After each role play they will discuss whether or not the labor laws were adhered to on both the employee's and employer's part.

## **Assessment**

- The essay will be evaluated for content and thoroughness.
- Role play, class discussion and written assignments.

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Cooperative Work Experience Curriculum (Cont'd)  
Content Standard 4 (Cont'd)

Performance Standard: Understand the concepts and legal ramifications of health and safety laws impacting employment.

## **Learner Outcomes**

The students will:

- explain the role of OSHA;
- recognize and describe employer responsibility in providing a safe work environment;
- explain employee's role in following company safety precautions; and
- identify types of compensation insurance provided by employer and government agencies.

### **Classroom Illustrations**

- Students will be divided into two debate teams: one to argue in support of the safety laws passed by the federal government, the other to argue against. Teams will research the issue prior to the debate.
- Students will discuss the role government has played in making the workplace safer, primarily OSHA.
- Students will create a display depicting workplace safety issues, including employers' and employees' responsibilities and tips on what to do in medical emergencies.
- Students will research compensation insurance provided by employers and government agencies. They will create a brochure for one of eligibility requirements for the insurance.

### **Assessment**

- Monitoring student work and application of information to project, debate, and oral questioning.
- Displays will be evaluated for creativity, accuracy of content, and topic coverage.
- The brochure will be evaluated for creativity, accuracy of content, and topic coverage.

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Cooperative Work Experience Curriculum (Cont'd)

## CONTENT STANDARD 5: GLOBAL ECONOMY

Performance Standard: Understand entrepreneurial skills as related to the global economy.
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### **Learner Outcomes**

The students will:

- describe economic systems;
- describe entrepreneurship and its importance to the economy;
- identify and compare the various types of business ownership; and
- describe advantages and disadvantages of business ownership.

### **Classroom Illustrations**

- Students will find and read an article describing the current state of the economy. Students will research the level of unemployment, the level of inflation, and the percentage of annual growth in gross domestic product. A discussion will be held on how these factors affect the economy.
- Students will draw a chart identifying the factors involved in a free enterprise system, portraying the interactions among producers and consumers.
- Students will write a journal entry which addresses the following: Entrepreneurship is an exciting undertaking—but it's not for everyone. How does entrepreneurship fit your own values, interests, and abilities? What are advantages and disadvantages entrepreneurship might offer you?
- Students will research a business of their choice and identify the entrepreneur. They write a paper describing how the entrepreneur got started without revealing his or her identity. The class will then try to identify the famous entrepreneur and the business they started.
- Students are to assume they have decided to start a business. They will write whether they prefer to start a business on their own, with one partner or with several partners. Sole proprietorship, partnership, and corporation will be written on the board and students' responses will be tallied. Students will define each form of business ownership and describe advantages and disadvantages to each.
- Pairs of students will create a partnership agreement.
- Students will read an article from the business section of the newspaper. They will go to the corporation's web site and compare article findings with website information. They will present their findings.
- Students will be divided into small groups. Each group will select a business they want to start; they each have \$100,000. The groups will decide what equipment they will need, where they will locate their businesses, the number of employees they will need and the wages they will pay. They will need to research the costs of equipment, rent, utilities, and the prevailing wages for the work they require. Each group will prepare a written paper and present their business.

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Cooperative Work Experience Curriculum (Cont'd)  
Content Standard 5 (Cont'd)

### **Assessment**

- Charts will be evaluated for an understanding information, oral questioning and class discussion.
- Journal entry and presentation will be evaluated for content and thoroughness.
- Understanding will be evaluated by monitoring student work, application of information to projects, oral questioning, and oral presentation.

- The written paper and presentation will be evaluated for content and thoroughness.

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Cooperative Work Experience Curriculum (Cont'd)

### **Required Texts**

Kimball and Vineyard, Succeeding in the World of Work, Sixth Edition, Glencoe McGraw-Hill 1998.

Kimball and Vineyard, Succeeding in the World of Work Student Activity Workbook, Sixth Edition, Glencoe McGraw-Hill, 1998.

## **Supplemental Materials**

Print, Media and Internet Handbook  
Implementing Block Scheduling  
School to Work Activity Handbook  
Newspapers and magazines  
Internet resources

## **Technology**

Microsoft Word  
Microsoft Excel  
PowerPoint

## **Equipment**

TV/VCR  
PC's  
LCD Projector  
Printer  
Overhead Projector

# **International Business Curriculum**

## **Course Description**

This course is designed to provide students the opportunity to understand international business and the effect it has on businesses in the United States. Awareness of cultural diversity, political, legal, and economic factors, which impact international business on a daily basis, will

be discussed. In addition, students will be involved in a real life experience in international trading through the Junior Achievement GLOBE (Global Learning of the Business Enterprise) program.

GLOBE pairs students from one country with students in another country to form joint-venture import/export companies. This international education program focuses on global business practices and includes issues such as exchange rates, trade agreements, export requirements, quotas, and tariffs. Students gain insight into cultural differences, language barriers, and communications.

Performance Standard: Understand the role of international business and analyze how it impacts business at all levels.

### **Learner Outcomes**

The students will:

- define international business and explain the difference between a domestic and an international company and how they impact activities on the local, state, national, and international economies;
- discuss the role of the United States in international trade and the role the U.S. has played in international trade throughout history;
- demonstrate an understanding of the relationship between international events and the effect it has on daily business transactions;
- identify international trade partners;
- describe resources such as ports, trade routes, and trade zones of major cities throughout the world; and
- determine the impact of geography on international business, including factors such as climate, time zones, distance, topography, and social, economic, and natural resources.

### **Classroom Illustrations**

- Students will create a visual representation which depicts the advantages and disadvantages of expanding a business internationally.
- Students will complete a graphic organizer comparing and contrasting how domestic business differs from international business.

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International Business Curriculum (Cont'd)

### **Classroom Illustrations (Cont'd)**

- Students will create a list of items that are imported from other countries and a list of items that we export to other countries.
- Students will work cooperatively to prepare examples of one of the four components of international business. Groups will choose one of the following topics: geographic conditions--climate and terrain, cultural and social factors—customs and religion, political

and legal factors—government regulations and taxes, or economic conditions—types of industries and inflation.

- Students will create an international business resource file that contains articles and information on a country and a company involved in international business. They will obtain information related to the geography, history, culture, government, and economy of the country. For the international company file, they will include a list of products sold in different countries, examples of ways the company adapted to different societies, and other information about its foreign business activities.

### **Assessment**

- Classroom discussion and visual representation of advantages and disadvantages.
- The graphic organizer will be evaluated based on a rubric.
- Oral questioning will be utilized to assess students understanding of concepts.
- Written summary of their research findings.
- Oral presentation about their country and company.

Performance Standard: Describe the interrelatedness of the social, cultural, political, legal, and economic factors that shape and impact the international business environment.

### **Learner Outcomes**

The students will:

- compare the social roles of cultures in different countries and how their similarities and differences influence international business;
- identify distinctive social and cultural factors that affect business activities such as time, workday schedules, and holidays;
- identify and differentiate between various types of governments and the impact of political environments on international business;
- analyze the role of trade organizations;
- describe how tariffs, quotas, taxation policies, and other formal trade barriers affect choice of location for companies to operate;
- describe the difference between the legal systems of countries and compare them to laws of the U.S.;
- identify licensing requirements and laws pertaining to exporting and importing;
- define methods for resolving legal differences such as mediation, arbitration, and litigation; and
- identify how economic issues such as balance of trade, inflation, and interest rates affect international business activities.

### **Classroom Illustrations**

- Students will work in pairs and select a country to research. They will prepare a business cultural file that contains information about the nation's culture. It will include history that influences current business activities, languages and verbal and nonverbal communication systems, education systems and literacy rates, roles of social institutions, shopping practices and commonly eaten foods unique to the country, major holidays and customs, and business practices related to place of employment, types of businesses, length of workday, and hiring practices. They will prepare a multi-media presentation for the class and an accompanying worksheet which highlights similarities and differences from US customs. They will write a one page summary depicting what a typical day in that country would be like.
- Students will compare and contrast types of political systems. They will complete a graphic organizer which highlights the advantages and disadvantages of a democracy, totalitarianism and mixed political system. Based on their existing knowledge and research they will categorize countries into one of the political systems. They will then choose a political system and write a persuasive essay addressing the topic as to why they feel it is the most effective type of organization.
- Students will read a case study which involves resolving legal differences. They will work cooperatively in groups and role-play the scenario utilizing mediation, arbitration, and litigation. They will discuss which method they felt was most effective and why.

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International Business Curriculum (Cont'd)

### **Assessment**

- Classroom discussions
- Evaluate student understanding through worksheets
- Evaluate understanding through monitoring student work
- Written assessments
- Profile will be evaluated for content and thoroughness
- The graphic organizer will be evaluated based on a rubric.

- Oral questioning will be utilized to assess students understanding of concepts
- Multi-media presentation

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International Business Curriculum (Cont'd)

Performance Standard: Explain the concepts, role, and importance of international finance and risk management.

### **Learner Outcomes**

The students will:

- define currency, currency exchange, hard and soft currencies, and list currencies of various countries;

- calculate simple currency exchange transactions;
- describe how economic conditions, balance of payment situations and political issues affect currency values;
- apply financial strategies to determine how to sell, negotiate, and buy products from the other company in the GLOBE program;
- describe the international monetary system including the International Monetary Fund and the World Bank; and
- identify essential components of payment documents used in payment for international trade activities such as letter of credit.

### **Classroom Illustrations**

- Students will research types of currency used by different countries. They will complete a worksheet converting foreign currency to U.S. dollars and vice versa.
- Utilizing the country they have chosen, students will research the changing value of currency. They will write an essay addressing the following questions: What is the main monetary unit used in the country? How is it divided into other units? Over the past couple of years, what have been the economic conditions of the country (inflation, interest rates, unemployment)? How have these affected the value of currency? How have political factors affected the value of the currency? Describe any exchange controls used by the country. What factors might affect changes for this currency over the next few months?
- Utilizing Excel, they will graph the recent value of the currency in relation to other major currencies (i.e. U.S. dollar, Japanese yen, British pound, the euro, Swiss franc). Students will indicate any events that have caused a major increase or decrease in the value of the currency.
- Students will analyze information on a commercial invoice. They will answer questions such as, Who bought these items?, Who is selling these items?, How were the items shipped?, Who pays for the shipping?, and What is the payment method? Utilizing Word, they will create an invoice for an international business transaction based on the sale of an item by a company in our community.

### **Assessment**

- Classroom discussions
- Evaluate student understanding through worksheets
- Evaluate understanding through monitoring student work
- Written assessments
- Graph will be evaluated for content and thoroughness
- Oral questioning will be utilized to assess students understanding of concepts
- Invoice will be evaluated for content and thoroughness

International Business Curriculum (Cont'd)

Performance Standard: Apply marketing concepts to international business situations.

**Learner Outcomes**

The students will:

- describe what a company must consider when marketing a product/service in other countries;

- illustrate how social, cultural, technological, and geographic factors influence consumer buying behavior in different cultures;
- evaluate market potential for a good in a foreign market;
- describe how the marketing mix elements are adapted for international marketing efforts;
- propose and design a strategy for bringing a good or service into a foreign market;
- develop a marketing plan for a company entering the international market and evaluate its effectiveness in the annual report;
- explain how foreign exchange rates affect prices charged in foreign markets;
- design a pricing strategy for a product to be sold in an international market and one for a domestic market;
- explain and define shipping terms and documents needed for transporting goods;
- develop a logistics plan for efficiently and effectively transporting a product to its international market;
- discuss media used in different foreign markets; and
- analyze the influence of social and cultural factors affecting promotions used in foreign markets.

### **Classroom Illustrations**

- Students will describe advantages and disadvantages associated with selling food products in other countries. They will work cooperatively and research a fast food restaurant that has expanded its business overseas. They will compare and contrast products, marketing strategies, and media used in the foreign market to the U.S. market. They will present their findings to the class.
- Utilizing their business idea, students will create an international marketing plan utilizing the country they have previously researched. In their plan they will include company goals, description of customers and their needs, information about competitors, information about economic, social, legal, and technological trends, financial and human resources available, time line of actions to be taken, methods of measuring success. Students will prepare a written summary as well as present orally.

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International Business Curriculum (Cont'd)

### **Assessment**

- Classroom discussions
- Evaluate student understanding through worksheets
- Evaluate understanding through monitoring student work
- Written assessments
- Oral questioning will be utilized to assess students understanding of concepts
- Oral presentation

International Business Curriculum (Cont'd)

**Required Texts**

Dlabay and Scott, *International Business*, 2<sup>nd</sup> Edition, South-Western Thomson Learning, 2001.

*GLOBE, an International Trade Program*, Junior Achievement International, 1995.

**International Web Sites**

<i>3D Atlas Online</i>	<a href="http://www.3atlas.com">http://www.3atlas.com</a>
<i>BusinessCulture.com</i>	<a href="http://www.businessculture.com">http://www.businessculture.com</a>
<i>Currency Converter/Exchange Rates</i>	<a href="http://travlang.com/money">http://travlang.com/money</a>
<i>Encarta</i>	<a href="http://msn.com">http://msn.com</a>
<i>Export-Import Bank of the United States</i>	<a href="http://exim.gov">http://exim.gov</a>
<i>International Chamber of Commerce</i>	<a href="http://iccwbo.org">http://iccwbo.org</a>
<i>U.S. State Department</i>	<a href="http://www.state.gov">http://www.state.gov</a>
<i>World Time Zone</i>	<a href="http://www.isbister.com/worldtime/">http://www.isbister.com/worldtime/</a>
<i>Worldwide Holiday &amp; Festival</i>	<a href="http://www.holidayFestival.com">http://www.holidayFestival.com</a>

### **Technology**

Microsoft Word  
 Microsoft Excel  
 PowerPoint

### **Equipment**

TV/VCR  
 PC's  
 LCD Projector  
 Printer  
 Overhead Projector

## MARKETING CURRICULUM

### **Course Description**

Marketing  
 (One Semester - .5 credit)

This course introduces students to the processes and functions involved in transferring business products or services to a consumer. Students will gain a clearer picture of the multiple

considerations involved in marketing activities (product, price, promotion, place) and how economics, management, ethical and social responsibility and constant change impact the marketing activities.

Performance Standard: Business and Management - Understand fundamental business and marketing concepts that affect business decision-making.

### **Learner Outcome**

The students will:

- describe the types of business activities;
- explain the relationship between business and government;
- describe the environments in which businesses operate; and
- give examples of marketing functions within a business and related activities.

### **Classroom Illustrations**

- Students will prepare a graphic organizer to identify each of the seven marketing functions of the automobile industry and identify specific activities to be classified under each of the marketing functions.
- Divide class into groups and assign each group a business activity (Production, Operation, Accounting & Finance, Management & Administrative, and Marketing). Group will prepare a summary of the activities carried out by a business with which they are familiar.
- Students will look through the newspaper to identify companies who are involved in each of the seven marketing functions.
- Students will analyze an existing business (health club, movie theater, convenience store, law firm) and dissect how the social, economic and geographic environment, as well as technology, shape the decisions of how to operate.
- Students will prepare a PowerPoint presentation to describe laws which govern how the business will operate, describe the social, economic and geographic environment of the business and explain the specific marketing functions associated with the business.

- 52 -

Marketing Curriculum (Cont'd)

### **Assessment**

- Rubrics will be used to grade presentations.
- Questioning as to how each of these activities facilitate a “satisfying exchange”.

Marketing Curriculum (Cont'd)

Performance Standard: Economics - Understand the economic principles and concepts fundamental to marketing.

**Learner Outcomes**

The students will:

- distinguish between economic goods and economic services;
- explain the concepts of economic resources;
- interpret the impact of supply and demand on price; and
- explain the types of economic systems.

### **Classroom Illustration**

- Group students to research different types of economic competition. (One group researches monopoly, oligopoly, pure competition). Present to the class the characteristics of each form of competition.
- Students will take one product and demonstrate how this product goes through a capitalist economy, socialist economy and a communist economy. Students will examine what happens to price when government controls quantities produced.
- Have students list 5 purchases and their costs that they or their family have made in the last year. Have students calculate how much the purchases would cost at different percentage increases. (10, 25, 55, 75 and 100%). Students will create a bar graph depiction of their purchases and the incremental cost increases.

### **Assessment**

- Students will be graded on presentations per a rubric.
- Peer evaluation of group work.

- 54 -

Marketing Curriculum (Cont'd)

Performance Standard: Distribution - Understand the concepts and processes needed to move, store, locate and /or transfer ownership of goods and services.
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### **Learner Outcomes**

The students will:

- explain the nature and scope of distribution;
- apply warehousing/stock-handling procedures; and
- demonstrate procedures to facilitate transportation of goods.

### **Classroom Illustration**

- Students will be given a scenario for marketing a perishable product. Students will develop a distribution plan while staying within time, cost and efficiency constraints.
- Using a business they have decided they would someday like to open, students will develop a plan of how to get the produce to the consumers, while being conscious of the timing, location, warehousing, costs of shipping, etc.
- Students will create a 3-D representation of the channel of distribution of their product.
- Students will use the Virtual Business Software to manipulate distributions, prices, etc. and report on the effects.

### **Assessment**

- In simulation students will be assessed based on whether or not their store made money or lost money according to the financial records maintained in the business simulation software.
- Students will be assessed on time and costs relative to other student distribution plan.
- 3-D representation assessed by rubric.

- 55 -

Marketing Curriculum (Cont'd)

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

### **Learner Outcomes**

The students will:

- explain the nature of the marketing information using technology;
- demonstrate procedure for gathering marketing information using technology; and
- explain the nature of marketing research.

### **Classroom Illustration**

- Students will create a survey to elicit information necessary to creating a marketing plan for a new product or service that they've created. Using the scientific method, students will analyze the new product or service to define a potential problem or develop a focus area; analyze the situation; prepare a market survey which would elicit information needed to clarify problem or focus area; survey student body, collect and study the information received; propose a solution.
- Students will prepare a database of information generated by results of the survey. Students will query the database to generate meaningful information.
- Students will use the internet to locate external sources of information essential to businesses.
- Students will cut out magazine ads to create a poster and describe who the target market for the product is. Students will describe who the target market is for the particular product.

### **Assessment**

- Rubric will be used to evaluate questions asked in survey, the inclusion of all steps in process and for creation of the database.

- 56 -

Marketing Curriculum (Cont'd)

Performance Standard: Pricing - Understand concepts and strategies used in determining and adjusting prices to maximize return and ensure customer satisfaction.
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### **Learner Outcomes**

The students will:

- describe the nature of the pricing function;
- determine pricing objectives, policies, and strategies; and
- describe considerations in setting prices.

### **Classroom Illustration**

- Students will choose a product and company they are familiar with and will analyze the pricing strategy for the product considering the image, competition that exists, pricing objective, range flexibility, price lines, geographical pricing, discounts & allowance and added value. Students will hand in a written report of their analysis.
- Using excel, students will prepare a break-even analysis given the fixed costs, variable costs and price, students will calculate the B-E point in their fictitious company.
- Students will create a price range (based on info generated by survey, fixed & variable costs of business) to price an item.

### **Assessment**

- Report will be evaluated to as to its inclusion of the required elements.

- 57 -

Marketing Curriculum (Cont'd)

Performance Standard: Product/Service Planning - Understand the concepts and processes needed to develop, maintain, and improve a product or service mix in response to market opportunities.
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### **Learner Outcomes**

The students will:

- explain the nature of the product/service planning function;
- describe consideration in developing and maintaining a product mix; and
- plan a product service/mix.

### **Classroom Illustration**

- Using their newly created product or service, the student will develop a “product mix” to include product line, packaging and brand name. Display in case in hallway and have other students in school vote for which product they would most likely purchase and why.
- Student will construct a “bridge” and label each section of the ridge as a step in “product development” and write a summary as to why product development can be depicted as a bridge.

### **Assessment**

- Rubric for project
- Peer evaluation

- 58 -

Marketing Curriculum (Cont'd)

Performance Standard: Promotion - Understand the concepts and strategies needed to communicate information about products, services and/or ideas to influence behavior.

### **Learner Outcomes**

The students will:

- explain the communication process used in promotion;
- describe the nature and scope of the promotion function;
- identify the elements of the promotion;
- gather, interpret and use information to promote products;
- write promotional messages that appeal to targeted markets;
- select promotional media to communicate with customers;
- use publicity; and
- select products to promote.

### **Classroom Illustration**

- Students will locate examples of direct mail, personal selling, coupons, rebates, print ads, etc. and bring the different types of promotional material to class.
- Students will create an advertisement for their new business endeavor using a medium (television commercial, radio script, magazine or newspaper advertisement) appropriate to the specific business and product to appeal to their target market. Advertisements will be presented to the class.
- Students will create a news release to generate publicity for their product.

### **Assessment**

- Rubrics will be used to evaluate the advertisements.

## MICROSOFT OFFICE XP CURRICULUM

### **Course Description**

The purpose of Microsoft Office XP is to familiarize students with the many uses of the computer in today's society. Microsoft Office XP and Internet Explorer will be the main software titles used in this course. From MS Office students will explore Word XP, Excel XP, Access XP and PowerPoint XP. Practical assignments geared toward genuine uses of these applications will be the primary focus. Students will also learn the basics of Hypertext Markup Language (HTML) and design groups of linked pages that we will view using the Explorer web browser. This course is production intensive, which means most of the work will be done on the computer.

Students can earn college credit through the Tech Prep Program with Middlesex Community College.

## CONTENT STANDARD 1: BASIC OPERATIONS AND CONCEPTS

Performance Standard: Students demonstrate a sound understanding of the nature and operation of technology systems and are proficient in the use of technology.

### **Learner Outcomes**

The students will:

- identify hardware components appropriate for specific tasks;
- explain the purpose, operation, and care of hardware components;
- identify and select current and emerging application software appropriate for specific tasks;
- make informed choices among technology systems, resources, and services; and
- identify employability skills and career paths within computer information systems.

### **Classroom Illustrations**

- Students will describe various hardware available.
- Students will utilize magazines, newspaper articles, and advertisements to compare and contrast different types of hardware available.
- Students will purchase a computer based on the price, hardware offered, and their particular hardware needs.
- Students will examine the general skills required to attain and uphold a position within the field of technology.
- Students will research technological careers available and they will compare and contrast educational skills required for each.

- 60 -

Microsoft Office XP Curriculum (Cont'd)  
Content Standard 1 (Cont'd)

### **Assessments**

Oral and written assessments will test the comprehension of the information learned.

Microsoft Office XP Curriculum (Cont'd)

CONTENT STANDARD 2: SOCIAL, ETHICAL, AND HUMAN ISSUES

Performance Standard: Students understand the ethical issues related to technology and practice responsible use of technology systems, information and software. Students will develop positive attitudes toward technology uses that support lifelong learning, collaboration, personal pursuits, and productivity.

**Learner Outcomes**

The students will:

- analyze various information systems to identify security issues and problems;
- apply ethical considerations to the operation and management of information systems;
- and

- demonstrate and advocate for legal and ethical behaviors among peers, family, and community regarding the use of technology and information.

### **Classroom Illustrations**

- Students will examine several possible and real scenarios of ethical concerns.
- Students will research a company and evaluate whether or not ethical considerations concerning the operation and management of information systems are upheld and to what extent.

### **Assessments**

An oral presentation on the above company assigned will be evaluated based on the depth and accuracy of the information communicated.

- 62 -

Microsoft Office XP Curriculum (Cont'd)

## **CONTENT STANDARD 3: TECHNOLOGY PRODUCTIVITY TOOLS**

Performance Standard: Students use telecommunications to collaborate, publish and interact with peers. Students use a variety of media and formats to communicate information and ideas effectively.

### **Learner Outcomes**

The students will:

- use technology tools and resources for managing and communicating personal/professional information;
- demonstrate e-business applications utilizing web design software and the Internet; and
- use desktop publishing software to create brochures, flyers and announcements.

### **Classroom Illustrations**

- Students will apply their formatting and editing skills to design a brochure and flyer for a selected company.
- Students will employ their knowledge of creating, revising, and formatting to create an announcement for an up-coming school event.
- Students will utilize their web page design skills to design and produce a personal portfolio in the form of a web page.

### **Assessments**

Brochures, flyers, announcements, and web pages will be evaluated based on visual appeal and accuracy of information provided.

- 63 -

Microsoft Office XP Curriculum (Cont'd)

## CONTENT STANDARD 4: TECHNOLOGY RESEARCH TOOLS

Performance Standard: Students use technology to locate, evaluate and collect information from a variety of sources and use technology tools to process data and report results. Students evaluate and select new information resources and technological innovations based on the appropriateness to specific tasks.

### **Learner Outcomes**

The students will:

- routinely and efficiently use online information resources to meet needs for collaboration, research, publications, communications and productivity;
- select and apply technology tools for research, information analysis, problem-solving, and decision-making in content learning;

- collaborate with peers to contribute to a content-related knowledge base by using technology to compile, synthesize, produce and disseminate information, models and other creative works; and
- use reference materials, such as on-line help, tutorials, and manuals, available for application software.

### **Classroom Illustrations**

- Students will compose a research paper on a topic directly related to one of their courses or subject areas that must include accurate information, including at least one table, graph, and chart.
- Students will be required to attain information from the use of on-line help, tutorials, and manuals throughout the course.

### **Assessments**

Research papers will be assessed on accuracy of content and visual representation of data.

- 64 -

Microsoft Office XP Curriculum (Cont'd)

## CONTENT STANDARD 5: TECHNOLOGY COMMUNICATIONS TOOLS

Performance Standard: Students use telecommunications to collaborate, publish and interact with peers. Students use a variety of media and formats to communicate information and ideas effectively.

### **Learner Outcomes**

The students will:

- use presentation software to create, modify and give presentations; and
- demonstrate a basic knowledge of multimedia software and computer skills.

### **Classroom Illustrations**

- Students will create and present a PowerPoint presentation using the topic chosen for the research paper.
- Students will analyze and image data in Photoshop.
- Students will design a multi-layered personal collage in Photoshop.

### **Assessments**

- PowerPoint presentations will be evaluated based on visual appearance, use of animation, and quality and quantity of information provided.
- Collages will be assessed based on image appearance, visual appeal, and quality of work.

- 65 -

Microsoft Office XP Curriculum (Cont'd)

## CONTENT STANDARD 6: TECHNOLOGY PROBLEM-SOLVING AND DECISION-MAKING TOOLS

Performance Standard: Students use technology resources for solving problems and making informed decisions and employ technology in the development of strategies for solving problems in the real world.

### **Learner Outcomes**

The students will:

- demonstrate methods of database concepts including retrieving and manipulating the database; and
- use spreadsheet software to organize and present numerical data.

## **Classroom Illustrations**

Students will utilize a spreadsheet to compare different loan rates available when applying for a personal loan. Students will create, enhance, and format the spreadsheet, adding color, charts, graphs, borders, formulas, etc.

## **Assessments**

Spreadsheets will be evaluated based on visual appeal and accuracy of information presented.

- 66 -

Microsoft Office XP Curriculum (Cont'd)

## **Supplemental Texts**

Cashman, Thomas J., Gary B. Shelly, & Misty E. Vermaat. Microsoft Office Introductory Concepts and Techniques. International Thomson Publishing, Danvers, MA, 1995.

## **Supplemental Materials**

Newspapers and magazines  
Internet resources

## **Technology**

Microsoft Office Suite, which includes Word, Access, Excel, and PowerPoint  
Photoshop

Pagemaker  
Internet resources

## **Equipment**

TV/VCR  
PC's  
LCD Projector  
Printer  
Overhead Projector

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# PERSONAL FINANCE CURRICULUM

## Course Description

Personal Finance  
(One semester - .5 credits)

This one-semester course is offered to students covering such topics as checking accounts; payroll deductions; income taxes; purchasing and maintaining a car; life, health and homeowners' insurance; credit and credit cards; savings and investments; and inflation and recession; which the student would be encountering in his or her daily life at that time or in the near future.

Performance Standard: Students will apply a rational decision-making process as it applies to the roles of citizens, workers, and consumers.
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## **Learner Outcomes**

The students will:

- differentiate between economic needs and wants;
- apply the decision-making process to personal financial decisions;
- identify components of the five step financial planning process; and
- create and write out long and short-term financial goals.

## **Classroom Illustrations**

- In groups, students develop a financial plan for a popular television personality (the personalities will be at different stages of their life). Students will detail long and short-term financial goals of their character using a five-step decision making model. Students will present their plan to the class.
- Students will then prepare a financial plan for themselves detailing long and short-term goals.
- Students will then reflect on different stages of their life (ages 28, 45, 60) and predict how their goals may change and make adjustments to financial plan to accommodate their stage of life.

## **Assessments**

- Students will be graded using a rubric as to how the five step financial planning model was applied to their in-class character and how it was applied to their own goals.
- Students will write a summary on the necessity of changing financial goals as they mature.

- 68 -

Personal Finance Curriculum (Cont'd)

Performance Standard: Students will identify various forms of income and analyze factors that affect income as a part of the career decision-making process.

## **Learner Outcomes**

The students will:

- explain how income from employment is affected by factors such as supply and demand, geographic location, level of education, type of industry, union membership, productivity, skill level, and work ethic;
- compare and contrast benefits employees should consider when searching for employment;
- identify careers in business and finance; and
- calculate personal tax liabilities for various types of taxes (e.g., property, income, sales, FICA, and Medicare).

### Classroom Illustrations

- Students will select a career to research and prepare a brochure of their career. The research will include education needed to attain that career, income from performing said career, payroll tax liabilities.
- The students will answer guiding questions to include the industry outlook for this career and the best geographic location for performing this type of job. Students will write an essay “A day in the Life”.

### Assessments

- Graded per a rubric for brochure and rubric for essay.

- 69 -

Personal Finance Curriculum (Cont'd)

Performance Standard: Students will develop and evaluate a spending/savings plan.

### **Learner Outcomes**

The students will:

- explain the purpose of a budget;
- compare a personal spending plan with typical consumer spending as a tool for determining individual financial goals;
- construct a simple budget;
- describe how income and spending patterns change throughout the life cycle for the typical person and family; and
- explain the “pay-yourself-first” philosophy.

### **Classroom Illustrations**

- Students will compile information using Internet resources to locate an apartment for rent and how much it will cost to maintain the apartment (utilities) and to furnish an apartment.
- Using excel, Students will also prepare an Income Statement to delineate income and expenses associated with personal life.

### **Assessments**

- Assessment will be based evaluation of authenticity of income statement and reflection questions after completion.

- 70 -

Personal Finance Curriculum (Cont'd)

Performance Standard: Students will evaluate savings and investment options to meet short- and long-term goals.

### **Learner Outcomes**

The students will:

- explain the relationship between a savings or investment instrument;
- explain why a savings and investing plan changes as one proceeds through the life cycle;
- compare and contrast interest, dividends, capital gains, and rent from property;
- explain the concept of time value of money;
- evaluate the tax incentives available for certain investments;
- describe how time, money and rate of interest related to meeting specific financial goals;
- identify and discuss various savings and investment alternatives; and
- participate in Stock Market Game demonstrating research team work skills, and stock market knowledge.

### **Classroom Illustrations**

- Students will calculate and compare what they can “earn” with different savings options and what it would “cost” to take a loan various loans. Students will write a reflection on what they have discovered.
- Students will play the stock market game and maintain a portfolio of transactions, dividends and losses.
- Students will calculate the interest earned on a savings account over a 10 year period. Students will calculate the rate of inflation over that same 10 year period. Students will write a summary of their findings.
- Given the tax liability for different wage earners, students will calculate taxes to be paid on investments while employed and taxes paid on investment earnings once retired. Students will then select which form of investment instruments which would be most advantageous during their entry into the work force.

### **Assessments**

- Students will be graded per a rubric that includes: research of stock purchases, news reported for stocks, pending transactions, and confirmation orders.
- Written summary of findings.

- 71 -

Personal Finance Curriculum (Cont'd)

Performance Standard: Students will evaluate services provided by financial deposit institutions to transfer funds.

### **Learner Outcomes**

The students will:

- evaluate the costs associated with services offered by financial deposit institutions (e.g., overdrafts and stop-payment orders);
- apply the steps involved in the bank reconciliation process;
- compare and contrast the various forms of endorsement; and
- explain the advantages and disadvantages of e-banking.

### **Classroom Illustrations**

- Students will be issued mock checkbooks in class from which they will receive “deposits” for positive behaviors and will be required to write checks for negative behaviors. Students will be required to reconcile their checkbooks.

- Students will create a graphic organizer listing the advantages and disadvantages of e-banking.

### **Assessments**

- Students will be graded on completeness of writing out checks and steps for reconciling bank account.

- 72 -

Personal Finance Curriculum (Cont'd)

Performance Standard: Students will analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.
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### **Learner Outcomes**

The students will:

- define the sources and purpose of credit (e.g., short- and long-term) and related costs;
- select an appropriate form of credit for a particular buying decision;
- compare and contrast the various aspects of credit cards (e.g., APR, grace period, incentive buying, methods of calculating interest, and fees);
- explain credit ratings and credit reports and describe why they are important to consumers;
- recognize the signals of credit problems;
- analyze the advantages and disadvantages of various alternatives for resolving credit problems;
- identify financial consequences of debt; and
- describe the steps for correcting debt problems.

## **Classroom Illustrations**

- Students will prepare a collage of “The Good Life” and examine what they need to purchase and how they would purchase them.
- Students will develop a matrix for selecting a credit card with most beneficial terms of credit.
- Student will research three different lenders and select the loan with the best terms for a car loan.
- Students will role play a debtor and a credit counselor to include: signals of a problem (debtor) Offer alternatives to resolve credit issues (creditor); what consequences he’s experiencing due to debt (debtor); tell steps needed to correct problems (creditor)

## **Assessments**

- Rubric for collage.
- Matrix will be evaluated to see if lender with most beneficial terms was selected.
- Content of Role Play Scenario

- 73 -

Personal Finance Curriculum (Cont’d)

Performance Standard: Students will analyze choices available to consumers for protection against risk and financial loss.

## **Learner Outcomes**

The students will:

- identify the type of insurance associated with different types of risk (auto, personal and professional liability, home and apartment, health, life, long-term care disability.)

## **Classroom Illustration**

- Students will complete sample applications for Life Insurance.
- Students will evaluate the risk factors of insuring individuals as profiled in handout case scenario.
- Students will estimate costs of certain medical procedures and then using the internet find the actual costs of each procedure.
- Students will call local insurance agents to obtain insurance rates for an automobile policy, tenant insurance and homeowners insurance.

## **Assessment**

- Thoroughness of application completion.
- Questioning and reflection questions.

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# WORD PROCESSING CURRICULUM

## **Course Description**

Word processing provides students with foundation technology skills utilizing Microsoft Word XP 2002. Direct instruction, in-class activities, individual work, group work and special projects such as flyers, newsletters, resumes, reports, and presentations using graphics and clip art are fully integrated in this course. Students learn advanced features such as designing data tables, importing graphics, creating templates, and developing forms.

Students are given the opportunity to aware of the interconnectivity and linkages possible while using the computer. Hands-on activities allow students to merge communication skills and information processing in this course. A cooperative environment allows students to help one another in solving formatting and completing work. This course in an absolute must to succeed in college and/or career.

This course will prepare students for the Microsoft Office User Specialist (MOUS) core level certification.

Students can earn college credit through the Tech Prep Program with Middlesex Community College.

## CONTENT STANDARD 1: BASIC OPERATIONS AND CONCEPTS

Performance Standard: Students demonstrate a sound understanding of the nature and operation of technology systems and students are proficient in the use of technology.

### **Learner Outcomes**

The students will:

- identify hardware components appropriate for specific tasks;
- explain the purpose, operation, and care of hardware components;
- identify and select current and emerging application software appropriate for specific tasks;
- make informed choices among technology systems, resources and services;
- use touch-keyboarding skills at acceptable speed and accuracy levels to enter and manipulate data;
- define and use integrated software systems; and
- demonstrate basic computer skills.

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Word Processing Curriculum (Cont'd)  
Content Standard 1 (Cont'd)

### **Classroom Illustrations**

Students will utilize magazines, newspapers articles, and advertisements to compare and contrast various types of hardware available and its costs. They will select a computer and appropriate hardware based on their technological needs. They will write an essay which compares their options and justifies their choice.

### **Assessments**

Evaluate understanding by monitoring student work, completion of graphic organizers and worksheet, essay justifying selection of computer.

## CONTENT STANDARD 2: TECHNOLOGY PRODUCTIVITY TOOLS

Performance Standard: Students use technology tools to enhance learning, increase productivity and promote creativity. Students use productivity tools to collaborate in constructing technology-enhanced models, preparing publications and producing other creative works.

### **Learner Outcomes**

The students will:

- compose, organize and edit information using a keyboard;
- use technology tools and resources for managing and communicating personal/professional information;
- create written, oral and numeric and visual communications to construct, organize, analyze and interpret ideas and data, and present conclusion; and
- generate documents such as letters, memos and reports.

### **Classroom Illustrations**

Students will research a corporation of their choice and evaluate whether or not ethical considerations concerning the environment are upheld and to what extent. They will compose a paper using the MLA format. They will apply knowledge of headers and footers, paragraph alignment and indentations, page and section breaks, use of writing tools, and formatting parenthetical documentation and works cited.

### **Assessments**

Evaluate understanding by monitoring student work, thoroughness of research, accuracy of information and correctly following MLA format.

- 77 -

Word Processing Curriculum (Cont'd)

## CONTENT STANDARD 3: TECHNOLOGY COMMUNICATIONS TOOLS

Performance Standard: Students use technology to collaborate, publish, and interact with peers, instructors and other audiences.

### **Learner Outcomes**

The students will:

- routinely and efficiently use online information resources to meet needs for collaboration, research, publications, communications, and productivity;
- select and apply technology tools for research, information analysis, problem solving and decision-making content learning; and
- use desktop publishing software to create brochures, flyers and announcements.

### **Classroom Illustrations**

Students will work in groups of four and gather information about our town for a newsletter about our community. Each student will choose an area of interest, research their area and write a newsletter article. As a group they will edit articles and establish the layout for their

newsletter. They will determine the number of columns, balance the columns, create and apply styles, and select and customize graphics.

### **Assessments**

Evaluate understanding through monitoring student work, application of information to projects, accuracy of information and visual appearance of newsletter.

- 78 -

Word Processing Curriculum (Cont'd)

## CONTENT STANDARD 4: TECHNOLOGY RESEARCH TOOLS

Performance Standard: Students use technology to locate, evaluate, and collect information from a variety of sources to process data and report results.

### **Learner Outcomes**

The students will:

- use reference materials, such as on-line help, tutorials, and manuals available for application software;
- determine the best tool for locating information;
- demonstrate the ability to solve problems by collecting, analyzing and interpreting data; and
- use technology tools to generate findings and results.

### **Classroom Illustrations**

Students will work in groups of four to evaluate assigned Web pages on a related topic. They will be examining sites from different perspectives. The four specialist areas are content, authority/credibility, bias/purpose, and usability and design. Students will be responsible for

completing an evaluation chart, focusing on the perspective they assume within the group. They will rank the sites and compare rankings with the rest of the class. Students will create a table and graph which organizes the class data.

### **Assessments**

Evaluate understanding through monitoring student work, completion of graphic organizers and worksheet, oral presentation of rankings and visual representation of class data.

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Word Processing Curriculum (Cont'd)

## CONTENT STANDARD 5: CERTIFICATION OF PRODUCTIVITY

Performance Standard: Students advance their skills by verifying productivity on Microsoft Office programs.

### **Learner Outcomes**

The students will:

- increase competence and productivity with Microsoft Word;
- achieve a portable, globally recognized credential that proves their abilities as a productive Microsoft Office user;
- obtain employment opportunities and be more efficient employees; and
- receive training combined with a comprehensive, globally recognized certification.

### **Classroom Illustrations**

At the beginning of the course students will take the MOUS practice exam to test their knowledge of Microsoft Word. Throughout the course students will increase their competency using Word and prepare for the certification exam. Students will be eligible to take the MOUS exam upon demonstration of mastery of the program.

## **Assessments**

MOUS exam score and receipt of certification.

- 80 -

Word Processing Curriculum (Cont'd)

## **Required Texts**

Rutkosky, Nita. Microsoft Word 2002 Signature Series, Paradigm Publishing, EMC Paradigm, 2002.

## **Supplemental Materials**

MOUS Practice Exams  
MOUS Certification Exams  
Newspapers and magazines  
Internet resources

## **Technology**

Microsoft Word  
Internet resources

## **Equipment**

TV/VCR  
PC's

LCD Projector  
Printer  
Overhead Projector