

**District Overview:**

The overarching goal of the business department is to prepare students for the many places of their personal and professional lives. A basic understanding of the language of business and technology can drastically improve understandings and decision making for life choices. In the curriculum, students will not only be exposed to basic business concepts, but also the skills of presentation, critical thinking, teamwork, creativity, and other skills in high demand. The department will provide a myriad of experiential learning through interactions with experts in the field, location visits, simulations, industry certifications, and real-world problems taken from the business community. By infusing our curriculum with these real-world experiences, we can provide meaningful learning experiences that allow students to take ownership in their learning.

**Course Description:**

This course is designed to strengthen students' financial knowledge and career-oriented skills in an effort to prepare students for their post-high school life. Students will learn the skills and concepts needed to gain personal and financial responsibility related to financial planning, savings, investments, and charitable giving in the global community by exploring the relationship between income and careers, money management, credit and debt management, risk management and investing, protecting assets and insurance, taxes, and becoming a critical consumer. Students will be given the opportunity to see how their decisions now can drastically affect future success. Instruction will be provided both in-person, as well as virtually through the use of project-based, authentic learning experiences. These experiences will develop their ability to think critically in order to make informed decisions.

**Units:**

- Unit 1: Behavioral Finance
- Unit 2: Career Exploration
- Unit 3: Taxes
- Unit 4: Banking Services
- Unit 5: Credit
- Unit 6: Insurance
- Unit 7: Investing



<b>Subject:</b> Career & Financial Planning	<b>Grade:</b> 11-12	<b>Suggested Timeline:</b> 1 week
<b>Unit Title:</b> Behavioral Finance		
<b>Unit Overview/Essential Understanding:</b> In this unit students will understand how their values shape how they make financial decision. They will also analyze how social media and marketing affect their spending habits.  <b>Essential Questions:</b> <ul style="list-style-type: none"><li>• How do my values affect my financial decisions?</li><li>• How can does social media encourage spending?</li><li>• How does “the paradox of value” come into play in my decision making?</li><li>• How can I identify situations that may affect my finances negatively?</li></ul>		
<b>Unit Objectives:</b> Students will be able to: <ul style="list-style-type: none"><li>• Identify different ways that they relate to money</li><li>• Assess their own personal values that shape how they make financial decisions</li><li>• Understand how social media can influence spending habits</li><li>• Analyze marketing techniques from social media and advertising that encourage spending</li><li>• Understand how context of various situations can affect the financial decisions they make</li><li>• Define economic terms about the paradox of value</li><li>• Assess which of their personal values most affect how they interact with money</li></ul>		
<b>Focus Standards Addressed in this Unit:</b> <ul style="list-style-type: none"><li>• 15.6.12.A - Evaluate the impact of internal and external influences on financial decisions</li><li>• 15.6.12.B - Analyze financial decisions for major purchasing event occurring at different stage in life, systematically considering the alternatives and consequences</li></ul>		

<p><b>Important Standards Addressed in this Unit:</b></p> <ul style="list-style-type: none"> <li>NBEA Personal Finance 1.A - Allocation of resources: Assess opportunity costs and trade-offs involved in making choices about how to use scarce economic resources</li> </ul>		
<p><b>Misconceptions:</b></p> <ul style="list-style-type: none"> <li>I am not influenced by social media.</li> <li>My values do not influence purchases.</li> </ul>		
<p><b>Concepts/Content:</b></p> <ul style="list-style-type: none"> <li>Personal spending behaviors</li> <li>Definition of wealth</li> <li>Personal values</li> <li>Social media influences</li> <li>Types of marketing techniques</li> <li>Paradox of value</li> <li>Situational finance</li> </ul>	<p><b>Competencies/Skills:</b></p> <ul style="list-style-type: none"> <li>Analyze their own values and how they affect financial decisions throughout their life</li> <li>Understand how marketing and social media influence their decision-making process</li> </ul>	<p><b>Description of Activities:</b></p> <ul style="list-style-type: none"> <li>Bean Game: Students explore how personal choices affect money management when resources are tight</li> <li>Influence of Social Media: Students explore how certain posts influence what they spend money on</li> <li>The Ultimatum Game: Students will explore how context and values impact decision-making</li> <li>Life Values Quiz: Students will analyze how life values drive financial behaviors</li> </ul>
<p><b>Assessments:</b></p> <ul style="list-style-type: none"> <li>Various exit tickets</li> <li>Student answers on activity packets</li> </ul>		
<p><b>Interdisciplinary Connections:</b></p> <ul style="list-style-type: none"> <li>Math</li> </ul>	<p><b>Additional Resources:</b></p> <ul style="list-style-type: none"> <li>District approved textbook and materials</li> <li>District approved online resources: ex: NextGen Personal Finance Resources</li> </ul>	



<b>Subject:</b> Career & Financial Planning	<b>Grade:</b> 11-12	<b>Suggested Timeline:</b> 5 weeks
<b>Unit Title:</b> Career Exploration		
<b>Unit Overview/Essential Understanding:</b> Students will develop an understanding of what are the best careers for them. Students will analyze values and competencies that would be the best fit for a particular career path. After deciding on a possible career path student will develop a cover letter, resume, and thank you note for a potential career. A substantial focus will be on communicating effectively and developing the students' ability to make a good impression in an interview.		
<b>Essential Questions:</b> <ul style="list-style-type: none"><li>• How do I decide what the best career is for me?</li><li>• How do I develop documents to apply for a job?</li><li>• How do I communicate effectively in an interview?</li><li>• How do I use entrepreneurial skills to enhance my career?</li></ul>		
<b>Unit Objectives:</b> Students will be able to: <ul style="list-style-type: none"><li>• Identify work values that apply to them</li><li>• Identify how entrepreneurship skills can affect a career you are interested in</li><li>• Create their own resume and cover letter that meet a criteria for success</li><li>• Prepare themselves physically and mentally for a job interview</li></ul>		
<b>Focus Standards Addressed in this Unit:</b> <ul style="list-style-type: none"><li>• 15.2.12.A - Analyze personal characteristics, talents, skills, abilities and career assessment results as related to career pathways</li><li>• 15.2.12.H - Demonstrate appropriate behavior for an interview</li><li>• NBEA Career Development 5.B: Prepare resumes and cover letters</li></ul>		
<b>Important Standards Addressed in this Unit:</b> <ul style="list-style-type: none"><li>• 15.5.12.A - Analyze personal choices for entrepreneurship</li></ul>		

<p><b>Misconceptions:</b></p> <ul style="list-style-type: none"> <li>• The little things do not matter when applying for a job.</li> <li>• Entrepreneurship skills are only for people who want to own a business.</li> <li>• I will be able to answer questions in an interview without practicing.</li> <li>• I do not need a resume to get a job.</li> </ul>		
<p><b>Concepts/Content:</b></p> <ul style="list-style-type: none"> <li>• Types of work values</li> <li>• Entrepreneurial skills</li> <li>• Cover letter</li> <li>• Resume</li> <li>• Thank you note</li> <li>• Interview skills</li> <li>• Common interview questions</li> <li>• Interview body language</li> </ul>	<p><b>Competencies/Skills:</b></p> <ul style="list-style-type: none"> <li>• Define the skills and values that are the best fit for a career path</li> <li>• Develop effective documents to apply for a job</li> <li>• Perform a professional, in person interview</li> <li>• Analyze how entrepreneurial skills will help their career</li> </ul>	<p><b>Description of Activities:</b></p> <ul style="list-style-type: none"> <li>• Xello lessons that address student career values and entrepreneurial skills</li> <li>• Analyze a resume and cover letter: Student will look at different resumes and cover letter and make suggestions on to where they “glow” and could “grow”</li> <li>• Students will analyze various examples of interviews and reflect on what candidates did well and what they need improvement on</li> </ul>
<p><b>Assessments:</b></p> <ul style="list-style-type: none"> <li>• Career portfolio – Students will start a career portfolio with resume and cover letter</li> <li>• Professional Interview – Student will give a professional interview and will be graded on a rubric</li> <li>• Student activity packets</li> </ul>		
<p><b>Interdisciplinary Connections:</b></p> <ul style="list-style-type: none"> <li>• Presentation and persuasive writing</li> </ul>	<p><b>Additional Resources:</b></p> <ul style="list-style-type: none"> <li>• District approved textbook and materials</li> <li>• District approved online resources: ex: NextGen Personal Finance Resources and Xello</li> </ul>	



<b>Subject:</b> Career & Financial Planning	<b>Grade:</b> 11-12	<b>Suggested Timeline:</b> 2 weeks
<b>Unit Title:</b> Taxes		
<b>Unit Overview/Essential Understanding:</b> Students in this unit will explore how taxes affect your pay stub. They will dive into the tax cycle and how to complete the paperwork associated with each step of the cycle. Students will develop an understanding of how to file taxes and how to complete a 1040 tax return.		
<b>Essential Questions:</b> <ul style="list-style-type: none"><li>• How do I read a pay stub?</li><li>• Should I file taxes?</li><li>• Why is completing timely tax returns important?</li><li>• What tax return documents do I need?</li><li>• How do I file a tax return?</li></ul>		
<b>Unit Objectives:</b> Students will be able to: <ul style="list-style-type: none"><li>• Understand the difference between gross and net pay</li><li>• Identify common misconceptions about taxes</li><li>• Understand the difference between common tax returns</li><li>• Prepare a W-4 and 1040</li></ul>		
<b>Focus Standards Addressed in this Unit:</b> <ul style="list-style-type: none"><li>• 15.6.12.E - Assess the purpose, source, and impact of various taxes</li><li>• 15.1.12.M - Analyze and calculate gross pay and net pay</li><li>• NBEA Accounting 7.A - Develop a working knowledge of individual income tax procedures and requirements to comply with tax laws</li></ul>		

<p><b>Important Standards Addressed in this Unit:</b></p> <ul style="list-style-type: none"> <li>NBEA Personal Finance 2.A: Identify various forms of income and analyze factors that affect income as a part of the career decision-making process</li> </ul>		
<p><b>Misconceptions:</b></p> <ul style="list-style-type: none"> <li>Taxes do not take that much out of my pay.</li> <li>I do not need to file a tax return.</li> <li>My parents will file my taxes for me.</li> </ul>		
<p><b>Concepts/Content:</b></p> <ul style="list-style-type: none"> <li>Gross pay</li> <li>Net pay</li> <li>Payroll taxes</li> <li>Withholding/Allowance/Dependent</li> <li>Tax cycle</li> <li>W-2</li> <li>W-4</li> <li>1099 Div/Int</li> <li>1040</li> </ul>	<p><b>Competencies/Skills:</b></p> <ul style="list-style-type: none"> <li>Calculate gross and net pay by calculating the taxes that affect pay</li> <li>Complete and submit a W-4 and 1040</li> </ul>	<p><b>Description of Activities:</b></p> <ul style="list-style-type: none"> <li>Research: The Tax Cycle – Student will research dates of important events in the yearly tax schedule</li> <li>W-4 Form: Students will understand how to read and fill out a W-4 form</li> <li>W-2 Form: Identify the important parts of a W-2 form and why you need them</li> <li>1040 Form: Students will complete a 1040 form for multiple clients</li> </ul>
<p><b>Assessments:</b></p> <ul style="list-style-type: none"> <li>Exit tickets</li> <li>Student activity packets</li> <li>Completion of activities</li> </ul>		
<p><b>Interdisciplinary Connections:</b></p> <ul style="list-style-type: none"> <li>Accounting</li> </ul>	<p><b>Additional Resources:</b></p> <ul style="list-style-type: none"> <li>District approved textbook and materials</li> <li>District approved online resources: ex: NextGen Personal Finance Resources</li> </ul>	

<b>Subject:</b> Career & Financial Planning	<b>Grade:</b> 11-12	<b>Suggested Timeline:</b> 3 weeks
<b>Unit Title:</b> Banking Services		
<p><b>Unit Overview/Essential Understanding:</b> Students will be able to understand how a checking account works and the fees associated with different types of accounts. They will also gain knowledge on the trend to use online banking and mobile banking apps. Students will start to take a look into the different types of saving vehicles and why that is so important in reaching their financial goals.</p> <p><b>Essential Questions:</b></p> <ul style="list-style-type: none"> <li>• How does a checking account work?</li> <li>• How can fees affect the power of my money?</li> <li>• What are the benefits and costs of using online banking?</li> <li>• Why should I start saving/investing early?</li> <li>• What different methods should I use to save/invest?</li> </ul>		
<p><b>Unit Objectives:</b> Students will be able to:</p> <ul style="list-style-type: none"> <li>• Read a bank statement</li> <li>• Reconcile a checking account</li> <li>• Understand how to use online banking</li> <li>• Identify different types of savings strategies</li> </ul>		
<p><b>Focus Standards Addressed in this Unit:</b></p> <ul style="list-style-type: none"> <li>• 15.6.12.G - Identify strategies for personal financial management</li> <li>• 15.6.12.I - Analyze the functions of financial institutions</li> <li>• NBEA Personal Finance 4 - Evaluate savings and investment options to meet short and long-term goals</li> <li>• NBEA Personal Finance 6 - Evaluate services provided by financial deposit institutions to transfer funds</li> </ul>		

**Important Standards Addressed in this Unit:**

- NBEA Personal Finance 3 - Develop and evaluate a spending/saving plan

**Misconceptions:**

- Saving is easy.
- The banks do not make mistakes.
- I do not get charged fees.
- I do not need to reconcile my bank account.

**Concepts/Content:**

- Checking accounts
- Types of savings accounts
- Bank statement
- Overdrafts
- Online banking pros/cons
- Savings strategies
- Compound interest
- Why we do not save

**Competencies/Skills:**

- Understand why it is important to have a checking account and be able to read bank statements to help them avoid bank fees
- Understand the importance of compounding interest and how it relates to financial success
- Analyze the different types of savings vehicles and which vehicle is appropriate for different situations

**Description of Activities:**

- Checking account simulation: Students will keep a ledger of deposits and payments in a checking account and then reconcile the account at the end of the month
- Checking account analysis: Students will look at different checking accounts and what the pros/cons are of each and how they would fit best in different scenarios
- Saving strategies research: Students will research different types of saving strategies and apply the best one for them
- Saving vehicle research: Students will analyze the different types of saving vehicles and provide suggestions for different scenarios

**Assessments:**

- Bank reconciliation
- End of unit exam
- Exit tickets
- Student activity packet



**Interdisciplinary Connections:**

- Basic math calculations

**Additional Resources:**

- District approved textbook and materials
- District approved online resources: ex: NextGen Personal Finance Resources



<b>Subject:</b> Career & Financial Planning	<b>Grade:</b> 11-12	<b>Suggested Timeline:</b> 3 weeks
<b>Unit Title:</b> Credit		
<b>Unit Overview/Essential Understanding:</b> In this unit students will look at the many different types of credit. They will be exposed to information about mortgages, auto loans, credit cards, and basic credit terminology. Students will look at the long-term costs of debt and the trade-offs made when acquiring credit. The students will be able to calculate different loan terms to help understand the total cost of borrowing.		
<b>Essential Questions:</b> <ul style="list-style-type: none"><li>• How does credit work and what are the costs associated with it?</li><li>• What are the trade-offs for different types of credit and how do they affect me?</li><li>• How does the law of compounding interest hurt me when using credit?</li><li>• Where can I receive credit?</li><li>• How does my credit report affect my ability to get a loan?</li></ul>		
<b>Unit Objectives:</b> Students will be able to: <ul style="list-style-type: none"><li>• Understand the pros/cons of credit</li><li>• Explain the different types of fees associated with credit</li><li>• Calculate total cost of a loan</li><li>• Read an amortization table and understand how the payments are structured</li><li>• Compare different types of loans</li></ul>		
<b>Focus Standards Addressed in this Unit:</b> <ul style="list-style-type: none"><li>• 15.6.12.K - Analyze the impact of a positive or negative credit history</li><li>• 15.6.12.J - Analyze the total cost of a major purchase loan agreement using fixed and variable interest rates, calculated over time</li><li>• NBEA Personal Finance 7 - Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit</li></ul>		

**Important Standards Addressed in this Unit:**

- NBEA Personal Finance 6 - Evaluate services provided by financial deposit institutions to transfer funds

**Misconceptions:**

- Improving my credit history is easy.
- My loan is super cheap.
- All debt is bad.
- Compounding interest does not come into play in loans.

**Concepts/Content:**

- Types of credit
- Basics of credit cards
- Interest/APR
- Importance of credit history
- Student loans
- Mortgages
- Auto loans
- Amortization tables
- Consumer rights

**Competencies/Skills:**

- Analyze the total cost of loans
- Evaluate the different types of credit and how to utilize credit to help support financial goals
- Identify common pitfalls associated with different loans

**Description of Activities:**

- Interactive: Shady Sam- students will take the role of a loan shark and try to make the most amount of money by offering the worst loan based on three options
- Calculate: Using a Mortgage Calculator- students will look at different mortgages for different clients and help decide what the best mortgage offer is for the client
- Data Crunch: How Easy Is It To Get A Loan: students will analyze charts to answer questions based on different types of loans and their availability

**Assessments:**

- Student activity packets
- Exit tickets
- Budgeting Your Credit Card Payments

**Interdisciplinary Connections:**

- Percentage calculations

**Additional Resources:**

- District approved textbook and materials
- District approved online resources: ex: NextGen Personal Finance Resources

<b>Subject:</b> Career & Financial Planning	<b>Grade:</b> 11-12	<b>Suggested Timeline:</b> 2 weeks
<b>Unit Title:</b> Insurance		
<p><b>Unit Overview/Essential Understanding:</b> This unit students will be introduced to the many different types of insurance (Auto, Home, Medical, Life, etc.). For each types of insurance students will examine different types of plans and options and be able to explain the importance of each. They will also look into the factors that affect insurance pricing and the information needed to obtain insurance.</p> <p><b>Essential Questions:</b></p> <ul style="list-style-type: none"> <li>• How does the insurance market work?</li> <li>• What is the best type of auto/home/health/life policy for me?</li> <li>• What is the cost of not having health insurance?</li> <li>• How do I find a health insurance plan?</li> <li>• How do I decide how much insurance I need?</li> </ul>		
<p><b>Unit Objectives:</b> Students will be able to:</p> <ul style="list-style-type: none"> <li>• Identify risk and protection strategies</li> <li>• Discuss factors that affect insurance premiums</li> <li>• Choose an appropriate level/type of auto/life/home/medical insurance</li> <li>• Explain how health insurance works and the different types of plans</li> <li>• Investigate less common types of insurance (LTD, Phone insurance, supplemental)</li> </ul>		
<p><b>Focus Standards Addressed in this Unit:</b></p> <ul style="list-style-type: none"> <li>• 15.6.12. N - Compare and contrast various suppliers of insurance products and develop criteria to evaluate individual insurance needs</li> <li>• NBEA Personal Finance 8 - Analyze choices available to consumers for protection against risk and financial loss</li> </ul>		
<p><b>Important Standards Addressed in this Unit:</b></p> <ul style="list-style-type: none"> <li>• 15.1.12.X Analyze and perform breakeven and cost benefit analyses to support financial decisions</li> </ul>		



<p><b>Misconceptions:</b></p> <ul style="list-style-type: none"> <li>• I am careful I do not need insurance.</li> <li>• I cannot get insurance.</li> <li>• Someone else will be at fault and they will pay.</li> <li>• The more insurance I have the more they will sue me for.</li> </ul>		
<p><b>Concepts/Content:</b></p> <ul style="list-style-type: none"> <li>• Deductible</li> <li>• Premium</li> <li>• Risks factors</li> <li>• Co-insurance</li> <li>• Financial Risk</li> <li>• Life Insurance</li> <li>• Home Insurance</li> <li>• Auto Insurance</li> <li>• Health Insurance</li> <li>• Steps to lower insurance</li> </ul>	<p><b>Competencies/Skills:</b></p> <ul style="list-style-type: none"> <li>• Analyze the risk factors that affect their insurance premium</li> <li>• Select different insurance options for different points in their life and explain how it protects financial goals</li> <li>• Examine different scenarios and understand what their insurance policy will cover/not cover</li> </ul>	<p><b>Description of Activities:</b></p> <ul style="list-style-type: none"> <li>• Play: Types of Car Insurance – students will look at different scenarios and determine who is at fault and what type insurance would be able to help the people involved</li> <li>• Compare: Types of Health Insurance Plans - There are a lot of options when it comes to choosing a health insurance plan that works for you. Students will learn more about the types of health insurance plans available and what they will cost!</li> <li>• What’s Your Stuff Worth? – students will take an inventory of items and predict how much insurance they would need</li> </ul>
<p><b>Assessments:</b></p> <ul style="list-style-type: none"> <li>• Student activity packet</li> <li>• Exit tickets</li> <li>• Case Study: Like a Good Neighbor, Noelle is There</li> </ul>		
<p><b>Interdisciplinary Connections:</b></p> <ul style="list-style-type: none"> <li>• Percentage calculations</li> </ul>	<p><b>Additional Resources:</b></p> <ul style="list-style-type: none"> <li>• District approved textbook and materials</li> <li>• District approved online resources: ex: NextGen Personal Finance Resources</li> </ul>	

<b>Subject:</b> Career & Financial Planning	<b>Grade:</b> 11-12	<b>Suggested Timeline:</b> 2 weeks
<b>Unit Title:</b> Investing		
<p><b>Unit Overview/Essential Understanding:</b> In this unit students will gain an understanding of the different types of investing and how to invest. A strong emphasis will be put on the importance of starting early and understanding the fees associated with different investments and how they affect long-term financial goals.</p> <p><b>Essential Questions:</b></p> <ul style="list-style-type: none"> <li>• How does compound interest work?</li> <li>• What types of investments are the best for me?</li> <li>• How do I start an investment portfolio?</li> <li>• How much money do I need to retire?</li> </ul>		
<p><b>Unit Objectives:</b> Students will be able to:</p> <ul style="list-style-type: none"> <li>• Understand the power of compounding interest</li> <li>• Explain the difference between various investment options (401k, IRA, Roth IRA, etc.)</li> <li>• Explain the importance of diversification</li> <li>• Create their own portfolio of investments</li> <li>• Identify tax advantages of different investments</li> </ul>		
<p><b>Focus Standards Addressed in this Unit:</b></p> <ul style="list-style-type: none"> <li>• 15.6.12.P - Develop financial investment plans to accommodate various economic and personal scenarios</li> <li>• 15.6.12. R - Compare and contrast various investment plans to achieve goals of liquidity, income, and growth</li> <li>• NBEA Personal Finance 4 - Evaluate savings and investment options to meet short and long-term goals</li> </ul>		
<p><b>Important Standards Addressed in this Unit:</b></p> <ul style="list-style-type: none"> <li>• 15.1.12.X - Analyze and perform breakeven and cost benefit analyses to support financial decisions</li> </ul>		

<p><b>Misconceptions:</b></p> <ul style="list-style-type: none"> <li>• Social security will be enough for me to live on.</li> <li>• Investment fees do not affect my balance that much.</li> <li>• Investing is for rich people.</li> <li>• If I start by the time I am 40, I will have plenty of time to build wealth.</li> </ul>		
<p><b>Concepts/Content:</b></p> <ul style="list-style-type: none"> <li>• Stock</li> <li>• Dividend</li> <li>• Bond</li> <li>• 401k</li> <li>• 403b</li> <li>• IRA</li> <li>• Roth IRA</li> <li>• Compound interest</li> <li>• Tax benefits</li> <li>• Brokerage accounts and fees</li> <li>• App based investing</li> <li>• Timing the market</li> </ul>	<p><b>Competencies/Skills:</b></p> <ul style="list-style-type: none"> <li>• Analyze investing early benefits them</li> <li>• Determine what type of investment strategy is best for them</li> <li>• Calculate how fees affect their earning potential over a long period of time</li> <li>• Explain why diversification of investments is important and the tax implications on the investments</li> </ul>	<p><b>Description of Activities:</b></p> <ul style="list-style-type: none"> <li>• Analyze: Investing for Retirement- Students will work with charts to see the importance of investing early</li> <li>• Stock Performance: Students will compare different types of stocks</li> <li>• Calculate: Investment Fees - Students will take a closer look at how fees compare across different types of funds</li> <li>• Let's Make a Mutual Fund: Students will place different stock cards into mutual funds and build the best mutual fund they can</li> </ul>
<p><b>Assessments:</b></p> <ul style="list-style-type: none"> <li>• Student activity packet</li> <li>• Exit Tickets</li> <li>• Envision your retirement</li> </ul>		
<p><b>Interdisciplinary Connections:</b></p> <ul style="list-style-type: none"> <li>• Percentage calculations</li> </ul>	<p><b>Additional Resources:</b></p> <ul style="list-style-type: none"> <li>• District approved textbook and materials</li> <li>• District approved online resources: ex: NextGen Personal Finance Resources</li> </ul>	