

Orange Public Schools Office of Innovation

Business Finance



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Business Finance

The course is designed to provide students with an overview of the principles of business finance. The curriculum focuses on major areas of study, including economics, marketing, accounting procedures, and the global financial market. An integral component of the curriculum is the application of decision-making skills that enables students to become more responsible consumers, producers, or business entrepreneurs. This course will provide students with opportunities to develop their 21st Century Skills while learning about the three forms of business, basic accounting principles, and business planning.

Scope and Sequence

Timeline	Concepts
Marking Period 1	Unit 1: Finance and Accounting: The Concept of Accounting, Economic Concepts, Functions of Money, and Investments and Securities
Marking Period 2	Unit 2: Business, Government, and Money: Types of Business Ownership, Time Value of Money, and Cybersecurity

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21st Century Skills

NJSLS for Career Readiness, Life Literacies and Key Skills

An education in career readiness, life literacies, and key skills fosters a population that: continually self-reflects and seeks to improve the essential life and career practices that lead to success; uses effective communication and collaboration skills and resources to interact with a global society; possesses financial literacy and responsibility at home and in the broader community; plans, executes, and alters career goals in response to changing societal and economic conditions; and seeks to attain skill and content mastery to achieve success in a chosen career path.

By the end of Grade 12,

9.4 Life Literacies and Key Skills

Creativity and Innovation

9.4.12.CI.1: Demonstrate the ability to reflect, analyze, and use creative skills and ideas (e.g., 1.1.12prof.CR3a).

9.4.12.CI.2: Identify career pathways that highlight personal talents, skills, and abilities (e.g., 1.4.12prof.CR2b, 2.2.12.LF.8).

9.4.12.CI.3: Investigate new challenges and opportunities for personal growth, advancement, and transition (e.g., 2.1.12.PGD.1).

Critical Thinking and Problem Solving

9.4.12.CT.1: Identify problem-solving strategies used in the development of an innovative product or practice (e.g., 1.1.12acc.C1b, 2.2.12.PF.3).

9.4.12.CT.2: Explain the potential benefits of collaborating to enhance critical thinking and problem solving (e.g., 1.3E.12prof.CR3.a).

9.4.12.CT.3: Enlist input from a variety of stakeholders (e.g., community members, experts in the field) to design a service learning activity that addresses a local or global issue (e.g., environmental justice).

9.4.12.CT.4: Participate in online strategy and planning sessions for course-based, school-based, or other project and determine the strategies that contribute to effective outcomes.

Digital Citizenship

9.4.12.DC.1: Explain the beneficial and harmful effects that intellectual property laws can have on the creation and sharing of content (e.g., 6.1.12.CivicsPR.16.a).

9.4.12.DC.2: Compare and contrast international differences in copyright laws and ethics.

9.4.12.DC.3: Evaluate the social and economic implications of privacy in the context of safety, law, or ethics (e.g., 6.3.12.HistoryCA.1).

9.4.12.DC.4: Explain the privacy concerns related to the collection of data (e.g., cookies) and generation of data through automated processes that may not be evident to users (e.g., 8.1.12.NI.3).

9.4.12.DC.5: Debate laws and regulations that impact the development and use of software.

9.4.12.DC.6: Select information to post online that positively impacts personal image and future college and career opportunities.

9.4.12.DC.7: Evaluate the influence of digital communities on the nature, content and responsibilities of careers, and other aspects of society (e.g., 6.1.12.CivicsPD.16.a).

9.4.12.DC.8: Explain how increased network connectivity and computing capabilities of everyday objects allow for innovative technological approaches to climate protection.

Global and Cultural Awareness

9.4.12.GCA.1: Collaborate with individuals to analyze a variety of potential solutions to climate change effects and determine why some solutions (e.g., political, economic, cultural) may work better than others (e.g., SL.11-12.1., HS-ETS1-1, HS-ETS1-2, HS-ETS1-4, 6.3.12.GeoGI.1, 7.1.IH.IPERS.6, 7.1.IL.IPERS.7, 8.2.12.ETW.3).

Information and Media Literacy

9.4.12.IML.1: Compare search browsers and recognize features that allow for filtering of information.

9.4.12.IML.2: Evaluate digital sources for timeliness, accuracy, perspective, credibility of the source, and relevance of information, in media, data, or other resources (e.g., NJSLSA.W8, Social Studies Practice: Gathering and Evaluating Sources).

9.4.12.IML.3: Analyze data using tools and models to make valid and reliable claims, or to determine optimal design solutions (e.g., S-ID.B.6a., 8.1.12.DA.5, 7.1.IH.IPRET.8)

9.4.12.IML.4: Assess and critique the appropriateness and impact of existing data visualizations for an intended audience (e.g., S-ID.B.6b, HS-LS2-4).

9.4.12.IML.5: Evaluate, synthesize, and apply information on climate change from various sources appropriately (e.g., 2.1.12.CHSS.6, S.IC.B.4, S.IC.B.6, 8.1.12.DA.1, 6.1.12.GeoHE.14.a, 7.1.AL.PRSNT.2).

9.4.12.IML.6: Use various types of media to produce and store information on climate change for different purposes and audiences with sensitivity to cultural, gender, and age diversity (e.g., NJSLSA.SL5).

9.4.12.IML.7: Develop an argument to support a claim regarding a current workplace or societal/ethical issue such as climate change (e.g., NJSLSA.W1, 7.1.AL.PRSNT.4).

9.4.12.IML.8: Evaluate media sources for point of view, bias, and motivations (e.g., NJSLSA.R6, 7.1.AL.IPRET.6).

9.4.12.IML.9: Analyze the decisions creators make to reveal explicit and implicit messages within information and media (e.g., 1.5.12acc.C2a, 7.1.IL.IPRET.4).

Technology Literacy

9.4.12.TL.1: Assess digital tools based on features such as accessibility options, capacities, and utility for accomplishing a specified task (e.g., W.11-12.6.).

9.4.12.TL.2: Generate data using formula-based calculations in a spreadsheet and draw conclusions about the data.

9.4.12.TL.3: Analyze the effectiveness of the process and quality of collaborative environments.

9.4.12.TL.4: Collaborate in online learning communities or social networks or virtual worlds to analyze and propose a resolution to a real-world problem (e.g., 7.1.AL.IPERS.6).

Career Ready Practices

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

CRP2. Apply appropriate academic and technical skills.

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

CRP4. Communicate clearly and effectively and with reason.

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

CRP6. Demonstrate creativity and innovation.

CRP7. Employ valid and reliable research strategies.

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

CRP9. Model integrity, ethical leadership and effective management.

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

CRP11. Use technology to enhance productivity.

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

Instructional Strategies

Academic vocabulary and language; Accountable talk; Adapting to learning styles/multiple intelligences; Analysis of student work; Cues, questions, activating prior knowledge; Current events; Direct instruction; Discovery/Inquiry-based learning; Document-based questions; Effective questioning; Field experience, field trip, or field study; Flexible/strategic grouping; Formative assessment process; Guest speakers; Hands-on learning; Identifying similarities and differences; Integration of content areas; Lecture; Learning centers; Mastery learning; Modeling; Nonlinguistic representations; Note booking/journaling; Peer teaching/collaboration; Project-based learning; Realia; Reinforcing

effort and providing recognition; Role play/simulations/drama; Student goal setting; Student self-assessment; Summarizing and note taking; Targeted feedback; Word wall

Integrated Accommodations and Modifications

Special Education/504	English Language Learners
<p>Adhere to all modifications and health concerns stated in each IEP.</p> <p>Give students a MENU option allowing students to pick assignments from different levels based on difficulty. Students have the option of learning the curriculum in their comfort level and challenge themselves for growth.</p> <p>Use the online reading software, which can revise the reading at the Lexile level to meet students at current reading level.</p> <p>Accommodating Instructional Strategies: Reading Aloud, Graphic Organizers, Reading Study Guides, one-on-one instruction, class website, Handouts, Definition List, Syllabus, Large Print, Outlines.</p> <p>Divide instruction into smaller chunks of time.</p> <p>Utilize a speech to text resources.</p> <p>Provide scaffolded support when they respond to questions (ie. Rephrase questions, have them Turn & Talk to peers, provide sentences frames for response, etc).</p> <p>Allow role-play responses.</p> <p>Provide sentence frames for forming opinions: I agree with ____ because _____. Or I do not agree with ____ because _____.</p> <p>Choice in task products (song, dance, writing, role play, drawing).</p> <p>Use of Google Chromebook Accessibility Features, including: screen magnifier, font increase, black/white contrast, larger cursor, on-screen</p> <p>Model sentence structure when responding to questions.</p> <p>Ask “yes” and “no” questions from time to time.</p>	<p>Use the district purchased software; give students the option to change the language of the articles to the student’s native language for most articles.</p> <p>Speech to text platform extension additions. Will read to the student in the language selected.</p> <p>Online word banks</p> <p>Use visuals whenever possible to support classroom instruction and classroom activities.</p> <p>Teacher modeling and written instructions for every assignment.</p> <p>SIOP Strategies: Adapted, taped, or highlighted text, Anticipation / Reaction Guides, Bilingual dictionaries, Classroom charts and posters to link prior learning to new learning Advance Organizers Videos, DVDs, stories, articles, books, pictures, or photographs, Cloze activities Mnemonic strategies, Concept definition maps Word sorts, Vocabulary flip books, Demonstration of lesson procedures, High-interest, low-readability texts, Incorporate listening, speaking, reading, and writing activities, Insert Method, Anticipation Guides Concept/Question Board, Interactive word walls, Jigsaw activities, Labeling Word knowledge self-assessment,, Word banks, Marginal notes Native language texts, Question Stems to elicit and share background experiences and promote higher-order thinking skills, Realia, manipulatives, props, photographs, illustrations, Rehearsal strategies Teacher-prepared outlines, Text comprehension strategies (predicting, retelling, summarizing, etc.) QAR strategy Questioning the Author, Think-Alouds Thinking Maps and other graphic organizers, Trade books, Vocabulary Self-Collection Strategy (VSS), Personal dictionaries, Word generation activities, Note Taking (Three-Column, Cornell notes, etc.), Scaffolded Questions / Verbal scaffolding of student responses</p>

<p>Allow frequent movement in the classroom, going up to the SMARTBoard, or big book to point out things relevant to the lesson</p> <p>Thumbs Up/Down for quick assessments.</p> <p>Sentence frames discussions/sharing.</p>	
Gifted and Talented	Students at Risk of Failure
<p>Modified instructional strategies Socratic Seminar, Group Discussion, Think-Pair- Share, Individual Assignments graded on a more rigorous rubric, Multimedia Projects, working with more primary source documents and completing Case Studies.</p> <p>Student led classroom instruction; also Project Based Learning.</p>	<p>Give students a MENU options allowing students to pick activities based on interest that address the objectives and standards of the unit.</p> <p>Modified Instructional Strategies, Graphic organizers, Readings.</p> <p>Study Guides, small learning group instruction, class website (Google Classroom).</p> <p>Syllabus, inclusion of more visuals and films, Field Trips, Google Expeditions, Peer</p> <p>Support, one on one instruction</p> <p>Constant parental contact along with mandatory tutoring appointments</p> <p>Academic Contracts</p>

9.3 – Career & Technical Education (CTE) Content Area: 21st Century Life and Careers (End of Grade 12)

For students to be college and career ready they must have opportunities to understand career concepts and financial literacy. This includes helping students make informed decisions about their future personal, educational, work, and financial goals. By integrating Standard 9 into instruction along with the NJCCCS, New Jersey I can acquire the necessary academic and life skills to not only achieve individual success but also to contribute to the success of our society.

By the end of Grade 12, 9.3 Finance Career Cluster

Finance

9.3.12.FN.1 Utilize mathematical concepts, skills and problem solving to obtain necessary information for decision making in the finance industry.

9.3.12.FN.2 Utilize tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.

9.3.12.FN.3 Plan, staff, lead and organize human resources in finance to enhance employee productivity and job satisfaction.

9.3.12.FN.4 Determine effective tools, techniques and systems to communicate and deliver value to finance customers.

9.3.12.FN.5 Create and maintain positive, ongoing relationships with finance customers.

9.3.12.FN.6 Plan, monitor and manage day-to-day activities to ensure effective and efficient finance operations.

9.3.12.FN.7 Implement safety, health and environmental controls to ensure a safe and productive finance work workplace.

9.3.12.FN.8 Describe and follow laws, regulations and ethical standards that affect finance operations and transactions.

9.3.12.FN.9 Plan, manage and maintain the use of financial resources to protect solvency.

9.3.12.FN.10 Plan, organize and manage a finance organization/department.

9.3.12.FN.11 Plan, monitor and manage day-to-day activities required to sustain continued business functioning.

9.3.12.FN.12 Access, evaluate and disseminate financial information to enhance financial decision-making processes.

9.3.12.FN.13 Manage a financial product or service mix in order to respond to market opportunities.

9.3.12.FN.14 Employ financial risk-management strategies and techniques used to minimize business loss.

Accounting

9.3.12.FN-ACT.1 Describe and follow laws and regulations to manage accounting operations and transactions.

9.3.12.FN-ACT.2 Utilize accounting tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.

9.3.12.FN-ACT.3 Process, evaluate and disseminate financial information to assist business decision making.

9.3.12.FN-ACT.4 Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop an accounting career.

Banking Services

9.3.12.FN-BNK.1 Describe and follow laws and regulations to manage business operations and transactions in the banking services industry.

9.3.12.FN-BNK.2 Create and maintain positive, ongoing relationships with banking customers.

9.3.12.FN-BNK.3 Manage the use of financial resources to enhance banking performance.

9.3.12.FN-BNK.4 Demonstrate the use of banking technology and equipment.

9.3.12.FN-BNK.5 Plan, monitor and manage the day-to-day activities within a banking organization to ensure secure operations.

9.3.12.FN-BNK.6 Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop a career in banking services.

9.3.12.FN-BNK.7 Determine client needs and wants and respond through planned, personalized communication to guide purchase decisions and enhance future business opportunities in banking services.

Business Finance

9.3.12.FN-BF.1 Describe and follow laws and regulations to manage business operations and transactions in corporate finance.

9.3.12.FN-BF.2 Manage the use of financial resources to ensure business stability.

9.3.12.FN-BF.3 Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop in a corporate finance career.

9.3.12.FN-BF.4 Employ risk-management strategies and techniques in corporate finance to minimize business loss.

Insurance

9.3.12.FN-INS.1 Describe and follow laws and regulations to manage business operations and transactions in the insurance industry.

9.3.12.FN-INS.2 Plan, monitor and manage day-to-day insurance organization activities.

9.3.12.FN-INS.3 Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop a career in insurance.

9.3.12.FN-INS.4 Demonstrate underwriting techniques and strategies to evaluate the risk posed by potential insurance clients.

9.3.12.FN-INS.5 Determine client needs and wants and respond through planned, personalized communication to guide purchase decisions and enhance future insurance business opportunities.

Securities and Investments

9.3.12.FN-SEC.1 Describe and follow laws and regulations to manage business operations and transactions in the securities and investments industry.

9.3.12.FN-SEC.2 Manage the use of financial resources to perform key duties in the securities and investments industry.

9.3.12.FN-SEC.3 Plan, monitor and manage day-to-day securities and investments operations.

9.3.12.FN-SEC.4 Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop in a securities and investments career.

9.3.12.FN-SEC.5 Determine client needs and wants and respond through planned, personalized communication to guide purchase decisions and enhance future securities and investments opportunities.

Interdisciplinary Connections

NJSLSA.R7. Integrate and evaluate content presented in diverse media and formats, including visually and quantitatively, as well as in words.

NJSLSA.W6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others.

NJSLSA.W7. Conduct short as well as more sustained research projects, utilizing an inquiry-based research process, based on focused questions, demonstrating understanding of the subject under investigation. **NJSLSA.W8.** Gather relevant information from multiple print and digital sources, assess the credibility and accuracy of each source, and integrate the information while avoiding plagiarism.

NJSLSA.SL5. Make strategic use of digital media and visual displays of data to express information and enhance understanding of presentations.

Unit 1	Business Finance	Grade(s)	9-12
Unit Plan Title:	Finance and Accounting		
Unit Overview			
In this unit, students will explore key concepts of business finance and accounting. Students will learn how businesses monitor their income, revenue, expenses, and profits, by analyzing Balance Sheets, Income Statements, and the Statement of Cash Flows. By examining an organization’s financial statements and calculating Return on Investment and Equity, students will learn how to make decisions that can impact the financial stability of a business.			
Essential Question(s)			
<ul style="list-style-type: none">How do businesses monitor their income, revenues, expenses, and profits?How does accounting affect a business’ finances?How are Balance Sheets, Income Statements, and the Statement of Cash Flows used in business?How does money function within an economy?			
Enduring Understandings			
<ul style="list-style-type: none">The United States’ economy is built around private enterprise and capitalism.Profit is the financial gain earned when the revenue generated from a business exceeds all the expenses associated with achieving that revenue, over a certain period.Accounting is the process of recording, maintaining, and reporting an organization’s financial transactions and records.Finance is broader in nature, as it focuses on the management of the assets, liabilities, equity, and cash flow of an organization, financial analysis like ROI (Return on Investment) and ROE (Return on Equity), and financial planning of future growth.			
Assessments			
Formative: Daily —do now/warm-up responses. Ability to demonstrate proficiency in key unit concepts in class discussions. Student Portfolio of key work products. Shared responses to Essential Questions. Student Portfolio of key work products. Written and reading-based homework.			
Summative: Economic Concept Quiz after Lesson 8 and Stock Market Quiz after Lesson 17			
Authentic: Career Presentation and Financial Reports			
Guest Speakers and Field Trips			
Guest Speakers: Banker (Weeks 1-10) Financial Accounting (Weeks 1-10) Financial Analyst (Weeks 1-10) Investment Banker (Weeks 5 to 10) College Field Trips: Fairleigh Dickinson University, Montclair State University, Rutgers University, and William Paterson University Industry Field Trips: Wall Street, Ernst & Young Finance Department, New Jersey Devil Corporate Finance Department Virtual Field Trips: Amazon Career Tours, Economy Museum Virtual Tours, and New York Stock Exchange Virtual Tours			
Lesson and Learning Goal/Pacing			
Lesson 1	Careers in Finance (1 Day Lesson)		

Lesson 2	Career Exploration in Finance (2 Day Lesson)
Lesson 3	Career Exploration Self-Assessments (1 Day Lesson)
Lesson 4	Business Income, Revenues, Expenses, and Profit (2 Day Lesson)
Lesson 5	The Concept of Accounting (5 Day Lesson)
Lesson 6	The Role of Finance in Business (2 Day Lesson)
Lesson 7	Financial Analysis (3 Day Lesson)
Lesson 8	Economic Concepts (4 Day Lesson)
Lesson 9	Principles of Supply and Demand (3 Day Lesson)
Lesson 10	Gross Domestic Product (2 Day Lesson)
Lesson 11	Economic Systems (4 Day Lesson)
Lesson 12	Private Enterprise and the U.S. Economy (2 Day Lesson)
Lesson 13	Concept of Productivity (4 Day Lesson)
Lesson 14	Business Risk Factors (3 Day Lesson)
Lesson 15	Forms of Financial Exchange (5 Day Lesson)
Lesson 16	Functions of Money (4 Day Lesson)
Lesson 17	Investments and Security (5 to 10 Day Lesson)
	Lesson 1: Careers in Finance (1 Day Lesson)
NJSLS	<p>9.3.12.FN-BNK.6 Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop a career in banking services.</p> <p>9.3.12.FN-ACT.4 Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop an accounting career.</p> <p>9.3.12.FN-INS.3 Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop a career in insurance.</p> <p>9.3.12.FN-SEC.4 Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop in a securities and investments career.</p>
Learning Objective	I can research careers in business finance.
Teacher/Student Materials	Careers in Finance Lesson Plan
Additional Resources	Careers in Finance Articles
	Lesson 2: Career Exploration in Finance (2 Day Lesson)
NJSLS	<p>9.3.12.FN-BNK.6 Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop a career in banking services.</p> <p>9.3.12.FN-ACT.4 Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop an accounting career.</p> <p>9.3.12.FN-INS.3 Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop a career in insurance.</p> <p>9.3.12.FN-SEC.4 Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop in a securities and investments career.</p>

Learning Objective	I can classify careers in business finance by sector.
Teacher Materials	Career Exploration Lesson Plan Career Exploration Lesson
Additional Resources	Careers in Finance Articles
	Lesson 3: Career Exploration Assessments (1 Day Lesson)
NJSLS	9.3.12.FN-BNK.6 Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop a career in banking services. 9.3.12.FN-ACT.4 Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop an accounting career. 9.3.12.FN-INS.3 Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop a career in insurance. 9.3.12.FN-SEC.4 Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop in a securities and investments career.
Learning Objective	I can conduct a self-assessment to identify their personal strengths and opportunities for improvement, as they relate to well-known skills and traits of successful finance professionals.
Teacher/Student Materials	The Career Test Career Test: Meyers-Briggs
Additional Resources	Self-Assessment Traits Lesson Self-Assessment One Word Lesson Self-Assessment Skills Lesson
	Lesson 4: Business Income, Revenues, Expenses, and Profit (2 Day Lesson)
NJSLS	9.3.12.FN.1 Utilize mathematical concepts, skills and problem solving to obtain necessary information for decision making in the finance industry. 9.3.12.FN.2 Utilize tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources. 9.3.12.FN-BF.1 Describe and follow laws and regulations to manage business operations and transactions in corporate finance. 9.3.12.FN-BF.2 Manage the use of financial resources to ensure business stability.
Learning Objective	I can differentiate between income, revenues, expenses, and profit. I can calculate income, revenues, expenses, and profit.
Teacher/Student Materials	Income, Revenues, Expenses, and Profit Lesson Plan (Business U)
Additional Resources	Profit and Loss Lesson Plan (Wharton Global Youth) Mark Cuban's "Mini-Me" Article Legos Start-Up Article
	Lesson 5: The Concept of Accounting (5 Day Lesson)
NJSLS	9.3.12.FN-ACT.1 Describe and follow laws and regulations to manage accounting operations and transactions.

	<p>9.3.12.FN-ACT.2 Utilize accounting tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.</p> <p>9.3.12.FN-ACT.3 Process, evaluate and disseminate financial information to assist business decision making.</p> <p>9.3.12.FN-ACT.4 Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop an accounting career.</p>
Learning Objective	<p>I can distinguish between accounting and finance.</p> <p>I can prepare financial statements.</p>
Teacher/Student Materials	The Concept of Accounting Lesson
Additional Resources	Balance Sheet Lesson Plan Income Statement Lesson Revenue Lesson The Business Behind the XFL Article Spotify Article
	Lesson 6: The Role of Finance in Business
NJSLS	<p>9.3.12.FN.2 Utilize tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.</p> <p>9.3.12.FN.6 Plan, monitor and manage day-to-day activities to ensure effective and efficient finance operations.</p> <p>9.3.12.FN.7 Implement safety, health and environmental controls to ensure a safe and productive finance work workplace.</p> <p>9.3.12.FN.8 Describe and follow laws, regulations and ethical standards that affect finance operations and transactions.</p> <p>9.3.12.FN.9 Plan, manage and maintain the use of financial resources to protect solvency.</p>
Learning Objective	<p>I can recognize important financial questions that must be answered in a business and explain essential financial statements.</p> <p>I can Recognize important financial information managers use to make decisions.</p> <p>I can create a budget for a new franchise.</p>
Teacher/Student Materials	Financial Planning in Business
Additional Resources	The Role of Finance in Business Lesson
	Lesson 7: Financial Analysis (3 Day Lesson)
NJSLS	<p>9.3.12.FN.2 Utilize tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.</p> <p>9.3.12.FN.6 Plan, monitor and manage day-to-day activities to ensure effective and efficient finance operations.</p> <p>9.3.12.FN.7 Implement safety, health and environmental controls to ensure a safe and productive finance work workplace.</p> <p>9.3.12.FN.8 Describe and follow laws, regulations and ethical standards that affect finance operations and transactions.</p>

	9.3.12.FN.9 Plan, manage and maintain the use of financial resources to protect solvency.
Learning Objective	I can calculate current ratios, profit margin, return on investment and equity, and debt-equity ratios.
Teacher/Student Materials	Financial Ratios Lesson Plan
Additional Resources	Financial Analysis Lesson Financial Ratios: Evaluating a Company's Health and Worth Article
	Lesson 8: Economic Concepts (2 Day Lesson)
NJSLS	9.3.12.FN.8 Describe and follow laws, regulations and ethical standards that affect finance operations and transactions. 9.3.12.FN.9 Plan, manage and maintain the use of financial resources to protect solvency.
Learning Objective	I can differentiate between command and market economies. I can present economic facts that affect businesses in a modern economy.
Teacher/Student Materials	Whose Economy Is It Anyway
Additional Resources	Economic Concepts Lesson
	Lesson 9: Principles of Supply and Demand (3 Day Lesson)
NJSLS	9.3.12.FN.8 Describe and follow laws, regulations and ethical standards that affect finance operations and transactions. 9.3.12.FN.9 Plan, manage and maintain the use of financial resources to protect solvency.
Learning Objective	I can analyze how individual supply and demand curves affect an aggregate supply and aggregate demand. I can present supply and demand curves to distinguish between supply and demand curves.
Teacher/Student Materials	The Laws of Supply and Demand Lesson
Additional Resources	The Principles of Supply and Demand Lesson
	Lesson 10: Gross Domestic Product (4 Day Lesson)
NJSLS	9.3.12.FN.1 Utilize mathematical concepts, skills and problem solving to obtain necessary information for decision making in the finance industry. 9.3.12.FN.2 Utilize tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources. 9.3.12.FN-BF.1 Describe and follow laws and regulations to manage business operations and transactions in corporate finance.
Learning Objective	I can research and analyze a country's gross domestic product. I can differentiate between nominal GDP levels and real GDP growth rates I can calculate a country's gross domestic product.

Teacher/Student Materials	Gross Domestic Product Lesson Plan
Additional Resources	Gross Domestic Product Lesson Plan GDP Lesson Business U
	Lesson 11: Economic Systems (3 Day Lesson)
NJSLS	9.3.12.FN.8 Describe and follow laws, regulations and ethical standards that affect finance operations and transactions. 9.3.12.FN.9 Plan, manage and maintain the use of financial resources to protect solvency.
Learning Objective	I can differentiate between command, market, and mixed economies I can compare and contrast public and private goods. I can create a brochure on a country that is a command, market, or mixed economy.
Teacher/Student Materials	Economic Systems Lesson Plan
Additional Resources	From Public to Private — Non-excludable, Nonrival Goods GDP: The Rock Star of Economic Indicators Competition 101 — Perfect Competition, Monopoly, and Oligopoly
	Lesson 12: Private Enterprise and the U.S. Economy (2 Day Lesson)
NJSLS	9.3.12.FN.8 Describe and follow laws, regulations and ethical standards that affect finance operations and transactions. 9.3.12.FN.9 Plan, manage and maintain the use of financial resources to protect solvency.
Learning Objective	I can investigate how private enterprises affect the United States' economy.
Teacher/Student Materials	Private Enterprise and the U.S. Economy
Additional Resources	Articles on Private Enterprise and the U.S. Economy
	Lesson 13: Concept of Productivity (4 Day Lesson)
NJSLS	9.3.12.FN.11 Plan, monitor and manage day-to-day activities required to sustain continued business functioning. 9.3.12.FN.12 Access, evaluate and disseminate financial information to enhance financial decision-making processes. 9.3.12.FN.13 Manage a financial product or service mix in order to respond to market opportunities.
Learning Objective	I can analyze the role of investments in physical (e.g. technology) and human capital (e.g. education) to increase productivity. I can calculate productivity and examine economic efficiency while determining the value of time. I can create a presentation demonstrating an understanding of productivity.
Teacher/Student Materials	Productivity Lesson Plan
Additional Resources	Concept of Productivity Lesson Plan

	Lesson 14: Business Risk Factors (3 Day Lesson)
NJSLS	<p>9.3.12.FN.1 Utilize mathematical concepts, skills and problem solving to obtain necessary information for decision making in the finance industry.</p> <p>9.3.12.FN.2 Utilize tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.</p> <p>9.3.12.FN.6 Plan, monitor and manage day-to-day activities to ensure effective and efficient finance operations.</p> <p>9.3.12.FN.7 Implement safety, health and environmental controls to ensure a safe and productive finance work workplace.</p> <p>9.3.12.FN.8 Describe and follow laws, regulations and ethical standards that affect finance operations and transactions.</p> <p>9.3.12.FN.9 Plan, manage and maintain the use of financial resources to protect solvency.</p>
Learning Objective	<p>I can conduct a risk management analysis.</p> <p>I can compare and contrast risk and reward factors.</p> <p>I can present a risk analysis report.</p>
Teacher/Student Materials	Risks vs Rewards Lesson Plan
Additional Resources	Business Risk Factors Lesson Articles on Risk
	Lesson 15: Forms of Financial Exchange (5 Day Lesson)
NJSLS	<p>9.3.12.FN.6 Plan, monitor and manage day-to-day activities to ensure effective and efficient finance operations.</p> <p>9.3.12.FN.7 Implement safety, health and environmental controls to ensure a safe and productive finance work workplace.</p> <p>9.3.12.FN.8 Describe and follow laws, regulations and ethical standards that affect finance operations and transactions</p>
Learning Objective	<p>I can select banking products to make sound financial decisions.</p> <p>I can differentiate between the different types of financial exchanges.</p> <p>I can research and present findings on commercial banking products.</p>
Teacher/Student Materials	Forms of Financial Exchange Lesson
Additional Resources	Party Planning Activity Financial Institutions Activity Financial Institutions Presentation Activity Articles on Methods of Financial Exchanges
	Lesson 16: Functions of Money (4 Day Lesson)
NJSLS	<p>9.3.12.FN-BF.1 Describe and follow laws and regulations to manage business operations and transactions in corporate finance.</p> <p>9.3.12.FN-BF.2 Manage the use of financial resources to ensure business stability.</p> <p>9.3.12.FN-BF.3 Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop in a corporate finance career.</p>

	9.3.12.FN-BF.4 Employ risk-management strategies and techniques in corporate finance to minimize business loss.
Learning Objective	I can differentiate between the characteristics of money. I can develop negotiation skills by bartering and trading.
Teacher/Student Materials	Functions of Money Lesson Plan
Additional Resources	Bigger and Better Bartering and Trade Bartering and Trading Functions of Money Articles
	Lesson 17: Investments and Security (5 to 10 Day Lesson)
NJSLS	9.3.12.FN-SEC.1 Describe and follow laws and regulations to manage business operations and transactions in the securities and investments industry. 9.3.12.FN-SEC.2 Manage the use of financial resources to perform key duties in the securities and investments industry. 9.3.12.FN-SEC.3 Plan, monitor and manage day-to-day securities and investments operations. 9.3.12.FN-SEC.4 Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop in a securities and investments career. 9.3.12.FN-SEC.5 Determine client needs and wants and respond through planned, personalized communication to guide purchase decisions and enhance future securities and investments opportunities.
Learning Objective	I distinguish between stocks, bonds, and mutual funds. I can manage an investment portfolio.
Teacher/Student Materials	Types of Investment Lesson Plans
Additional Resources	Stock Market Portfolio Lesson Plan Stock Market Simulator

Unit 2	Business Finance	Grade(s)	9-10
Unit Plan Title:	Business, Government, and Money		
Unit Overview			
In this unit, students will understand how businesses are formed and regulated in the United States. Developing a foundational level of business formation, students will learn about sole proprietorships, partnerships, and corporations. Additionally, students will research the functions of money and how to calculate the time value of money. By examining the functions of money, students will explore how to use credit and make wise financial decisions to operate a business. Lastly, students will learn how purchasing and channel management affect an organization’s bottom line.			
Essential Question(s)			
How does the government regulate a business’ finances? How are businesses formed in the United States? How do you calculate the time value of money? How do businesses use their credit and money wisely?			
Enduring Understandings			
The United States’ federal government created money and regulates its value. The three major forms of business in the United States are sole proprietorships, partnerships, and corporations. The government regulates business activities with foreign nations, including creating “tariffs”, which are taxes on imported goods from foreign countries. Time value of money is the concept that an amount of money is worth more today than the same amount of money is worth in the future. Credit is a contractual agreement whereby someone receives goods or services now and agrees to pay for them later.			
Assessments			
Formative: Daily —do now/warm-up responses. Ability to demonstrate proficiency in key unit concepts in class discussions. Student Portfolio of key work products. Shared responses to Essential Questions. Student Portfolio of key work products. Written and reading-based homework. Summative: Tax and Liabilities Quiz (After Lesson 8) and Environmental Scan Quiz (After Lesson 16) Authentic: Business Formation Project and Business Fraud Presentation			
Guest Speakers and Field Trips			
Guest Speakers: Financial Fraud Investigator (Weeks 1 to 3) Managerial Accountant (Weeks 1 to 10) Supply Chain Manager (Weeks 8 to 10) Tax Preparer (Weeks 2 to 6) Field Trips: College Field Trips: Fairleigh Dickinson University, Montclair State University, Rutgers University, and William Paterson University Industry Field Trips: Wall Street, Ernst & Young Finance Department, New Jersey Devil Corporate Finance Department, Tax Preparation Office Virtual Field Trips: Amazon Career Tours, Economy Museum Virtual Tours, and New York Stock Exchange Virtual Tours			
Lesson and Learning Goal/Pacing			
Lesson 1	Government and Business (4 Day Lesson)		

Lesson 2	Types of Business Ownership (5 Day Lesson)
Lesson 3	Corporate Governance and Compliance (4 Day Lesson)
Lesson 4	Time Value of Money
Lesson 5	Calculating the Time Value of Money (2 Day Lesson)
Lesson 6	Purposes and Importance of Credit (3 Day Lesson)
Lesson 7	The Cost of Credit (3 Day Lesson)
Lesson 8	Tax and Liabilities (3 Day Lesson)
Lesson 9	The Selling Process and Business Finance (3 Day Lesson)
Lesson 10	The Meaning and Value of a Brand in Business Finance (3 Day Lesson)
Lesson 11	What is in the Name (3 Day Lesson)
Lesson 12	Product Recommendation (3 Day Lesson)
Lesson 13	Data and Cybersecurity in Business (3 Day Lesson)
Lesson 14	Channel Management (3 Day Lesson)
Lesson 15	Purchasing (3 Day Lesson)
Lesson 16	Environmental Scans (3 Day Lesson)
	Lesson 1: Government and Business (4 Day Lesson)
NJSLS	<p>9.3.12.FN-BNK.6 Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop a career in banking services.</p> <p>9.3.12.FN-ACT.4 Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop an accounting career.</p> <p>9.3.12.FN-INS.3 Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop a career in insurance.</p> <p>9.3.12.FN-SEC.4 Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop in a securities and investments career.</p>
Learning Objective	I can create a timeline of how the government regulates business
Teacher/Student Materials	Government and Business Lesson Plan
Additional Resources	Government Regulations Lesson Business and Government Lesson
	Lesson 2: Types of Business Ownership (5 Day Lesson)
NJSLS	<p>9.3.12.FN.2 Utilize tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.</p> <p>9.3.12.FN.6 Plan, monitor and manage day-to-day activities to ensure effective and efficient finance operations.</p> <p>9.3.12.FN.7 Implement safety, health and environmental controls to ensure a safe and productive finance work workplace.</p> <p>9.3.12.FN.8 Describe and follow laws, regulations and ethical standards that affect finance operations and transactions.</p>

	9.3.12.FN.9 Plan, manage and maintain the use of financial resources to protect solvency.
Learning Objective	I can differentiate between the three forms of business. I can present a sole proprietorship, partnership, and corporation from Orange or a surrounding area.
Teacher Materials	Three Forms of Business Lesson
Additional Resources	Sweet Opportunities Business Ownership Lesson Plan
	Lesson 3: Corporate Governance and Compliance (4 Day Lesson)
NJSLS	9.3.12.FN.2 Utilize tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources. 9.3.12.FN.6 Plan, monitor and manage day-to-day activities to ensure effective and efficient finance operations. 9.3.12.FN.7 Implement safety, health and environmental controls to ensure a safe and productive finance work workplace. 9.3.12.FN.8 Describe and follow laws, regulations and ethical standards that affect finance operations and transactions. 9.3.12.FN.9 Plan, manage and maintain the use of financial resources to protect solvency.
Learning Objective	I can research and present findings on organizational misconduct.
Teacher/Student Materials	Corporate Governance Lesson Plan
Additional Resources	Government Regulations Lesson Plan Wharton Why the Vaping Business Is Going Up in Smoke
	Lesson 4: Time Value of Money
NJSLS	9.3.12.FN.1 Utilize mathematical concepts, skills and problem solving to obtain necessary information for decision making in the finance industry. 9.3.12.FN.2 Utilize tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources. 9.3.12.FN-BF.1 Describe and follow laws and regulations to manage business operations and transactions in corporate finance. 9.3.12.FN-BF.2 Manage the use of financial resources to ensure business stability.
Learning Objective	I can examine the time value of money.
Teacher/Student Materials	Time Value of Money
Additional Resources	Time Value of Money Lesson Plan 2
	Lesson 5: Calculating the Time Value of Money (2 Day Lesson)
NJSLS	9.3.12.FN.1 Utilize mathematical concepts, skills and problem solving to obtain necessary information for decision making in the finance industry.

	<p>9.3.12.FN.2 Utilize tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.</p> <p>9.3.12.FN-BF.1 Describe and follow laws and regulations to manage business operations and transactions in corporate finance.</p> <p>9.3.12.FN-BF.2 Manage the use of financial resources to ensure business stability.</p>
Learning Objective	I can calculate the time value of money.
Teacher/Student Materials	Calculating the Time Value of Money Lesson
Additional Resources	Time Value of Money Lesson Plan
	Lesson 6: Purposes and Importance of Credit (3 Day Lesson)
NJSLS	<p>9.3.12.FN.2 Utilize tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.</p> <p>9.3.12.FN.6 Plan, monitor and manage day-to-day activities to ensure effective and efficient finance operations.</p> <p>9.3.12.FN.7 Implement safety, health and environmental controls to ensure a safe and productive finance work workplace.</p> <p>9.3.12.FN.8 Describe and follow laws, regulations and ethical standards that affect finance operations and transactions.</p> <p>9.3.12.FN.9 Plan, manage and maintain the use of financial resources to protect solvency.</p>
Learning Objective	I can compare and contrast the benefits and risks of using credit.
Teacher/Student Materials	Purposes and Importance of Using Credit
Additional Resources	Comparing Credit Cards Activities
	Lesson 7: The Cost of Credit (3 Day Lesson)
NJSLS	<p>9.3.12.FN.2 Utilize tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.</p> <p>9.3.12.FN.6 Plan, monitor and manage day-to-day activities to ensure effective and efficient finance operations.</p> <p>9.3.12.FN.7 Implement safety, health and environmental controls to ensure a safe and productive finance work workplace.</p> <p>9.3.12.FN.8 Describe and follow laws, regulations and ethical standards that affect finance operations and transactions.</p> <p>9.3.12.FN.9 Plan, manage and maintain the use of financial resources to protect solvency.</p>
Learning Objective	I can calculate the cost of using credit.
Teacher/Student Materials	Cost of Using Credit Lesson Plan
Additional Resources	Take Control of Debt—The Cost of Credit

	Lesson 8: Tax and Liabilities (3 Day Lesson)
NJSLS	9.3.12.FN.8 Describe and follow laws, regulations and ethical standards that affect finance operations and transactions. 9.3.12.FN.9 Plan, manage and maintain the use of financial resources to protect solvency.
Learning Objective	I can distinguish between tax and liabilities.
Teacher/Student Materials	Tax and Liabilities
Additional Resources	Tax and Liabilities Activity
	Lesson 9: The Selling Process and Business Finance (3 Day Lesson)
NJSLS	9.3.12.FN.8 Describe and follow laws, regulations and ethical standards that affect finance operations and transactions. 9.3.12.FN.9 Plan, manage and maintain the use of financial resources to protect solvency.
Learning Objective	I can research and present the steps in the sales process.
Teacher/Student Materials	Selling Process and Business Finance
Additional Resources	Sales Process Role Play Activity
	Lesson 10: The Meaning of a Brand in Business Finance (4 Day Lesson)
NJSLS	9.3.12.FN.1 Utilize mathematical concepts, skills and problem solving to obtain necessary information for decision making in the finance industry. 9.3.12.FN.2 Utilize tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources. 9.3.12.FN-BF.1 Describe and follow laws and regulations to manage business operations and transactions in corporate finance.
Learning Objective	I can differentiate between brands and explain how brand value and equity affects the bottom line. I can present a company's brand image.
Teacher/Student Materials	The Meaning of a Brand Lesson Plan
Additional Resources	Company Brand Research Activity
	Lesson 11: What is in the Name (2 Day Lesson)
NJSLS	9.3.12.FN.8 Describe and follow laws, regulations and ethical standards that affect finance operations and transactions. 9.3.12.FN.9 Plan, manage and maintain the use of financial resources to protect solvency.
Learning Objective	I can research and analyze brands and their impact on business finance.
Teacher/Student Materials	What's in the Name

Additional Resources	Brand Presentation Activity
	Lesson 12: Product Recommendation (2 Day Lesson)
NJSLS	9.3.12.FN.8 Describe and follow laws, regulations and ethical standards that affect finance operations and transactions. 9.3.12.FN.9 Plan, manage and maintain the use of financial resources to protect solvency.
Learning Objective	I can research brands and make product recommendations.
Teacher/Student Materials	Product Recommendation
Additional Resources	Product Needs Assessment Activity
	Lesson 13: Data, Cybersecurity, and Productivity in Business Finance (5 Day Lesson)
NJSLS	9.3.12.FN.11 Plan, monitor and manage day-to-day activities required to sustain continued business functioning. 9.3.12.FN.12 Access, evaluate and disseminate financial information to enhance financial decision-making processes. 9.3.12.FN.13 Manage a financial product or service mix in order to respond to market opportunities.
Learning Objective	I can analyze and examine cybersecurity in business. I can explain the concept of productivity and analyze the role of investments in physical (e.g. technology (and human capital (e.g. education) to increase productivity. I can present my cybersecurity or productivity case study.
Teacher/Student Materials	Productivity Lesson Plan
Additional Resources	Cybersecurity Storyboard Activity
	Lesson 14: Channel Management
NJSLS	9.3.12.FN.1 Utilize mathematical concepts, skills and problem solving to obtain necessary information for decision making in the finance industry. 9.3.12.FN.2 Utilize tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources. 9.3.12.FN.6 Plan, monitor and manage day-to-day activities to ensure effective and efficient finance operations. 9.3.12.FN.7 Implement safety, health and environmental controls to ensure a safe and productive finance work workplace. 9.3.12.FN.8 Describe and follow laws, regulations and ethical standards that affect finance operations and transactions. 9.3.12.FN.9 Plan, manage and maintain the use of financial resources to protect solvency.
Learning Objective	I can examine an organization's supply chain and channel management.
Teacher/Student Materials	Channel Management

Additional Resources	Channel Distribution Lesson
	Lesson 15: Purchasing (3 Day Lesson)
NJSLS	<p>9.3.12.FN.6 Plan, monitor and manage day-to-day activities to ensure effective and efficient finance operations.</p> <p>9.3.12.FN.7 Implement safety, health and environmental controls to ensure a safe and productive finance work workplace.</p> <p>9.3.12.FN.8 Describe and follow laws, regulations and ethical standards that affect finance operations and transactions</p>
Learning Objective	I can analyze how a business purchases goods and services.
Teacher/Student Materials	Purchasing
Additional Resources	Purchasing Group Project
	Lesson 16: Environmental Scans (5 Day Lesson)
NJSLS	<p>9.3.12.FN-BF.1 Describe and follow laws and regulations to manage business operations and transactions in corporate finance.</p> <p>9.3.12.FN-BF.2 Manage the use of financial resources to ensure business stability.</p> <p>9.3.12.FN-BF.3 Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop in a corporate finance career.</p> <p>9.3.12.FN-BF.4 Employ risk-management strategies and techniques in corporate finance to minimize business loss.</p>
Learning Objective	<p>I can conduct an environmental scan for an organization.</p> <p>I can create and present an environmental scan.</p>
Teacher/Student Materials	Environmental Scan Lesson
Additional Resources	Environmental Scan Group Project