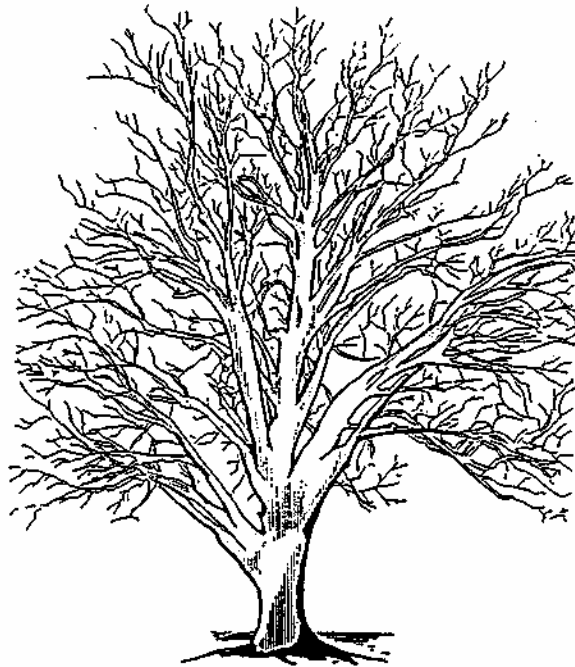


# **Monroe Township Schools**



## **Curriculum Management System**

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**Business Education**

**Grade 8**

**July 2001**

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# **Monroe Township Schools**

## **Mission and Goals**

### **Mission**

The mission of the Monroe Township Schools is to provide quality education resulting in life-long learners who can succeed in a global society.

### **Goals**

To create a learning environment built upon international, national, state and local educational standards.

To provide learners with an educational setting that promotes intellectual curiosity and a positive attitude toward life-long learning.

To develop learners who appreciate and respect the interdependency of people around the globe.

# INTRODUCTION, PHILOSOPHY OF EDUCATION, AND EDUCATIONAL GOALS

## Philosophy

Monroe Township Schools are committed to providing all students with a quality education resulting in life-long learners who can succeed in a global society. The business courses in the Arts and Careers Technology Department are designed to meet the needs of several types of students: 1. Those who plan to attend college and seek to make a career in a business related field. 2. Those who want to further refine their business skills at an accredited business school after completing high school. 3. The career oriented who plan to enter the world of work after completing high school.

The curriculum is designed with the integration, implementation, and application of technology. All students will be given worthwhile opportunities and strong support to develop workplace readiness skills that are necessary to become productive, well-rounded citizens.

## Educational Goals

Business is a great part of American life. As consumers, employees, or entrepreneurs, Americans deal with business constantly. Intertwined is the government, on all three levels—national, state, and local—with regulations and laws that must be followed.

This course is designed as an introductory course to the field of business. Students will learn about the economic environment in which we live and the types and kinds of businesses in our economy. They will gain economic competence in consumer decision-making as they learn their role as a consumer in this economy. In doing this they will put to use information learned about our financial institutions and banking services, credit, and risk management. Laws that protect us as consumers will be covered.

In addition to developing effective spending strategies, the student will develop a philosophical foundation for saving and investing. Through the introduction of all these topics, the students will develop life and workplace readiness skills.

## New Jersey Core Curriculum Content Standards

### New Jersey Department of Education New Jersey Core Curriculum Content Standards Cross-Content Workplace Readiness Standards And Progress Indicators

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#### Standard 1:

#### All Students will Develop Career Planning and Workplace Readiness Skills

**Descriptive Statement:** Students will be expected to develop the skills to seek, obtain, maintain, and change jobs. These skills are critical to each student's future ability to navigate in the complex world of work. Prior to leaving school, each student should possess the skills needed to sustain him/herself as an adult in the labor force.

#### Cumulative Progress Indicators

All students will be able to:

1. Demonstrate employability skills and work habits, such as work ethic, dependability, promptness, and getting along with others, needed to get and keep a job.
2. Describe the importance of personal skills and attitudes to job success.
3. Identify career interests, abilities, and skills.
4. Develop an individual career plan.
5. Identify skills that are transferable from one occupation to another.
6. Select a career major and appropriate accompanying courses.
7. Describe the importance of academic and occupational skills to achievement in the work world.
8. Demonstrate occupational skills developed through structured learning experiences, such as volunteer, community service, and work-based experiences or part-time employment.
9. Identify job openings.
10. Prepare a resume and complete job applications.
11. Demonstrate skills and attitudes necessary for a successful job interview.
12. Demonstrate consumer and other financial skills.

## **New Jersey Department of Education New Jersey Core Curriculum Content Standards Cross-Content Workplace Readiness Standards And Progress Indicators**

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### **Standard 2:**

#### **All Students Will Use Information, Technology, And Other Tools**

**Descriptive Statement:** Students will be expected to develop skills in the use of information, up-to-date educational technology, and other tools to improve learning, achieve goals, and produce products and presentations. They will learn to develop, locate, summarize, organize, synthesize, and evaluate information. Students will be expected to use technological tools, such as telecommunications networking, for problem-solving, writing, and research.

#### **Cumulative Progress Indicators**

**All** students will be able to:

1. Understand how technological systems function.
2. Select appropriate tools and technology for specific activities.
3. Demonstrate skills needed to effectively access and use technology-based materials through keyboarding, troubleshooting, and retrieving and managing information.
4. Develop, search, and manipulate databases.
5. Access technology-based communication and information systems.
6. Access and assess information on specific topics using both technological (e.g., computer, telephone, satellite) and print resources available in libraries or media centers.
7. Use technology and other tools to solve problems, collect data, and make decisions.
8. Use technology and other tools, including word-processing, spreadsheet and presentation programs, and print or graphic utilities, to produce products.
9. Use technology to present designs and results of investigations.
10. Discuss problems related to the increasing use of technologies.



**New Jersey Department of Education New Jersey Core Curriculum Content Standards  
Cross-Content Workplace Readiness Standards And Progress Indicators**

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**Standard 3:**

**All Students Will Use Critical Thinking, Decision Making And Problem-Solving Skills**

**Descriptive Statement:** Students will be expected to develop original thoughts and ideas, think creatively, develop habits of inquiry, and take intellectual and performance risks. They will be expected to recognize problems, devise a variety of ways to solve these problems, analyze the potential advantages and disadvantages of each alternative, and evaluate the effectiveness of the method ultimately selected.

**Cumulative Progress Indicators**

**All** students will be able to:

1. Recognize and define a problem, or clarify decisions to be made.
2. Use models, relationships, and observations to clarify problems and potential solutions.
3. Formulate questions and hypotheses.
4. Identify and access resources, sources of information, and services in the school and the community.
5. Use the library media center as a critical resource for inquiry and assessment of print and nonprint materials.
6. Plan experiments.
7. Conduct systematic observations.
8. Organize, synthesize, and evaluate information for appropriateness and completeness.
9. Identify patterns and investigate relationships.
10. Monitor and validate their own thinking.
11. Identify and evaluate the validity of alternative solutions.
12. Interpret and analyze data to draw conclusions.
13. Select and apply appropriate solutions to problem-solving and decision-making situations.
14. Evaluate the effectiveness of various solutions.
15. Apply problem-solving skills to original and creative/design projects.

**New Jersey Department of Education New Jersey Core Curriculum Content Standards  
Cross-Content Workplace Readiness Standards And Progress Indicators**

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**Standard 4:**

**All Students Will Demonstrate Self-Management Skills.**

**Descriptive Statement:** Students will be expected to address issues related to personal development, such as accepting responsibility for their own learning and understanding expectations for performance. They are also expected to demonstrate positive work behaviors and ethics, the ability to work individually and cooperatively in groups, and respect for others of diverse cultural and social backgrounds.

**Cumulative Progress Indicators**

**All** students will be able to:

1. Set short and long term goals.
2. Work cooperatively with others to accomplish a task.
3. Evaluate their own actions and accomplishments.
4. Describe constructive responses to criticism.
5. Provide constructive criticism to others.
6. Describe actions which demonstrate respect for people of different races, ages, religions, ethnicity and gender.
7. Describe the roles people play in groups.
8. Demonstrate refusal skills.
9. Use time efficiently and effectively.
10. Apply study skills to expand their own knowledge and skills.
11. Describe how ability, effort, and achievement are interrelated.

**New Jersey Department of Education New Jersey Core Curriculum Content Standards  
Cross-Content Workplace Readiness Standards And Progress Indicators**

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**Standard 5:**

**All Students Will Apply Safety Principles.**

**Descriptive Statement:** Safety is an important component of all content areas, especially the arts, health and physical education, science, occupational education programs, and any content area where hands-on activities take place. Students need to learn behaviors that will ensure their own safety and health and that of others. They also should become familiar with the rules and laws governing safety and health so that they can act responsibly implement these standards.

**Cumulative Progress Indicators**

**All students will be able to:**

1. Explain how common injuries can be prevented.
2. Develop and evaluate an injury prevention program.
3. Demonstrate principles of safe physical movement.
4. Demonstrate safe use of tools and equipment.
5. Identify and demonstrate the use of recommended safety and protective devices.
6. Identify common hazards and describe methods to correct them.
7. Identify and follow safety procedures for laboratory and other hands-on experiences.
8. Discuss rules and laws designed to promote safety and health, and their rationale.
9. Describe and demonstrate procedures for basic first aid and safety precautions.

## New Jersey Department of Education New Jersey Core Curriculum Content Standards Mathematics Standards And Progress Indicators

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### **Standard 4.1:**

All Students Will Develop The Ability To Pose And Solve Mathematical Problems In Mathematics, Other Disciplines, And Everyday Experiences.

**Descriptive Statement:** Problem posing and problem solving involve examining situations that arise in mathematics and other disciplines and in common experiences, describing these situations mathematically, formulating appropriate mathematical questions, and using a variety of strategies to find solutions. By developing their problem-solving skills, students will come to realize the potential usefulness of mathematics in their lives.

### **Cumulative Progress Indicators**

By the end of **Grade 4**, students:

1. Use discovery-oriented, inquiry-based, and problem-centered approaches to investigate and understand mathematical content appropriate to early elementary grades.
2. Recognize, formulate, and solve problems arising from mathematical situations and everyday experiences.
3. Construct and use concrete, pictorial, symbolic, and graphical models to represent problem situations.
4. Pose, explore, and solve a variety of problems, including non-routine problems and open-ended problems with several solutions and/or solution strategies.
5. Construct, explain, justify, and apply a variety of problem-solving strategies in both cooperative and independent learning environments.
6. Verify the correctness and reasonableness of results and interpret them in the context of the problems being solved.
7. Know when to select and how to use grade-appropriate mathematical tools and methods (including manipulatives, calculators and computers, as well as mental math and paper-and-pencil techniques) as a natural and routine part of the problem-solving process.
8. Determine, collect, organize, and analyze data needed to solve problems.
9. Recognize that there may be multiple ways to solve a problem.

Building upon knowledge and skills gained in the preceding grades, and demonstrating continued progress in Indicators 4, 5, 6, 7, and 8 above, by the end of **Grade 8**, students:

10. Use discovery-oriented, inquiry-based, and problem-centered approaches to investigate and understand mathematical content appropriate to the middle grades.
11. Recognize, formulate, and solve problems arising from mathematical situations, everyday experiences, and applications to other disciplines.

12. Construct and use concrete, pictorial, symbolic, and graphical models to represent problem situations and effectively apply processes of mathematical modeling in mathematics and other areas.
13. Recognize that there may be multiple ways to solve a problem, weigh their relative merits, and select and use appropriate problem-solving strategies.
14. Persevere in developing alternative problem-solving strategies if initially selected approaches do not work.

Building upon knowledge and skills gained in the preceding grades, and demonstrating continued progress in Indicators 4, 5, 6, 7, 8, 12, and 14 above, by the end of **Grade 12**, students:

15. Use discovery-oriented, inquiry-based, and problem-centered approaches to investigate and understand the mathematical content appropriate to the high school grades.
16. Recognize, formulate, and solve problems arising from mathematical situations, everyday experiences, applications to other disciplines, and career applications.
17. Monitor their own progress toward problem solutions.

Suggested days of Instruction	Mandated Assessment				Curriculum Management System <u>Grade Level/Subject:</u> Grade 8/Business Education	<b>Goal 1: The student will be able to describe the economic environment in which we live.</b>	
	ESPA	GEPA	HSPA	TERRA NOVA	Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)  The student will be able to:	Instructional Tools / Materials / Technology / Resources	Learning Activities / Interdisciplinary Activities / Assessment Model
5		X			1.1. Compare three types of economic systems. (X.4.10)	<ul style="list-style-type: none"> <li>• <u>Intro to Business, Business 2000</u> workbook</li> <li>• <u>Intro to Business</u> video</li> </ul>	<ul style="list-style-type: none"> <li>• Ask students the names of a few third world countries and write on board. Ask students what they would have to give up from what they have in the US economy if they became a citizen there.</li> <li>• Video—Chapter 1.</li> <li>• Workbook—Market Economies Lesson, pp. 4-5.</li> </ul>
		X			1.2. Identify five features of our market economy. (X.4.10)	<ul style="list-style-type: none"> <li>• <u>Intro to Business, Business 2000</u> workbook</li> </ul>	<ul style="list-style-type: none"> <li>• Workbook—Characteristics of Market Economies Lesson, pp. 6-8.</li> <li>• Workbook—Think Critically Questions, p. 8.</li> </ul>
		X			1.3. Distinguish between needs and wants. (X.3.12, X.4.2, X.4.9)	<ul style="list-style-type: none"> <li>• <u>Intro to Business, Business 2000</u> workbook</li> </ul>	<ul style="list-style-type: none"> <li>• Workbook—On the Scene and Teach Problem, p. 9.</li> <li>• Workbook—Make Decisions Lesson, pp. 9-10.</li> </ul>
		X			1.4. List the six steps in a decision-making process. (X.3.1, X.3.8, X.3.12, X.3.13, X.3.14, X.4.9, X.4.10)	<ul style="list-style-type: none"> <li>• <u>Intro to Business, Business 2000</u> workbook</li> </ul>	<ul style="list-style-type: none"> <li>• Workbook—Decision-Making Process Lesson, pp. 12-13. Using actual problems, have each student be able to go through the process to arrive at a decision.</li> <li>• Workbook—Think Critically Questions, p. 14.</li> </ul>

Suggested days of Instruction	Mandated Assessment				Curriculum Management System <u>Grade Level/Subject:</u> Grade 8/Business Education	<b>Goal 1: The student will be able to describe the economic environment in which we live.</b>	
	ESPA	GEPA	HSPA	TERRA NOVA	Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)  The student will be able to:	Instructional Tools / Materials / Technology / Resources	Learning Activities / Interdisciplinary Activities / Assessment Model
	X				1.5. Explain three measurements of economic performance. (4.1.8, X.4.2, X.4.5, X.4.9, X.4.10)	<ul style="list-style-type: none"> <li>• <u>Intro to Business, Business 2000</u> workbook</li> </ul>	<ul style="list-style-type: none"> <li>• Workbook—Healthy Economies Lesson, pp. 15-17.</li> <li>• Business Math Connection and Teach Problem, p. 17.</li> </ul>
	X				1.6. Name and describe the four phases of the business cycle. (X.3.8, X.4.10)	<ul style="list-style-type: none"> <li>• <u>Intro to Business, Business 2000</u> workbook</li> </ul>	<ul style="list-style-type: none"> <li>• Workbook—The Business Cycle Lesson, pp. 18-19.</li> <li>• Workbook—Think Critically Questions, p. 20.</li> </ul>
	X				1.7. List and define three economic roles people perform in an economy. (X.4.5, X.4.10)	<ul style="list-style-type: none"> <li>• <u>Intro to Business, Business 2000</u> workbook</li> </ul>	<ul style="list-style-type: none"> <li>• List the three economic roles on the board. Complete an activity where the students become aware of which roles they have performed and how they have performed them.</li> <li>• Workbook—Participate in an Economy Lesson, pp. 21-23.</li> </ul>
	X				1.8. Explain how consumers affect the supply and demand for goods and services. (X.3.12, X.4.5, X.4.10)	<ul style="list-style-type: none"> <li>• <u>Intro to Business, Business 2000</u> workbook</li> </ul>	<ul style="list-style-type: none"> <li>• Workbook—Workshop, p. 22.</li> <li>• Workbook—On the Scene, p. 21. Incorporate into solving the problems how supply and demand affect outcomes.</li> </ul>
	X				1.9. Define standard of living and quality of life.	<ul style="list-style-type: none"> <li>• <u>Intro to Business, Business 2000</u> workbook</li> </ul>	<ul style="list-style-type: none"> <li>• Workbook—Your Economic Well-Being Lesson, pp. 23-24.</li> </ul>

Suggested days of Instruction	Mandated Assessment				Curriculum Management System <u>Grade Level/Subject:</u> Grade 8/Business Education	<u>Goal 1:</u> The student will be able to describe the economic environment in which we live.	
	ESPA	GEPA	HSPA	TERRA NOVA	Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)  The student will be able to:	Instructional Tools / Materials / Technology / Resources	Learning Activities / Interdisciplinary Activities / Assessment Model
					(X.3.8, X.3.12, X.4.10)		<ul style="list-style-type: none"> <li>• Workbook—Think Critically Questions, Vocabulary Builder, Apply What You Learned, pp.25-28.</li> <li>• Chapter Assessment: Class participation, notebook check and open-book test.</li> </ul>



Suggested days of Instruction	Mandated Assessment				Curriculum Management System <u>Grade Level/Subject:</u> Grade 8/Business Education	<b>Goal 2: The student will be able to define the role of businesses in the U. S. economy.</b>	
	ESPA	GEPA	HSPA	TERRA NOVA	Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)  The student will be able to:	Instructional Tools / Materials / Technology / Resources	Learning Activities / Interdisciplinary Activities / Assessment Model
3	X				2.1. Identify the four kinds of businesses and the seven functions of businesses. (X.3.1, X.3.8, X.3.12, X.4.2, X.4.5, X.4.9, X.4.10)	<ul style="list-style-type: none"> <li>• <u>Intro to Business, Business 2000</u> workbook</li> <li>• <u>Intro to Business</u> video</li> <li>• Area Business Directory</li> </ul>	<ul style="list-style-type: none"> <li>• Video—Chapter 2.</li> <li>• Workbook—Business Activities Lesson, pp. 32-35. Cover in detail each kind of business and each business function.</li> <li>• List area businesses according to kind of business. Choose one of these businesses and show how it performs the seven business functions.</li> <li>• Workbook—Think Critically Questions, p. 36.</li> </ul>
	X				2.2. List and describe the types of business ownership in the U. S. (X.3.4, X.3.8, X.3.12, X.4.5, X.4.9, X.4.10)	<ul style="list-style-type: none"> <li>• <u>Intro to Business, Business 2000</u> workbook</li> <li>• Area Business Directory</li> </ul>	<ul style="list-style-type: none"> <li>• Workbook—Business Ownership Lesson, pp. 37-40.</li> <li>• Using list of area business, try to determine the type of ownership of each.</li> <li>• Workbook—Communicate, p. 39.</li> </ul>
	X				2.3. Identify five business management activities. (X.3.1, X.3.4, X.3.8, X.3.12, X.4.10)	<ul style="list-style-type: none"> <li>• <u>Intro to Business, Business 2000</u> workbook</li> <li>• Employee list of Applegarth School</li> </ul>	<ul style="list-style-type: none"> <li>• Workbook—Manage A Successful Business Lesson, pp. 40-41.</li> <li>• Workbook—Teach, p. 40.</li> <li>• Have students draw up an organization chart for Applegarth School.</li> <li>• Workbook—Think Critically Questions, p. 42.</li> </ul>

Suggested days of Instruction	Mandated Assessment				Curriculum Management System Grade Level/Subject: Grade 8/Business Education	Goal 2: The student will be able to define the role of businesses in the U. S. economy.	
	ESPA	GEPA	HSPA	TERRA NOVA	Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)  The student will be able to:	Instructional Tools / Materials / Technology / Resources	Learning Activities / Interdisciplinary Activities / Assessment Model
							<ul style="list-style-type: none"> <li>Chapter Assessment: Class participation, notebook check and open-book test.</li> </ul>

Suggested days of Instruction	Mandated Assessment				Curriculum Management System <u>Grade Level/Subject:</u> Grade 8/Business Education	<b>Goal 3: The student will be able to apply knowledge of consumer information and rights to become an effective consumer in the U. S. economy.</b>	
	ESPA	GEPA	HSPA	TERRA NOVA	Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)  The student will be able to:	Instructional Tools / Materials / Technology / Resources	Learning Activities / Interdisciplinary Activities / Assessment Model
7	X				3.1. Explain how government and business provide sources of information for consumers. (X.1.12, X.3.4, X.3.5, X.3.8, X.3.12, X.4.9, X.4.10, X.5.5, X.5.8)	<ul style="list-style-type: none"> <li>• <u>Intro to Business, Business 2000</u> workbook</li> <li>• <u>Intro to Business</u> video</li> <li>• Household items with safety labels attached</li> <li>• Various print publications such as <u>Consumer Reports</u> and <u>Good Housekeeping</u></li> </ul>	<ul style="list-style-type: none"> <li>• Video—Chpater 5.</li> <li>• Have students examine safety labels on products to see what organization backs the product.</li> <li>• Show examples of print publications that have consumer information in them. Have students complete an activity where they must find and use information on an item.</li> <li>• Workbook—Consumer Information Lesson, pp. 106-109.</li> <li>• Workbook—On the Scene, p. 106.</li> <li>• Workbook—Think Critically Questions, p. 110.</li> </ul>
	X				3.2. Describe how to make a buying decision using comparison shopping. (4.1.11, X.1.12, X.3.1, X.3.8, X.3.12, X.3.13, X.4.2, X.4.9, X.4.10)	<ul style="list-style-type: none"> <li>• <u>Intro to Business, Business 2000</u> workbook</li> <li>• Handout on unit pricing</li> <li>• Newspaper ads</li> </ul>	<ul style="list-style-type: none"> <li>• Workbook—On the Scene, p. 111.</li> <li>• Workbook—Consumer Decisions Lesson, pp. 111-115.</li> <li>• On handout, compute unit prices. Discuss comparing unit prices.</li> <li>• Using print ads, compare sales and determine type of sale.</li> <li>• Optional activity: Workbook—Workshop, 114.</li> <li>• Have students decide on an item to buy and outline the steps in making the buying decision</li> <li>• Workbook—Think Critically Questions, p. 116.</li> </ul>

Suggested days of Instruction	Mandated Assessment				Curriculum Management System <u>Grade Level/Subject:</u> Grade 8/Business Education	<b>Goal 3: The student will be able to apply knowledge of consumer information and rights to become an effective consumer in the U. S. economy.</b>	
	ESPA	GEPA	HSPA	TERRA NOVA	Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)  The student will be able to:	Instructional Tools / Materials / Technology / Resources	Learning Activities / Interdisciplinary Activities / Assessment Model
	X				3.3. List the seven rights in the Consumer Bill of Rights. (X.1.12, X.3.12, X.4.2, X.4.5, X.4.9, X.4.10)	<ul style="list-style-type: none"> <li>• <u>Intro to Business, Business 2000</u> workbook</li> <li>• Warranties of consumer products</li> </ul>	<ul style="list-style-type: none"> <li>• Workbook—On the Scene, p. 117.</li> <li>• Workbook—Consumer Rights and Responsibilities Lesson, pp. 117-120.</li> <li>• Workbook—World View, p. 118.</li> <li>• Examine warranties of different consumer products to determine what they cover and what additional coverage might be wanted.</li> </ul>
	X				3.4. Define five consumer responsibilities. (X.1.12, X.3.8, X.3.12, X.4.10)	<ul style="list-style-type: none"> <li>• <u>Intro to Business, Business 2000</u> workbook</li> </ul>	<ul style="list-style-type: none"> <li>• Workbook—Teach and Workshop, p. 121.</li> <li>• Workbook—Your Consumer Responsibilities, pp. 121-122.</li> <li>• Workbook—Think Critically Questions, Vocabulary Builder, and Review Concepts, p. 123-125.</li> <li>• Chapter Assessment: Class participation, notebook check and written test.</li> </ul>

Suggested days of Instruction	Mandated Assessment				Curriculum Management System <u>Grade Level/Subject:</u> Grade 8/Business Education	<b>Goal 4: The student will be able to compare financial institutions and banking services.</b>	
	ESPA	GEPA	HSPA	TERRA NOVA	Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)  The student will be able to:	Instructional Tools / Materials / Technology / Resources	Learning Activities / Interdisciplinary Activities / Assessment Model
7		X			4.1. Distinguish between deposit and non-deposit types of institutions. (X.1.12, X.3.4, X.4.10)	<ul style="list-style-type: none"> <li>• <u>Intro to Business, Business 2000</u> workbook</li> <li>• <u>Intro to Business</u> video</li> <li>• Area Business Directory</li> <li>• Optional guest speaker from a bank.</li> </ul>	<ul style="list-style-type: none"> <li>• Video—Chapter 6.</li> <li>• Workbook—Workshop, p. 131.</li> <li>• Workbook—The Business of Banking Lesson, pp. 130-132. Classify financial institutions in area.</li> </ul>
		X			4.2. Explain the role of the Federal Reserve System. (X.1.12, X.3.4, X.4.10)	<ul style="list-style-type: none"> <li>• <u>Intro to Business, Business 2000</u> workbook</li> <li>• Poster: U.S. map</li> </ul>	<ul style="list-style-type: none"> <li>• Workbook—The Federal Reserve System Lesson, pp. 133-134.</li> <li>• On U.S. map, locate the 12 Fed districts.</li> <li>• Workbook—Checkpoint and Think Critically Questions, pp. 134-135.</li> </ul>
		X			4.3. Identify services provided by the banking industry. (X.1.12, X.3.4, X.4.10)	<ul style="list-style-type: none"> <li>• <u>Using Bank Services</u> pamphlet</li> <li>• <u>Money and Banking—In Our Everyday Living</u> pamphlet</li> <li>• <u>Intro to Business, Business 2000</u> workbook</li> </ul>	<ul style="list-style-type: none"> <li>• Determine if students have a bank account and what services the bank provides for them.</li> <li>• Using the two pamphlets, determine all banking services that a bank can provide.</li> <li>• Workbook—Other Financial Services Lesson, pp. 139-140.</li> </ul>
		X			4.4. Explain the process of opening and maintaining a checking account. (4.1.11, X.1.12, X.4.10)	<ul style="list-style-type: none"> <li>• <u>Intro to Business, Business 2000</u> workbook</li> <li>• <u>The Story of Checks</u> pamphlet</li> <li>• Handouts of sample signature cards, checks, and check registers.</li> </ul>	<ul style="list-style-type: none"> <li>• Demonstrate the process of opening a checking account using the signature card.</li> <li>• Workbook—Checks and Other Payment Methods Lesson, pp. 136-139.</li> </ul>

Suggested days of Instruction	Mandated Assessment				Curriculum Management System Grade Level/Subject: Grade 8/Business Education	Goal 4: The student will be able to compare financial institutions and banking services.	
	ESPA	GEPA	HSPA	TERRA NOVA	Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)  The student will be able to:	Instructional Tools / Materials / Technology / Resources	Learning Activities / Interdisciplinary Activities / Assessment Model
							<ul style="list-style-type: none"> <li>• Demonstrate the process of writing checks and recording checks in the check register.</li> <li>• Read selected sections in pamphlet. Have students role play how a check goes through the clearing process.</li> <li>• Workbook—Think Critically Questions, p. 141.</li> <li>• Chapter Assessment: Class participation, notebook check and check writing project.</li> </ul>

Suggested days of Instruction	Mandated Assessment				Curriculum Management System <u>Grade Level/Subject:</u> Grade 8/Business Education	<b>Goal 5: The student will be able to apply knowledge of facts and concepts about credit in our economy to make informed decisions on buying on credit.</b>	
	ESPA	GEPA	HSPA	TERRA NOVA	Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)  The student will be able to:	Instructional Tools / Materials / Technology / Resources	Learning Activities / Interdisciplinary Activities / Assessment Model
4	X				5.1. List benefits and precautions of using credit. (X.1.12, X.3.4, X.3.12, X.4.10)	<ul style="list-style-type: none"> <li>• <u>Intro to Business, Business 2000</u> workbook</li> <li>• Written contracts from credit card companies and other loan sources</li> </ul>	<ul style="list-style-type: none"> <li>• Workbook—On the Scene and Teach, p. 142-143.</li> <li>• Examine a credit company's written contract.</li> <li>• Workbook—Credit Basics Lesson, pp. 142-146.</li> <li>• Workbook—Think Critically Questions, p. 147.</li> </ul>
	X				5.2. Calculate the cost of credit. (4.1.8, X.1.12)	<ul style="list-style-type: none"> <li>• Credit card agreements</li> <li>• Handouts on calculating interest charges</li> <li>• <u>Intro to Business, Business 2000</u> workbook</li> </ul>	<ul style="list-style-type: none"> <li>• Compare APR on different credit cards using credit card agreements.</li> <li>• On handout, calculate interest on different amounts borrowed for different amounts of time.</li> <li>• Workbook—Credit Costs and Laws Lesson, pp. 148-150.</li> </ul>
	X				5.3. List four laws that regulate credit. (X.1.12, X.4.10)	<ul style="list-style-type: none"> <li>• <u>Intro to Business, Business 2000</u> workbook</li> </ul>	<ul style="list-style-type: none"> <li>• Workbook—On the Scene, p. 148, and Teach, p. 150; examine laws regarding lost credit cards.</li> <li>• Workbook—The Regulation of Credit Lesson, pp. 150-152.</li> <li>• Workbook—Think Critically Questions, p. 153, Vocabulary Builder, p. 154, and Review Concepts, p. 155.</li> <li>• Chapter Assessment: Class participation, notebook check and optional open book test.</li> </ul>

Suggested days of Instruction	Mandated Assessment				Curriculum Management System <u>Grade Level/Subject:</u> Grade 8/Business Education	<b>Goal 6: The student will be able to evaluate savings and investment strategies.</b>	
	ESPA	GEPA	HSPA	TERRA NOVA	Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)  The student will be able to:	Instructional Tools / Materials / Technology / Resources	Learning Activities / Interdisciplinary Activities / Assessment Model
7		X			6.1. Explain factors to consider in starting a savings plan and the importance of a well thought-out plan. (X.3.12, X.4.10)	<ul style="list-style-type: none"> <li>The American Bankers Association pamphlet, <u>Personal Money Management</u></li> </ul>	<ul style="list-style-type: none"> <li>Pamphlet—Chapter 2.</li> </ul>
		X			6.2. Analyze a paycheck to determine a savings amount. (X.1.12, X.3.12, X.4.10)	<ul style="list-style-type: none"> <li>Fearon's <u>Practical Mathematics for Consumers</u> Workbook</li> </ul>	<ul style="list-style-type: none"> <li>Workbook—Your Take-Home Pay Section, pp. 17-20.</li> </ul>
		X			6.3. Explain the differences in a regular savings account, a money market account, and a certificate of deposit. (4.1.11, X.1.12, X.3.4, X.3.11, X.3.12, X.4.10)	<ul style="list-style-type: none"> <li><u>Kids' Money Book</u>, Neale Godfrey</li> </ul>	<ul style="list-style-type: none"> <li>Book—Savings Accounts—It All Adds Up Section, pp. 56-57.</li> </ul>
		X			6.4. List factors to consider when buying stock for an investment, including computing dividend yield and price-earnings ratio. (4.1.11, X.1.12, X.2.5, X.2.6, X.2.7, X.3.1, X.3.4, X.3.8, X.3.12, X.4.9)	<ul style="list-style-type: none"> <li>New York Stock Exchange tables from newspapers</li> <li>Sample stock certificates</li> <li><u>Kids' Money Book</u>, Neale Godfrey</li> <li>Handout on calculating dividend yield and price-earnings ratio</li> <li>Internet access</li> </ul>	<ul style="list-style-type: none"> <li>After a discussion on how to read the tables, have each student pick a stock he/she would like to follow for the length of the course. Each student will track his stock each week using the newspaper or a web site such as <a href="http://www.bloomberg.com">www.bloomberg.com</a>.</li> <li>Book—Stocking Up on Stocks Sections, pp. 104-109.</li> <li>Demonstrate method of calculating dividend yield and price-earnings ratio on handout.</li> </ul>



Suggested days of Instruction	Mandated Assessment				Curriculum Management System <u>Grade Level/Subject:</u> Grade 8/Business Education	<u>Goal 6:</u> The student will be able to evaluate savings and investment strategies.	
	ESPA	GEPA	HSPA	TERRA NOVA	Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)  The student will be able to:	Instructional Tools / Materials / Technology / Resources	Learning Activities / Interdisciplinary Activities / Assessment Model
	X				6.5. Explain how investing in bonds is different than investing in stocks. (X.1.12, X.3.12, X.4.10)	<ul style="list-style-type: none"> <li><u>Kids' Money Book</u>, Neale Godfrey</li> </ul>	<ul style="list-style-type: none"> <li>Book—What Are My Options? Section, pp. 110-111.</li> <li>Familiarize students with types of government bonds available.</li> <li>Chapter Assessment: Assess students' understanding of the differences between stocks, bonds, and savings accounts. Written quiz on terminology.</li> </ul>

Suggested days of Instruction	Mandated Assessment				Curriculum Management System <u>Grade Level/Subject:</u> Grade 8/Business Education	<u>Goal 7:</u> The student will be able to define risk management.	
	ESPA	GEPA	HSPA	TERRA NOVA	Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)  The student will be able to:	Instructional Tools / Materials / Technology / Resources	Learning Activities / Interdisciplinary Activities / Assessment Model
3		X			7.1. Describe types of risk. (X.4.10)	<ul style="list-style-type: none"> <li>• <u>The Complete Idiot's Guide to Buying Insurance and Annuities</u>, Brian Breuel</li> </ul>	<ul style="list-style-type: none"> <li>• Book—Risks Section, pp. 5-8.</li> </ul>
		X			7.2. Define insurance and describe the types of losses that can be covered. (X.4.10)	<ul style="list-style-type: none"> <li>• <u>The Complete Idiot's Guide to Buying Insurance and Annuities</u>, Brian Breuel</li> </ul>	<ul style="list-style-type: none"> <li>• Book—What is Insurance Section, pp. 9-11. Examine which losses can be insured against.</li> </ul>
		X			7.3. Explain what insurance coverage is needed for a car in the state of New Jersey. (X.1.12, X.4.10)	<ul style="list-style-type: none"> <li>• <u>The Complete Idiot's Guide to Buying Insurance and Annuities</u>, Brian Breuel</li> <li>• Literature from companies that do insure vehicles in New Jersey</li> </ul>	<ul style="list-style-type: none"> <li>• Book—Auto Insurance Section, pp. 283-288.</li> <li>• From literature of NJ auto insurance companies, determine the types of personal injury coverage and property damage coverage required in NJ.</li> </ul>
		X			7.4. Explain what insurance coverage is available for homeowners and renters. (X.1.12, X.4.10)	<ul style="list-style-type: none"> <li>• <u>The Complete Idiot's Guide to Buying Insurance and Annuities</u>, Brian Breuel</li> </ul>	<ul style="list-style-type: none"> <li>• Book—Homeowners and Renters Chapter, pp. 262-277.</li> <li>• Investigate how to be prepared to make a claim on a homeowners policy.</li> </ul>
		X			7.5. List the five types of medical health insurance. (X.1.12, X.3.1, X.3.8, X.3.12, X.4.10)	<ul style="list-style-type: none"> <li>• <u>The Complete Idiot's Guide to Buying Insurance and Annuities</u>, Brian Breuel</li> </ul>	<ul style="list-style-type: none"> <li>• Book—Hospital/Medical Expense Insurance Section, pp. 170-173.</li> <li>• Explain the need for each type of health insurance.</li> </ul>

Suggested days of Instruction	Mandated Assessment				Curriculum Management System <u>Grade Level/Subject:</u> Grade 8/Business Education	<u>Goal 7:</u> The student will be able to define risk management.	
	ESPA	GEPA	HSPA	TERRA NOVA	Objectives / Cluster Concepts / Cumulative Progress Indicators (CPI's)  The student will be able to:	Instructional Tools / Materials / Technology / Resources	Learning Activities / Interdisciplinary Activities / Assessment Model
							<ul style="list-style-type: none"> <li>Chapter Assessment: Class participation, notebook check, and an assessment on students' knowledge of car and health insurance.</li> </ul>

## **COURSE BENCHMARKS**

- 1. The student will be able to describe the economic environment in which we live.**
- 2. The student will be able to define the role of businesses in the U. S. economy.**
- 3. The student will be able to apply knowledge of consumer information and rights to become an effective consumer in the U. S. economy.**
- 4. The student will be able to compare financial institutions and banking services.**
- 5. The student will be able to apply knowledge of facts and concepts about credit in our economy to make informed decisions on buying on credit.**
- 6. The student will be able to evaluate savings and investment strategies.**
- 7. The student will be able to define risk management.**