



**TRENTON PUBLIC SCHOOLS:**  
**CURRICULUM GUIDE FOR:**  
**Finance II**

**Course Description**

Finance II is the second course in a three course sequence designed as a Program of Study under the guidelines of the New Jersey standards for Career and Technical Education. The class focuses on providing students with an understanding of the basics of business finance, insurance, and securities and investments utilizing the foundational knowledge of accounting from the first course in the sequence. Using a UbD format, the course will infuse theory into real-world simulations using technology and role-play as a basis of demonstrating mastery, in addition to formative and summative assessments for each unit and course.

**Pacing Guide**

Unit	Unit Name	Monthly Pacing Schedule	Approx. # of Total Days
1	Business Finance	Sep - Oct	30
2	Insurance	Nov - Dec	30
3	Securities and Investments	Jan - Feb	30



# TRENTON PUBLIC SCHOOLS: CURRICULUM GUIDE

## Unit 1: Business Finance

Pacing: Marking Periods 1 and First Half of 2

Content Area/Course: CTE Finance, General – Finance I

### Stage 1- Desired Results

#### NJ Core Content Curriculum Standards Addressed in this Unit

Finance Career Cluster Common Career Technical Core (FN)	9.3.12.FN.1. Utilize mathematical concepts, skills and problem solving to obtain necessary information for decision making in the finance industry.
	9.3.12.FN.2. Utilize tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.
	9.3.12.FN.3. Plan, staff, lead and organize human resources in finance to enhance employee productivity and job satisfaction.
	9.3.12.FN.4. Determine effective tools, techniques and systems to communicate and deliver value to finance customers.
	9.3.12.FN.5. Create and maintain positive, ongoing relationships with finance customers.
	9.3.12.FN.6. Plan, monitor and manage day-to-day activities to ensure effective and efficient finance operations.
	9.3.12.FN.7. Implement safety, health and environmental controls to ensure a safe and productive finance workplace.
	9.3.12.FN.8. Describe and follow laws, regulations and ethical standards that affect finance operations and transactions.
	9.3.12.FN.9. Plan, manage and maintain the use of financial resources to protect solvency.
	9.3.12.FN.10. Plan, organize and manage a finance organization/department.
	9.3.12.FN.11. Plan, monitor and manage day-to-day activities required to sustain continued business functioning.
	9.3.12.FN.12. Access, evaluate and disseminate financial information to enhance financial decision making.
	9.3.12.FN.13. Manage a financial product or service mix in order to market opportunities.
	9.3.12.FN.14. Employ financial risk-management strategies and techniques used to minimize business loss.



## TRENTON PUBLIC SCHOOLS: CURRICULUM GUIDE

Business Finance Pathway (FN-BF)	9.3.12.FN-BF.1. Describe and follow laws and regulations to manage business operations and transactions in corporate finance.
	9.3.12.FN-BF.2. Manage the use of financial resources to ensure business stability.
	9.3.12.FN-BF.3. Utilize career planning concepts, tools and strategies to explore, obtain and/or develop in a corporate finance career.
	9.3.12.FN-BF.4. Employ risk-management strategies and techniques in corporate finance to minimize business loss

### Common Core State Standards Addressed in this Unit

#### CC Reading Technical Subjects

CCR 11-12.1 Textual Evidence

CCR 11-12.2 Central ideas

CCR 11-12.3 Follow precisely complex multistep procedures

CCR 11-12.4 Symbols, key terms, and domain-specific words

CCR 11-12.5 Analyze structure of relationships among concepts

CCR 11-12.6 Analyze author's purpose and the question the author seeks to answer

CCR 11-12.7 Integrate and evaluate multiple sources to address a question or solve a problem

CCR 11-12.8 Evaluate and corroborate or challenge conclusions

CCR 11-12.9 Synthesize information from a range of sources coherently

CCR 9-10.10 Read and comprehend technical texts in the 11-12 text complexity band independently and proficiently

#### CC Writing Technical Subjects **Change to grades 11 - 12**

CCW 11-12.1 Write arguments focused on discipline-specific content

CCW 11-12.2 Write informative/explanatory texts

CCW 11-12.4 Produce clear and coherent writing

CCW 11-12.5 Develop and strengthen writing skills

CCW 11-12.6 Use technology to produce, publish, and update individual or shared writing

CCW 11-12.7 Conduct short and sustained research projects

CCW 11-12.8 Gather relevant information

CCW 11-12.9 Draw evidence from informational texts to support analysis, reflection, and research

CCW 11-12.10 Write routinely over extended time frames and shorter time frames for discipline-specific tasks, purposes, and audiences

#### CC Math

HSN.Q.A.1-5 Reason quantitatively and use units to solve problems

HSA.CED.A.1-3 Create equations that describe numbers or relationships

HSF.LE.A.1-4 Construct and compare linear, quadratic, and exponential models and solve problems

HSF.LE.B.5 Interpret expressions for functions in terms of the situation they model



## TRENTON PUBLIC SCHOOLS: CURRICULUM GUIDE

### **Big Ideas:** :

**Just as individuals must be able to manage their money and assets, so must businesses in order to be profitable.**

**Most businesses that fail do so because of poor financial decisions or lack of capital.**

### **Essential Questions**

- What is business or corporate finance?
- Why is government regulation necessary?
- Why is it important to make sound financial decisions?
- Why is it important to act in an ethical manner when dealing with business finances for your own company or other companies?
- Why is corporate finance a good career choice?

### **Enduring Understandings**

Students will understand that:

- Business finance can be affected by economic conditions, government regulations, and global events
- Proper financing is critical to business success
- There are several forms of financing available to businesses both short-term and long-term
- Not every business requires or should use the same type of financing
- Ethical behavior is necessary for long term success

### **What key knowledge and skills will students acquire as a result of this unit?**

#### **Content:**

Students will know:

- The importance of acting ethically
- The various sources of funding for businesses
- How to read financial statements
- The difference between revenues and profits
- How to analyze a company's annual report
- Basic business laws and regulations regarding corporate finance
- Career opportunities in the corporate finance field

#### **Skills:**

*Students will be able to:*

- Determine the appropriate sources of financing in various business scenarios
- Make ethical decisions based on facts given in a case study
- Analyze company annual reports and evaluate company financial needs based on risk analysis
- Synthesize information regarding government regulations and determine if a company is following government regulations and acting in a lawful manner
- Explore careers in corporate finance and determine the necessary skills and education needed to be successful in various positions.



## TRENTON PUBLIC SCHOOLS: CURRICULUM GUIDE

### Stage 2- Assessment

#### What evidence will show that students understand?

##### **Performance Tasks & Criteria:**

*(Align to NJCCCS & Common Core Standards)*

- Students will analyze case studies on ethics and decide appropriate courses of action based on the ethical principles learned in Finance I. Each student will then make a brief presentation on his/her conclusion of the appropriate ethical course of action to take based on the textual evidence and the central ideas given in each scenario.
- Each student will create an ongoing digital glossary of business finance terms as each term is learned. Each student will add his/her term and definition to the class word wall on a rotating basis.
- Using excel spreadsheets, students will analyze company annual reports, perform a risk analysis, and determine funding needs for the business as well as whether the business should receive additional funding from a financial institution.
- Using internet sites such as careers-in-finance.com, students will research careers in the business finance field and write a two page persuasive essay on why business finance is a good choice or not a good choice for a career. The purpose of the essay is to convince a friend or family member to pursue or not pursue a career in the accounting field.
- Following internet research and writing exercise, students in pairs will think of three reasons why business finance is a good career choice and give a mini-presentation, using Power Point or other visual media, of their choices to the rest of the class
- Cooperative Learning/Problem Based Learning – Using *Realityworks* Business Finance Simulation, students will “turnaround” a medium sized struggling manufacturing company (<http://store.realityworks.com/>). Students, in groups of three or four, will a run the manufacturing business for a period of at least one month.
- Unit test: Based on specific CPIs

#### What other evidence needs to be collected in light of Stage 1 Desired Results?

##### **Other Evidence (Formative & Summative):**

*(Align to NJCCCS & Common Core Standards)*

Online glossary checks  
Binders/Notebook checks  
Exit Slips  
Whip Around  
3-2-1 Strategy  
Quizzes/Chapter tests



**Stage 3 – Learning Plan**

**Instructional Activities/Strategies to enable students to achieve desired results:**

*(Align each activity/strategy to NJCCCS & Common Core Standards)*

- **Change this section**
- Direct teaching for foundational knowledge
- Writing component - Persuasive essay on a career in business finance (9.3.12.FN-BF.3.4, CCR 11-12.1, CCR 11-12.2, CCR 11-12.4, CCW 11-12.1, CCW 11-12.2, CCW 11-12.4, CCW 11-12.5, CCW 11-12.7, CCW 11-12.8, CCW 11-12.9, CCW 11-12.10)
- Writing component – Digital glossary of business finance terms (CCR 9-10.4)
- Information processing – Create Microsoft Excel spreadsheets to analyze company annual reports and run a risk analysis of the business and determine possible funding needs (9.3.12.FN.1, 9.3.12.FN.2, 9.3.12.FN.6, 9.3.12.FN.12, 9.3.12.BF.1, 2, & 4, HSN.Q.A.1-5, HSA.CED.A.1-3, 8.1.12.A.1)
- Problem Based Learning/Cooperative learning – “turnaround a virtual medium sized manufacturing company using Business Finance Simulation program (9.3.12.FN.1 – 14, 9.3.12.FN-BF.2 & 4, HSN.Q.A.1-5, HSA.CED.A.1-3, 8.1.12.A.1)
- Think/Pair/Share – Business Finance career choice mini presentation (9.3.12.Fin-BF.3)
- Project Based Learning: Case study analysis and presentations on ethical scenarios (9.3.12.FN.8, CCR 9-10.1, CCR 9-10.2, CCR 9-10.4, CCW 9-10.4, CCW 9-01.6, CCW 9-10.7)



## TRENTON PUBLIC SCHOOLS: CURRICULUM GUIDE

### **Accommodations for ELL and Special Education Students:**

Accommodations for ELL and special education students will be individually developed in conjunction with case managers and guidance counselors based upon Student IEPs or 504 plans.

### **Unit Resources**

- *Business Finance*, (or similar text) – by Les Dlabay and James Burrow
- *Ethics in the Workplace, 3<sup>rd</sup> ed.* (or similar text) – by Dean A. Bredeson and Keith Goree
- Microsoft Excel
- Laptop cart
- *Realityworks* Business Finance simulation (or similar simulation)

### **Technology Integration**

8.1.12.A.1 Construct a spreadsheet, enter data, and use mathematical or logical functions to manipulate data, generate charts and graphs, and interpret the results



# TRENTON PUBLIC SCHOOLS: CURRICULUM GUIDE

## Unit 2: Insurance

**Pacing:** Marking Periods Second Half of 2<sup>nd</sup> and First Half of 3<sup>rd</sup>

**Content Area/Course:** CTE Finance, General – Finance II

### Stage 1- Desired Results

#### NJ Core Content Curriculum Standards Addressed in this Unit

Finance Career Cluster Common Career Technical Core	9.3.12.FN.1. Utilize mathematical concepts, skills and problem solving to obtain necessary information for decision making in the finance industry.
	9.3.12.FN.2. Utilize tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.
	9.3.12.FN.3. Plan, staff, lead and organize human resources in finance to enhance employee productivity and job satisfaction.
	9.3.12.FN.4. Determine effective tools, techniques and systems to communicate and deliver value to finance customers.
	9.3.12.FN.5. Create and maintain positive, ongoing relationships with finance customers.
	9.3.12.FN.6. Plan, monitor and manage day-to-day activities to ensure effective and efficient finance operations.
	9.3.12.FN.7. Implement safety, health and environmental controls to ensure a safe and productive finance workplace.
	9.3.12.FN.8. Describe and follow laws, regulations and ethical standards that affect finance operations and transactions.
	9.3.12.FN.9. Plan, manage and maintain the use of financial resources to protect solvency.
	9.3.12.FN.10. Plan, organize and manage a finance organization/department.
	9.3.12.FN.11. Plan, monitor and manage day-to-day activities required to sustain continued business functioning.
	9.3.12.FN.12. Access, evaluate and disseminate financial information to enhance financial decision making.
	9.3.12.FN.13. Manage a financial product or service mix in order to market opportunities.
	9.3.12.FN.14. Employ financial risk-management strategies and techniques used to minimize business loss.





## TRENTON PUBLIC SCHOOLS: CURRICULUM GUIDE

Insurance Pathway (FN-INS)	9.3.12.FN-INS.1. Describe and follow laws and regulations to manage business operations and transactions in the insurance industry.
	9.3.12.FN-INS.2. Plan, monitor and manage day-to-day insurance organization activities.
	9.3.12.FN-INS.3. Utilize career planning concepts, tools and strategies to explore, obtain and/or develop in a career in insurance.
	9.3.12.FN-INS.4. Demonstrate underwriting techniques and strategies to evaluate the risk posed by potential insurance clients
	9.3.12.FN-INS.5. Determine client needs and wants and respond through planned, personalized communication to guide purchase decisions and enhance future insurance business opportunities



## TRENTON PUBLIC SCHOOLS: CURRICULUM GUIDE

### Common Core State Standards Addressed in this Unit

#### CC Reading Technical Subjects

CCR 9-10.1 Textual Evidence

CCR 9-10.2 Central ideas

CCR 9-10.3 Follow multistep procedures

CCR 9-10.4 Symbols, key terms, and domain-specific words

CCR 9-10.5 Analyze structure of relationships among concepts

CCR 9-10.6 Analyze author's purpose and the question the author seeks to answer

CCR 9-10.7 Translate quantitative or technical information expressed in words into visual forms and vice versa

CCR 9-10.8 Assess if reasoning and evidence support author's claim or recommendation for solving a technical problem

CCR 9-10.9 Compare/contrast findings from multiple sources noting support or contradictions from previous

explanations or accounts

CCR 9-10.10 Read and comprehend technical texts in the 9-10 text complexity band independently and proficiently

#### CC Writing Technical Subjects

CCW 9-10.1 Write arguments focused on discipline-specific content

CCW 9-10.2 Write informative/explanatory texts

CCW 9-10.4 Produce clear and coherent writing

CCW 9-10.5 Develop and strengthen writing skills

CCW 9-10.6 Use technology to produce, publish, and update individual or shared writing and display flexibly and dynamically

CCW 9-10.7 Conduct short and sustained research projects

CCW 9-10.8 Gather relevant information

CCW 9-10.9 Draw evidence from informational texts to support analysis, reflection, and research

CCW 9-10.10 Write routinely over extended time frames and shorter time frames for a discipline-specific task, purpose, and audience

#### CC Math

HSN.Q.A.1-5 Reason quantitatively and use units to solve problems

HSA.CED.A.1-3 Create equations that describe numbers or relationships

HSF.LE.A.1-4 Construct and compare linear, quadratic, and exponential models and solve problems

HSF.LE.B.5 Interpret expressions for functions in terms of the situation they model

#### **Big Idea(s):**

**The purpose of insurance is to mitigate risks faced by individuals or businesses and protect assets.**



## TRENTON PUBLIC SCHOOLS: CURRICULUM GUIDE

### Essential Questions

- Why should people have insurance?
- Why should businesses have insurance?
- Why is it necessary to have government laws and regulations regarding insurance?
- Who should choose a career in the insurance industry?
- What types of jobs are there in the insurance industry?
- Why are good client relations so important in the insurance field?
- Why should insurance companies act ethically?

### Enduring Understandings

Students will understand that:

- Individuals and businesses purchase insurance to mitigate risk.
- Good customer relations is necessary for insurance companies to be successful
- Banks, as well as individuals must manage their assets appropriately
- Laws and regulations controlling insurance companies are necessary to protect the individual consumer, businesses, and the economy
- The insurance industry offers a wide choice of well-paying and satisfying careers for those who are willing to work hard and acquire the needed skills
- As individuals must act ethically, so to must corporations, including insurance companies.

### What key knowledge and skills will students acquire as a result of this unit?

#### **Content:**

*Students will know:*

- How to create a plan to foster good customer relations
- Various insurance industry regulations and laws and the reasons they are needed
- How to manage day-to-day insurance company operations
- How to communicate with customers to determine their needs
- How to research insurance careers using internet tools, speaking with insurance brokers, and speaking with career counselors

#### **Skills:**

*Students will be able to:*

- Create customer communications letters and brochures to attract new customers and foster good customer relations
- Explain various insurance industry laws and regulations and analyze why they are needed.
- Analyze risk posed by potential customers by utilizing underwriting techniques and strategies.
- Run a virtual insurance company's day-to-day operations.



## **Stage 2- Assessment**

### **What evidence will show that students understand?**

#### **Performance Tasks & Criteria:** *(Align to NJCCCS & Common Core Standards)*

- Using the internet to conduct a search, create an organizational chart for a mutual insurance company and a stock insurance company. Using a PowerPoint presentation explain your organization charts and the differences between the major two types of insurance companies.
- In student groups of four to six, create and operate a virtual insurance company utilizing a mutual insurance structure or a stock organization structure. Each structure must contain an underwriting department to assess risks of new clients, and operations department to conduct day-to-day operations, and a claims department. The insurance company can be an automobile insurance company, a medical insurance company, a life insurance company, or a full service insurance company. The virtual insurance company must operate for at least three weeks and create a profit/loss statement utilizing an excel spreadsheet based on accounting knowledge learned in Finance I.
- Create three scenarios about ethical dilemmas that might be faced by an insurance broker, a claimant, and an insurance beneficiary. Distribute the scenarios to three partners and have them “solve” the scenario in an ethical manner.
- Create a marketing survey to determine client needs. Based the results of the survey, create a marketing brochure and client communications letters to sell the appropriate products to your client base.
- Research careers in the insurance industry through use of career exploration tools write an expository essay on the benefits of an insurance career.
- Create a graphic organizer of various insurance laws and regulations based on type of insurance (life, health, auto. commercial. etc.).

### **What other evidence needs to be collected in light of Stage 1 Desired Results?**

#### **Other Evidence (Formative & Summative):** *(Align to NJCCCS & Common Core Standards)*

Binders/Notebook checks  
Exit Slips  
Whip Around  
3-2-1 Strategy  
Quizzes/Chapter tests



**Stage 3 – Learning Plan**

**Instructional Activities/Strategies to enable students to achieve desired results:**

*(Align each activity/strategy to NJCCCS & Common Core Standards)*

Update this section

- Direct teaching for foundational knowledge
- Writing component - Expository essay on careers in the insurance field (9.3.12.FN-INS.3, CCW 9-10.1, CCW 9-10.2, CCW 9-10.4, CCW 9-10.5)
- Math component - Profit and Loss accounting report and Excel spreadsheets (9.3.12.FN.1, 9.3.12.FN-INS.2, 4, HSN.Q.A.1-5, HSA.CED.A.1-3)
- Cooperative learning – Creating and operating a virtual insurance company (9.3.12.FN.1 – 14, 9.3.12.FN-INS.2.)
- Think/Pair/Share – marketing brochures and letters (9.3.12.FN-INS.5, CCR 9-10.4, CCW 9-10. 1, 2, 4, 5, 6)
- Cooperative learning – Ethical dilemmas exercises (9.3.12.FN.8, CCR 9-10.2, CCR 9-10.4., CCW 9-10.1)
- Project Based Learning: Creating and operating a virtual insurance company (9.3.12.FN-INS.2, 4, & 5)
- Visual learning – Graphic organizer on insurance laws and regulations (9.3.12.FN.8, 9.3.12.FN-INS.1, CCR 9-10.4, CCW 9-10.7, CCW 9-10.8)
- Research project on careers in the insurance industry (9.3.12.FN-INS.3, CCW 9-10.1, CCW 9-10.2. CCW 9-10.4. CCW 9-10.5)



## TRENTON PUBLIC SCHOOLS: CURRICULUM GUIDE

### **Accommodations for ELL and Special Education Students:**

Accommodations for ELL and special education students will be individually developed in conjunction with case managers and guidance counselors based upon Student IEPs or 504 plans.

### **Unit Resources**

- *Ethics in the Workplace, 3<sup>rd</sup> ed.* (or similar text) – by Dean A. Bredeson and Keith Goree
- *Business and Personal Finance* – (or similar text) Chapters 13 and 14 by Jack Kapoor, Les Dlabay, Robert Hughes, and William Hoyt
- *Risk Management for Enterprises and Individuals*  
(<http://www.saylor.org/site/textbooks/Risk%20Management%20for%20Enterprises%20and%20Individuals.pdf>) by the Saylor Foundation (online text)
- Microsoft Excel
- Laptop cart
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### **Technology Integration**

8.1.12.A.1 Construct a spreadsheet, enter data, and use mathematical or logical functions to manipulate data, generate charts and graphs, and interpret the results



# TRENTON PUBLIC SCHOOLS: CURRICULUM GUIDE

## Unit 3: Securities and Investments

**Pacing:** Marking Periods Second half of 3<sup>rd</sup> and 4<sup>th</sup>

**Content Area/Course:** CTE Finance, General – Finance II

### Stage 1- Desired Results

#### NJ Core Content Curriculum Standards Addressed in this Unit

Finance Career Cluster Common Career Technical Core (FN)	9.3.12.FN.1. Utilize mathematical concepts, skills and problem solving to obtain necessary information for decision making in the finance industry.
	9.3.12.FN.2. Utilize tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.
	9.3.12.FN.3. Plan, staff, lead and organize human resources in finance to enhance employee productivity and job satisfaction.
	9.3.12.FN.4. Determine effective tools, techniques and systems to communicate and deliver value to finance customers.
	9.3.12.FN.5. Create and maintain positive, ongoing relationships with finance customers.
	9.3.12.FN.6. Plan, monitor and manage day-to-day activities to ensure effective and efficient finance operations.
	9.3.12.FN.7. Implement safety, health and environmental controls to ensure a safe and productive finance workplace.
	9.3.12.FN.8. Describe and follow laws, regulations and ethical standards that affect finance operations and transactions.
	9.3.12.FN.9. Plan, manage and maintain the use of financial resources to protect solvency.
	9.3.12.FN.10. Plan, organize and manage a finance organization/department.
	9.3.12.FN.11. Plan, monitor and manage day-to-day activities required to sustain continued business functioning.
	9.3.12.FN.12. Access, evaluate and disseminate financial information to enhance financial decision making.
	9.3.12.FN.13. Manage a financial product or service mix in order to market opportunities.
	9.3.12.FN.14. Employ financial risk-management strategies and techniques used to minimize business loss.



## TRENTON PUBLIC SCHOOLS: CURRICULUM GUIDE

Securities and Investments Pathway (FN-SEC)	9.3.12.FN-SEC.1. Describe and follow laws and regulations to manage business operations and transactions in the securities and investments industry.
	9.3.12.FN-SEC.2. Manage the use of financial resources to perform key duties in the securities and investments industry.
	9.3.12.FN-SEC.3. Plan, monitor and manage day-to-day securities and investments operations.
	9.3.12.FN-SEC.4. Utilize career planning concepts, tools and strategies to explore, obtain and/or develop in a securities and investments career.
	9.3.12.FN-SEC.5. Determine client needs and wants and respond through planned, personalized communication to guide purchase decisions and enhance future securities and investments opportunities.

### Common Core State Standards Addressed in this Unit

#### CC Reading Technical Subjects

CCR 9-10.1 Textual Evidence

CCR 9-10.2 Central ideas

CCR 9-10.3 Follow multistep procedures

CCR 9-10.4 Symbols, key terms, and domain-specific words

CCR 9-10.5 Analyze structure of relationships among concepts

CCR 9-10.6 Analyze author's purpose and the question the author seeks to answer

CCR 9-10.7 Translate quantitative or technical information expressed in words into visual forms and vice versa

CCR 9-10.8 Assess if reasoning and evidence support author's claim or recommendation for solving a technical problem

CCR 9-10.9 Compare/contrast findings from multiple sources noting support or contradictions from previous explanations or accounts

CCR 9-10.10 Read and comprehend technical texts in the 9-10 text complexity band independently and proficiently

#### CC Writing Technical Subjects

CCW 9-10.1 Write arguments focused on discipline-specific content

CCW 9-10.2 Write informative/explanatory texts

CCW 9-10.4 Produce clear and coherent writing

CCW 9-10.5 Develop and strengthen writing skills

CCW 9-10.6 Use technology to produce, publish, and update individual or shared writing and display flexibly and dynamically

CCW 9-10.7 Conduct short and sustained research projects

CCW 9-10.8 Gather relevant information

CCW 9-10.9 Draw evidence from informational texts to support analysis, reflection, and research

CCW 9-10.10 Write routinely over extended time frames and shorter time frames for a discipline-specific task, purpose, and audience

#### CC Math

HSN.Q.A.1-5 Reason quantitatively and use units to solve problems

HSA.CED.A.1-3 Create equations that describe numbers or relationships

HSF.LE.A.1-4 Construct and compare linear, quadratic, and exponential models and solve problems





## TRENTON PUBLIC SCHOOLS: CURRICULUM GUIDE

### Big Idea(s):

**In order to stay ahead of inflation and make your money grow, savings accounts may not be enough. Therefore, many individuals and businesses investment some of their monies in stocks, bonds, and other investment vehicles.**

### Essential Questions

- Why should people invest?
- Why should businesses invest?
- Why is it necessary to have government laws and regulations regarding securities and investments?
- Who should choose a career in the securities and investments?
- What types of jobs are there in the securities and investments industry?
- Why are good client relations so important in the securities and investment field?
- Why should securities and investment companies act ethically?

### Enduring Understandings

Students will understand that:

- Good customer relations is necessary for securities and investment firms to be successful
- Savings accounts are not enough to keep pace with inflation
- Laws and regulations controlling securities and investment firms are necessary to protect the individual consumer and the economy
- The securities and investments industry offers a wide choice of well-paying and satisfying careers for those who are willing to work hard and acquire the needed skills
- As individuals must act ethically, so to must corporations, including securities and investment firms.

### What key knowledge and skills will students acquire as a result of this unit?

#### **Content:**

*Students will know:*

- How to create a plan to foster good customer relations
- Various securities and investment industry regulations and laws and the reasons they are needed
- How to manage day-to-day securities and investments firm operations
- How to communicate with customers to determine their needs
- How to research securities and investment careers using internet tools, speaking with securities and investment brokers, and speaking with career counselors

#### **Skills:**

*Students will be able to:*

- Create customer communications letters and brochures to attract new customers and foster good customer relations
- Explain various securities and investments laws and regulations and analyze why they are needed.
- Evaluate financial resources and manage them to ensure high returns for clients (stock market game).
- Manage a virtual securities and investment firm's day-to-day operations.



## TRENTON PUBLIC SCHOOLS: CURRICULUM GUIDE

### **Stage 2- Assessment**

#### **Performance Tasks & Criteria:**

*(Align to NJCCCS & Common Core Standards)*

- In pairs, create a ten minute PowerPoint presentation on securities and investments laws and regulations and present it to the rest of the class
- Create and operate a virtual securities and investments firm using a utilizing a investment bank management structure (research investment banking organizational chart). The investment bank will be operated for at least three weeks.
- Create the appropriate accounting reports and excel spreadsheets to operate the virtual investment bank ensuring a secure investment environment for the investment bank and its customers
- Using an internet survey tool, create an online survey to determine the needs of your investment bank's clientele, then create a communications program to announce new products to your clients.
- Research careers in the securities and investments industry through use of career exploration tools and then create a multimedia presentation to inform your audience about your findings.
- Students, in groups of three, will be divided into investment teams and participate in the TD Bank Stock market investment game for a period of three weeks.
- Using a debate format, argue why the government was ethical or unethical when it bailed out Wall Street in the recent "Great Recession" but did not bail out "Main Street"

#### **What other evidence needs to be collected in light of Stage 1 Desired Results?**

#### **Other Evidence (Formative & Summative):**

*(Align to NJCCCS & Common Core Standards)*

Binders/Notebook checks  
Exit Slips  
Whip Around  
3-2-1 Strategy  
Quizzes/Chapter tests



**Stage 3 – Learning Plan**

**Instructional Activities/Strategies to enable students to achieve desired results:**

*(Align each activity/strategy to NJCCCS & Common Core Standards)*

- Direct teaching for foundational knowledge
- Writing component - Create a communications program (multi-part) to introduce clients to new products of a virtual investment bank (9.3.12.FN.4, 9.3.12.FN-SEC.5, CCR 9-10.4, CCW 9-10. 1, 2, 4, 5, 6, 7, 8)
- Math component - Accounting reports and Excel spreadsheets (9.3.12.FN.1, 9.3.12.FN-SEC2, HSN.Q.A.1-5)
- Cooperative learning – Creating and operating a virtual investment bank. (9.3.12.FN-SEC.1, 9.3.12.FN-SEC.2)
- Cooperative learning – Stock market game (9.3.12.FN.2, 9.3.12.FN-SEC.2, HSN.Q.A.1-5)
- Think/Pair/Share – PowerPoint presentation on securities and investment laws and regulations (9.3.12.FN-SEC.1, CCR 9-10.4, CCW 9-10. 1, 2, 4, 5, 6, 7, 8, 9, 10, 8.1.12.A.1)
- Project Based Learning: Creating and operating a virtual bank (9.3.12.FN-BNK. 3-7)
- Visual learning – PowerPoint presentation on securities and investments laws and regulations (9.3.12.FN.8, 9.3.12.FN-BNK.1, 8.1.12.A.1, CCR 9-10.4, CCW 9-10.7, CCW 9-10.8)
- Research project on careers in securities and investments (9.3.12.FN-SEC.4, CCW 9-10.7 - 10, 8.1.12.A.1 )
- Debate – Bailouts Wall Street versus main Street – was the U.S. government ethical in its decisions? (9.3.12.FN.8)



**Accommodations for ELL and Special Education Students:**

Accommodations for ELL and special education students will be individually developed in conjunction with case managers and guidance counselors based upon Student IEPs or 504 plans.

**Unit Resources**

- *Ethics in the Workplace, 3<sup>rd</sup> ed.* (or similar text) – by Dean A. Bredeson and Keith Goree
- *Business and Personal Finance* – (or similar text) Chapters 8 - 11 by Jack Kapoor, Les Dlabay, Robert Hughes, and William Hoyt
- TD Bank Virtual Stock Market Game - <http://virtualstockmarket.tdbank.com/>
- Microsoft Excel
- Laptop cart

**Technology Integration**

8.1.12. A.1 Construct a spreadsheet, enter data, and use mathematical or logical functions to manipulate data, generate charts and graphs, and interpret the results