

**BLOOMFIELD PUBLIC SCHOOLS**  
**Bloomfield, New Jersey 07003**

**Curriculum Guide**

**Business Finance**  
**in the 21<sup>st</sup> Century**

**Grades 9-12**

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**Conforms to New Jersey Core Curriculum Content Standards**

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# Business Finance in the 21<sup>st</sup> Century

## Curriculum Guide

### Introduction:

***Business Finance in the 21st Century*** is a semester class that is developed to meet the newly defined needs described by NJDOE in their planning for Secondary Education Transformation. Secondary education redesign focuses on raising the bar for all students so that every child is prepared for success in this rapidly changing, technologically-driven, globally competitive world. In this planning it is acknowledged that new skills are needed for a global economy. Innovative industries and firms and high-growth jobs require more educated workers with the ability to respond creatively to complex problems, communicate effectively, manage information and work in teams to produce new knowledge and innovation. In order to succeed in college level courses without remediation and to enter the workforce ready to learn job-specific skills, preparation must be the same for all students. Within the context of core knowledge instruction, students must also learn the essential skills for success in today's world, such as critical thinking, problem solving, communication and collaboration.

### Course Description:

***Business Finance in the 21st Century*** is a unique and innovative course designed to provide students with the understanding of how business impacts and is influenced by a global economy in the 21<sup>st</sup> century. This course is designed to strengthen students' skills across the curriculum with the activities associated with business finance.

Emphasis is placed on the areas of the economy, business organization, human resources, marketing, finance, accounting, along with the impact of technology on all of these areas. Legal, ethical and social obligations of a business will be explored. Students will gain a comprehensive understanding of financial business procedures and issues emerging in today's global economy.

**Course Setup:** This will be a ½ year 2.5 credit course for high school students in grades 9-12. No prerequisites are required.

<p><b>Overarching Understandings:</b> Basic knowledge of the theoretical with practical, real-life decisions about finance in the world of business which will provide an understanding of financial concepts and principles on a global level.</p>
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Established Goals: New Jersey Core Curriculum Content Standards

<http://www.corestandards.org/ELA/Literacy>  
<http://www.corestandards.org/Math/Practice>  
<http://www.state.nj.us/education/cccs/>

# Business Finance in the 21<sup>st</sup> Century

## Curriculum Guide

### UNIT 1: Business in a Market Economy (14 Days)

#### Enduring Understandings:

Different countries economic systems affect how an item is produced, how it is distributed, and the demand for the item. Market structure, including supply, demand, and price must be considered when starting a business and these factors will affect the success of a business.

#### Essential Questions:

- Describe the market and command economies?
- Describe the supply and demand and equilibrium pricing and quantity?
- Define fixed and variable costs, marginal benefit and marginal costs, and opportunity costs?
- How does the government influence the market economy?
- What affects do natural and manmade resources have on market and trade?

Topic	Objectives	Common Core	NJ TECH CPI	Suggested Activities	Assessments: D/F/S		
					Diagnostic (before)	Formative (during)	Summative (after)
Market and Command Economy	Identify market and command economics.	CCSS.ELA-LITERACY.CCRA.R1	9.1.12.E.1	PowerPoint going over the basics of market & command economies and supply and demand.	Do Now	Question and Answer	Projects
	Identify various types of costs.	CCSS.ELA-LITERACY.CCRA.R2	9.1.12.E.5		Discussion	Quizzes	Posters
	Explain the governments effect on what is produced.	CCSS.ELA-LITERACY.CCRA.R3	9.1.12.B.6	How high would the price of your favorite soft drink have to go in order for you not to buy it anymore? Why?	Questions	Written Assignments	Presentations
	Recognize the different roles the government plays in a market economy.	CCSS.ELA-LITERACY.CCRA.R4	9.1.12.E.3		Brainstorm	Student Presentations	Reports
	Identify the impact of natural and manmade resources, scarcity, and markets and trade.	CCSS.ELA-LITERACY.CCRA.R5	9.2.12.E.4	Sony, Inc. subscribed to a cell phone provider that charged \$0.36 per minute over their allowance. Sony, Inc. makes many calls. They are shocked when the bill show up and is 4,454 minutes over the limit and a total fee of \$1,603.44. Sony, Inc. shops around and finds a provider offering \$0.11 per min. How much does Sony, Inc. save if they had used the second service?		Group Assignments	Tests
		CCSS.ELA-LITERACY.CCRA.R6	9.4.12.N.(4).8			Internet Research	
		CCSS.ELA-LITERACY.CCRA.R7	9.4.12.N.(4).9			Role Plays	
		CCSS.ELA-LITERACY.CCRA.R8	9.4.12.N.(4).10			Current Events	
		CCSS.ELA-LITERACY.CCRA.R9	9.4.12.N.(4).11			Differentiation Strategies:	
		CCSS.ELA-LITERACY.CCRA.R10	9.4.12.N.(4).12			Tiered Assignments	
		CCSS.MATH.PRACTICE.MP1	9.4.12.D.(3).7	Interview someone who owns a business. Explain marginal cost and marginal benefit. Ask the business owner about their own experiences with these concepts. Write a paragraph describing the business owner's experience.		Independent Study	
		CCSS.MATH.PRACTICE.MP2				Acceleration/Deceleration	
		CCSS.MATH.PRACTICE.MP3		Research two businesses in your area. Identify how they are influenced by government regulations. Present your findings to the class.		Peer Teaching	
		CCSS.MATH.PRACTICE.MP4				Role Plays	
		CCSS.MATH.PRACTICE.MP5					

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## UNIT 2: Market Identification (8 Days)

### Enduring Understandings:

Students will understand

When running a business a marketing plan must be developed. The plan should outline a target market and gather information pertaining to those customers.

### Essential Questions:

What is market research and why is it valuable to a business?

Identify and interpret market research

How do you perform market research?

Topic	Objectives	Common Core	NJ TECH CPI	Suggested Activities	Assessments: D/F/S		
					Diagnostic (before)	Formative (during)	Summative (after)
Market Research	Explain a target market.	CCSS.ELA- LITERACY.CCRA.R1	9.1.12. A.1	PowerPoint going over market research.	Do Now	Question and Answer	Projects
	Identify and interpret market research.	CCSS.ELA- LITERACY.CCRA.R2 CCSS.ELA- LITERACY.CCRA.R3	9.2.12. B.1 9.2.12. B.4	In teams select a business's product and determine the target market. Use the internet for research.	Discussion  Questions	Quizzes  Written Assignments	Posters  Presentations
	Prepare a marketing plan.	CCSS.ELA- LITERACY.CCRA.R4 CCSS.ELA- LITERACY.CCRA.R5 CCSS.ELA- LITERACY.CCRA.R6 CCSS.ELA- LITERACY.CCRA.R7 CCSS.ELA- LITERACY.CCRA.R8 CCSS.ELA- LITERACY.CCRA.R9 CCSS.ELA- LITERACY.CCRA.R10 CCSS.MATH.PRACTIC E.MP1 CCSS.MATH.PRACTIC E.MP2 CCSS.MATH.PRACTIC E.MP3 CCSS.MATH.PRACTIC E.MP4 CCSS.MATH.PRACTIC E.MP5	9.2.12. E.3 9.2.12. E.4 9.2.12. G.1 9.4.12. D.(3).1 9.4.12. D.(3).2	Select a business and develop a marketing plan for its product. Present to class.  Read, analyze, and critique current event articles  Cooperative Group Exercises  Group Discussions	Brainstorm	Student Presentations  Group Assignments  Internet Research  Role Plays  Current Events  Differentiation Strategies: Tiered Assignments Independent Study Acceleration/ Deceleration Peer Teaching Role Plays	Reports  Tests

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### UNIT 3: Global Marketing (11 Days)

#### Enduring Understandings:

Students will understand

Successful businesses develop strategies to achieve all marketing goals.

#### Essential Questions:

What are the various methods used for advertising and how do you choose which one to use?

How do you publicize and promote your business?

What is a global marketing plan?

Topic	Objectives	Common Core	NJ TECH CPI	Suggested Activities	Assessments: D/F/S		
					Diagnostic (before)	Formative (during)	Summative (after)
<b>Marketing strategies</b>	Identify channels of distribution for a product or service.	CCSS.ELA-LITERACY.CCRA.R1	9.1.12.A.1	In teams, have students' select 5 different TV commercials. Students will compare and contrast each commercial in terms of impact, creativity, and effectiveness.	Do Now	Question and Answer	Projects
		CCSS.ELA-LITERACY.CCRA.R2	9.1.12.A.2		Discussion	Quizzes	Posters
	Create advertising to promote business and study publicity as a promotional tool.	CCSS.ELA-LITERACY.CCRA.R3	9.1.12.F.1		Questions	Written Assignments	Presentations
		CCSS.ELA-LITERACY.CCRA.R4	9.1.12.F.3	Have students select a business and a celebrity to endorse their product.	Brainstorm	Student Presentations	Reports
	Evaluate other kinds of promotion.	CCSS.ELA-LITERACY.CCRA.R5	9.1.12.F.5			Group Assignments	Tests
		CCSS.ELA-LITERACY.CCRA.R6	9.4.12.D.5	Prepare a Print Advertisement (Global)		Internet Research	
		CCSS.ELA-LITERACY.CCRA.R7	9.4.12.D.3	Discuss costs, process of ad conception to distribution.		Role Plays	
	Prepare a global marketing plan.	CCSS.ELA-LITERACY.CCRA.R8	3			Current Events	
		CCSS.ELA-LITERACY.CCRA.R9	9.4.12.D.3	Have students research advertising plans of a franchise and another large corporation.		Differentiation Strategies: Tiered	
		CCSS.ELA-LITERACY.CCRA.R10	8	Compare and contrast results. Present findings in an oral PowerPoint presentation.		Assignments Independent Study	
		CCSS.MATH.PRACTI	9			Acceleration/Deceleration	
		CE.MP1	0	Have students compare and contrast marketing strategies in other major market economies to the US. (McDonalds)		Peer Teaching	
		CCSS.MATH.PRACTI	9.4.12.D.4			Role Plays	
		CE.MP2	3	Read, analyze, and critique current event articles			
		CCSS.MATH.PRACTI		Cooperative Group Exercises			
		CE.MP3		Group Discussions			
		CCSS.MATH.PRACTI					
		CE.MP4					
		CCSS.MATH.PRACTI					
		CE.MP5					

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### UNIT 4: Labor Force (12 Days)

#### Enduring Understandings:

Students will understand

A well planned compensation package, good working conditions, and strong leadership will help create motivated and loyal employees.

#### Essential Questions:

Students will determine the positions a business needs.

Students will determine the amount of pay for employees.

Students will identify a benefits portion of a compensation package.

Students will discuss the moral implications of “sweat shop” labor.

Topic	Objectives	Common Core	NJ TECH CPI	Suggested Activities	Assessments: D/F/S		
					Diagnostic (before)	Formative (during)	Summative (after)
<b>Labor and benefits</b>	Determine the positions a business needs.	CCSS.ELA-LITERACY.CCRA.R1	9.1.12.A.1	Have students create job descriptions and determine pay scale for each. Have classmates comment and critique description and rate of pay.	Do Now	Question and Answer	Projects
	Determine the amount of pay for employees.	CCSS.ELA-LITERACY.CCRA.R2	9.1.12.A.2		Discussion	Quizzes	Posters
	Identify a benefits portion of a compensation package.	CCSS.ELA-LITERACY.CCRA.R3	9.4.12.D.(3).1	Have students research a select number of businesses to determine the ratio of full time vs. part-time employees. Explain how the ratio affects the business's costs of employee benefits. Students will use excel to analyze findings.	Questions	Written Assignments	Presentations
	Evaluate the moral implications of “Sweat Shop” labor.	CCSS.ELA-LITERACY.CCRA.R4	9.4.12.D.(3).2		Brainstorm	Student Presentations	Reports
		CCSS.ELA-LITERACY.CCRA.R5	9.4.12.D.(3).3			Group Assignments	Tests
		CCSS.ELA-LITERACY.CCRA.R6	9.4.12.D.(3).7			Internet Research	
		CCSS.ELA-LITERACY.CCRA.R7	9.4.12.D.(3).8	Have a speaker from a community business come in. Have student prepare a list of questions for the speaker regarding his/her job responsibilities and duties, and the company's policies.		Role Plays	
		CCSS.ELA-LITERACY.CCRA.R8	9.4.12.D.(5).9			Current Events	
		CCSS.ELA-LITERACY.CCRA.R9	9.4.12.D.(6).1	Should American cars be made in foreign countries? (Cheap labor).		Differentiation Strategies:	
		CCSS.ELA-LITERACY.CCRA.R10	9.4.12.D.(6).3			Tiered Assignments	
		CCSS.MATH.PRACTICE.MP1		Read, analyze, and critique current event articles		Independent Study	
		CCSS.MATH.PRACTICE.MP2		Cooperative Group Exercises		Acceleration/Deceleration	
		CCSS.MATH.PRACTICE.MP3		Group Discussions		Peer Teaching	
		CCSS.MATH.PRACTICE.MP4				Role Plays	
		CCSS.MATH.PRACTICE.MP5					

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### UNIT 5: Record Keeping and Accounting (10 Days)

#### Enduring Understandings:

Students will understand

The successful business person will have a thorough knowledge and understanding of all financial records and statements, be able to analyze these documents and understand the importance of maintaining good records.

#### Essential Questions:

How does a business use essential financial business records such as: balance sheets, income statements, cash flow statements?

How does a business choose various types of business professionals? (Accountants, Financial Advisors)

Topic	Objectives	Common Core	NJ TECH CPI	Suggested Activities	Assessments: D/F/S		
					Diagnostic (before)	Formative (during)	Summative (after)
Record Keeping and Accounting	Demonstrate an understanding of balance sheets, income statements, and cash flow statements.	CCSS.ELA-LITERACY.CCRA.R1 CCSS.ELA-LITERACY.CCRA.R2 CCSS.ELA-LITERACY.CCRA.R3 CCSS.ELA-LITERACY.CCRA.R4 CCSS.ELA-LITERACY.CCRA.R5 CCSS.ELA-LITERACY.CCRA.R6 CCSS.ELA-LITERACY.CCRA.R7 CCSS.ELA-LITERACY.CCRA.R8 CCSS.ELA-LITERACY.CCRA.R9 CCSS.ELA-LITERACY.CCRA.R10 CCSS.MATH.PRACTICE.MP1 CCSS.MATH.PRACTICE.MP2 CCSS.MATH.PRACTICE.MP3 CCSS.MATH.PRACTICE.MP4 CCSS.MATH.PRACTICE.MP5	9.1.12.A.1 9.1.12.A.2 9.1.12.B.3 9.2.12.B.1 9.2.12.B.6 9.2.12.E.1 9.4.12.D.1 4 9.4.12.D.1 7 9.4.12.D.(4).1 9.4.12.D.(4).5 9.4.12.D.(6).3	Have students research a business's financial documents to become familiar with business's forms. Hand out practice activity sheets on balance sheets, income statements and cash flow statements.	Do Now	Question and Answer	Projects
	Determine whether a professional is needed to help with the record keeping and accounting (Accountants, Financial Advisors).			Invite a Certified Public Accountant to speak to the class about the services they offer to businesses, setting up accounts payable and receivable systems, and career counseling. Have students' research CPA firms online and prepare a list of questions for the guest speaker.	Discussion	Quizzes	Posters
				Have students go online to investigate financial planning companies. Compare and contrast attributes of each firm. Students will present their findings in a report and should make a recommendation as to which firm is better and include justifications for their decisions.	Questions	Written Assignments	Presentations
				Read, analyze, and critique current event articles	Brainstorm	Student Presentations	Reports
				Cooperative Group Exercises		Group Assignments	Tests
				Group Discussions		Internet Research	
						Role Plays	
						Current Events	
						Differentiation Strategies: Tiered Assignments Independent Study Acceleration/Deceleration Peer Teaching Role Plays	

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## UNIT 6: Financial Management (10 Days)

### Enduring Understandings:

Students will understand

Long-term strategic planning often requires experts to help manage financial obligations. Selection of outside experts can help a company maximize its profitability.

### Essential Questions:

How do you improve cash flow and increase cash receipts?

How does a business choose to hire various types of business service professional? (Financial analyst, tax specialist, strategic planner, legal advisor)

Topic	Objectives	Common Core	NJ TECH CPI	Suggested Activities	Assessments: D/F/S		
					Diagnostic (before)	Formative (during)	Summative (after)
Financial Management	Calculate the profitability of a business.	CCSS.ELA-LITERACY.CCRA.R1	9.1.12.A.1	Have students use a spreadsheet to prepare a cash budget and income statement,	Do Now	Question and Answer	Projects
	Research professionals who can help with the financial management of your business.	CCSS.ELA-LITERACY.CCRA.R2	9.1.12.A.2		Discussion	Quizzes	Posters
	Identify the types of financial services and assess if they meet the needs of the business.	CCSS.ELA-LITERACY.CCRA.R3	9.1.12.B.3	Have students go online to investigate Tax consultants, and Legal companies. Compare and contrast attributes of each firm. Students will present their findings in a report and should make a recommendation as to which firm is better and include justifications for their decisions.	Questions	Written Assignments	Presentations
		CCSS.ELA-LITERACY.CCRA.R4	9.4.12.D.(6).1		Brainstorm	Student Presentations	Reports
		CCSS.ELA-LITERACY.CCRA.R5	9.4.12.D.(6).2			Group Assignments	Tests
		CCSS.ELA-LITERACY.CCRA.R6	9.4.12.D.(6).3			Internet Research	
		CCSS.ELA-LITERACY.CCRA.R7	9.4.12.D.(6).4	Read, analyze, and critique current event articles		Role Plays	
		CCSS.ELA-LITERACY.CCRA.R8	9.4.12.D.(6).5	Cooperative Group Exercises		Current Events	
		CCSS.ELA-LITERACY.CCRA.R9		Group Discussions		Differentiation Strategies:	
		CCSS.ELA-LITERACY.CCRA.R10				Tiered Assignments	
		CCSS.MATH.PRACTICE.MP1				Independent Study	
		CCSS.MATH.PRACTICE.MP2				Acceleration/Deceleration	
		CCSS.MATH.PRACTICE.MP3				Peer Teaching	
		CCSS.MATH.PRACTICE.MP4				Role Plays	
		CCSS.MATH.PRACTICE.MP5					



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### UNIT 7: Technology: Benefits and Threats (14 Days)

#### Enduring Understandings:

Students will understand

Computers have changed the face of business. Only by determining how you will use technology will you be able to make the right decisions.

#### Essential Questions:

Describe the importance of technology?

Describe how the internet can be used for promotion, communication, and transactions?

How do you determine technology needs for a business and accounting?

How do you evaluate the need for cyber security?

Topic	Objectives	Common Core	NJ TECH CPI	Suggested Activities	Assessments: D/F/S		
					Diagnostic (before)	Formative (during)	Summative (after)
Technology	Consider different types of technology for a business including the internet and social media.	CCSS.ELA-LITERACY.CCRA.R1	9.1.12.A.1	Research a new technology that has recently been put on the market. How is this new technology assisting businesses?	Do Now	Question and Answer	Projects
		CCSS.ELA-LITERACY.CCRA.R2	9.1.12.A.2		Discussion	Quizzes	Posters
	Analyze promotion of a business through the internet and social media.	CCSS.ELA-LITERACY.CCRA.R3	9.1.12.B.3	Choose a specific software program. Identify at least 15 different ways it can be used in a business. Identify 5 businesses within the community and 5 businesses globally and how they use this software.	Questions	Written Assignments	Presentations
	Participate in business through the internet.	CCSS.ELA-LITERACY.CCRA.R4	9.1.12.E.1		Brainstorm	Student Presentations	Reports
	Assess a business's need for cyber security.	CCSS.ELA-LITERACY.CCRA.R5	9.1.12.E.2			Group Assignments	Tests
		CCSS.ELA-LITERACY.CCRA.R6	9.1.12.E.4			Internet Research	
		CCSS.ELA-LITERACY.CCRA.R7	9.1.12.E.5			Role Plays	
		CCSS.ELA-LITERACY.CCRA.R8	9.2.12.B.4			Current Events	
		CCSS.ELA-LITERACY.CCRA.R9	9.2.12.B.6			Differentiation Strategies:	
		CCSS.ELA-LITERACY.CCRA.R10	9.2.12.E.1			Tiered Assignments	
		CCSS.MATH.PRACTICE.MP1	9.2.12.E.3	Read, analyze, and critique current event articles		Independent Study	
		CCSS.MATH.PRACTICE.MP2	9.4.12.D.7	Cooperative Group Exercises		Acceleration/Deceleration	
		CCSS.MATH.PRACTICE.MP3	9.4.12.D.(3).7	Group Discussions		Peer Teaching	
		CCSS.MATH.PRACTICE.MP4	9.4.12.D.(3).8			Role Plays	
		CCSS.MATH.PRACTICE.MP5					

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### UNIT 8: Legal, Ethical, and Social Obligation (7 Days)

#### Enduring Understandings:

Students will understand

Businesses need to become familiar with government regulations that affect their business. Thinking about ethical issues in advance will help you handle conflicts when they arise.

#### Essential Questions:

Identify the laws that exist to protect businesses and consumers? What are the regulations that protect employees?

What are business ethics and a code of ethics?

How do you establish high standards and an ethical workplace?

What are your social responsibilities to customers, suppliers, creditors, investors, and your community?

What are your environmental responsibilities?

Topic	Objectives	Common Core	NJ TECH CPI	Suggested Activities	Assessments: D/F/S		
					Diagnostic (before)	Formative (during)	Summative (after)
<b>Ethics and Conflicts</b>	Analyze how regulations that protect businesses and the public affect your company.	CCSS.ELA-LITERACY.CCRA.R1	9.1.12.A.1	Besides Bank-Aid and Kleenex, think of at least three other products that are trademarked. Bring in two of these products with the trademarks attached.	Do Now	Question and Answer	Projects
	Evaluate the laws protecting employees' rights.	CCSS.ELA-LITERACY.CCRA.R2	9.1.12.A.2		Discussion	Quizzes	Posters
	Synthesis the meaning of ethics and recognize the need to behave ethically in your business.	CCSS.ELA-LITERACY.CCRA.R3	9.1.12.E.1		Questions	Written Assignments	Presentations
	Recognize your responsibilities to customers, suppliers, creditors, investors, and your community.	CCSS.ELA-LITERACY.CCRA.R4	9.1.12.E.5	Go online and find information on what the process is for applying for a patent. Also, find out how much a patent costs, how many patents have been granted to date, and what the criteria are for obtaining a patent. Write a short report on your findings.	Brainstorm	Student Presentations	Reports
	Evaluate environmentally safe ways of doing business.	CCSS.ELA-LITERACY.CCRA.R5	9.2.12.E.4			Group Assignments	Tests
		CCSS.ELA-LITERACY.CCRA.R6	9.4.12.N.(4).19	Interview someone you know who grew up in a different culture or at a different time in our culture. Ask the person if there are any ethical differences between the cultures or times. Present your findings to the class in an oral presentation.		Internet Research	
		CCSS.ELA-LITERACY.CCRA.R7	9.4.12.N.(4).20			Role Plays	
		CCSS.ELA-LITERACY.CCRA.R8	9.4.12.N.(4).21			Current Events	
		CCSS.ELA-LITERACY.CCRA.R9	9.4.12.D.(3).7	In small groups, brainstorm a list of ten ways an entrepreneur can get involved in the community.		Differentiation Strategies: Tiered Assignments	
		CCSS.ELA-LITERACY.CCRA.R10	9.4.12.D.(3).8	Read, analyze, and critique current event articles		Independent Study	
		CCSS.MATH.PRACTIC E.MP1		Cooperative Group Exercises		Acceleration/Deceleration	
		CCSS.MATH.PRACTIC E.MP2		Group Discussions		Peer Teaching	
		CCSS.MATH.PRACTIC E.MP3				Role Plays	
		CCSS.MATH.PRACTIC E.MP4					
		CCSS.MATH.PRACTIC E.MP5					

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## Curriculum Guide

### UNIT 9: Business Economic Growth in Today's Marketplace (10 Days)

#### Enduring Understandings:

Students will understand

As the global marketplace continues to expand, businesses can take advantage of even more opportunities. To successfully expand a business growth must be controlled.

#### Essential Questions:

How does a business develop a strategic growth plan?

How does a business choose and control a growth strategy?

Describe global trends and opportunities in import and export?

Describe how to penetrate the market and expand, globally?

What are the pros and cons to competing globally?

Describe the influence of government on international trade? (Quotas, tariffs, NAFTA, qualitative restrictions, etc.)

What is the importance of understanding culture when competing globally?

Topic	Objectives	Common Core	NJ TECH CPI	Suggested Activities	Assessments: D/F/S		
					Diagnostic (before)	Formative (during)	Summative (after)
<b>Business Expansion</b>	Determine when a business is ready to expand.	CCSS.ELA-LITERACY.CCRA.R1	9.1.12.A.1	Your friend owns a successful hair salon. She wants to expand and asks for your advice on a growth strategy. What will your advice be?	Do Now	Question and Answer	Projects
	Manage the growth of a business.	CCSS.ELA-LITERACY.CCRA.R2	9.1.12.A.2		Discussion	Quizzes	Posters
	Prepare a growth strategy	CCSS.ELA-LITERACY.CCRA.R3	9.1.12.B.3		Questions	Written Assignments	Presentations
	Analyze the different ways a business can export and import.	CCSS.ELA-LITERACY.CCRA.R4	9.1.12.E.1	Think of five qualitative restrictions a government might place on imports. Name at least one product for each restriction. Share your answers with the class in the form of an oral presentation.	Brainstorm	Student Presentations	Reports
	Determine whether international business is right for a business.	CCSS.ELA-LITERACY.CCRA.R5	9.1.12.E.4			Group Assignments	Tests
	Evaluate trade regulations that will affect a business.	CCSS.ELA-LITERACY.CCRA.R6	9.1.12.E.5	Do you think it is in our country's best interest to have U.S. companies engage in international trade? Why or why not?		Internet Research	
	Determine why knowledge of different cultures is important for businesses.	CCSS.ELA-LITERACY.CCRA.R7	9.2.12.B.4	In small groups, brainstorm a list of things people of all cultures have in common.		Role Plays	
		CCSS.ELA-LITERACY.CCRA.R8	9.2.12.B.6	Why is it important to understand the cultural backgrounds of the people in your target market? Give examples of three products that have customers with different cultural backgrounds.		Current Events	
		CCSS.ELA-LITERACY.CCRA.R9	9.4.12.D.(2)	Use the Internet, the library, and other sources to find five interesting facts about a foreign culture of your choice. Present the facts orally to the class.		Differentiation Strategies: Tiered Assignments Independent Study Acceleration/ Deceleration Peer Teaching Role Plays	
		CCSS.ELA-LITERACY.CCRA.R10	9.4.12.D.(5)	You have a business selling concrete to contractors. One of your suppliers in South America has quoted a price of \$4.00 per 50-pound bag. Your U.S. supplier is charging \$4.50 per 50-pound			

# Business Finance in the 21<sup>st</sup> Century

## Curriculum Guide

Topic	Objectives	Common Core	NJ TECH CPI	Suggested Activities	Assessments: D/F/S		
					Diagnostic (before)	Formative (during)	Summative (after)
				<p>bag. The foreign company must pay a 12.5 percent tariff on each bag shipped and will pass that cost on to you. Which supplier wi11 you buy from? Why?</p> <p>Read, analyze, and critique current event articles</p> <p>Cooperative Group Exercises</p> <p>Group Discussions</p>			

# Business Finance in the 21<sup>st</sup> Century

## Curriculum Guide

### Resources

#### Newspapers, Internet, Films, Supplemental Readings, etc.

##### Newspapers

The New York Times  
The Wall Street Journal  
Business Week  
Forbes, Inc.  
Fortune Magazine

##### Websites

[www.econed.org](http://www.econed.org)

various websites for international corporations

**Field Trips** as determined should opportunity arise.

**Videos-** to be determined

#### *Resources Specific to Standard 9.1 21st-Century Life and Career Skills*

*Partnership for 21<sup>st</sup> Century Learning. (2009). Framework for 21st century learning. Online:* <http://www.p21.org/our-work/p21-framework>

**Links to CPI's:** <http://www.state.nj.us/education/cccs/>