

CTE/ROP Business and Financial Markets I

San Diego County Office of Education - Sweetwater Union High School District Pacing Guide/Course Description

Course Length: 2 Semesters	Classroom Instruction: 180 hours
SUHSD Course Number:	Grade Level: 11
SDCOE Course Number:	SDCOE Total Hours: 540
CBEDS Number/Title:	Year of Implementation: 2012-2013
Course Pre-requisites: None	Articulation (school/credits): None
CTE Industry Sector: Finance and Business	CTE Pathway(s): Accounting Services, Banking and Related Services, Business Financial Management
Job Titles: Sales Agents, Sales Managers, Financial Analyst, Accountants, Marketing Managers, Financial Managers, Branch Managers, Public Relation Specialist	
Credential Information: Preliminary or Clear Full-Time Designated Subjects CTE Teaching Credential in Finance and Business	
Required Textbooks: None	
<p>Course Description: This course deals with a great breadth and depth of financial topics, and focuses on the study of financial markets and institutions, including in particular the study of money, banking, and financial planning. Recent developments in both theory and practice have made this a highly dynamic field. For example, traditional conceptions of money must now be broadened to include electronic forms of money. Major topics include: Economic Fundamentals (imbedded throughout the course), Financial Planning, Bank Operations, Business Law, Literacy Skills, and Internship Preparation and Readiness. The rigor and relevance of this course recognized by the San Diego Community College District, which offers students 3 units of credit for earning an “A” or a “B” in the course.</p> <p>Business and Financial Markets I students will be concurrently enrolled in U.S History, AOF Junior English, and computer Applications. The overall goal of this course is to develop each student’s critical thinking, reading, and writing skills.</p>	

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Semester 1

Unit 1: Introduction
Unit 2: Banking Operations
Unit 3: Securities Operations

Semester 2

Unit 4: Insurance Operations
Unit 5: International Finance
Unit 6: Financial Planning – Part 1

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<u>Semester 1 - Unit 1 – Introduction (10 hours)</u>			
Competencies	Standards	Suggested Pacing	Resources/Materials
<p>1A – Completed class orientation.</p> <p>1B - Understands course objectives/expectations.</p> <p>1C - Understands industry overview.</p>	<p><u>Career Technical Education:</u> *FAB/BRSP/ B2.1 Know basic banking concepts and terms.</p> <p><u>Core Academic:</u> *FAB/A/1.3HSS/ECON/G12/ (12.2.9) Describe the functions of the financial markets.</p>	<p>1A - Orientation</p> <p>1B - Course Objectives/Expectations</p> <p>1C - Industry Overview</p>	<p><u>Teacher Resources:</u></p> <p><u>Student Resources:</u></p>

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<p>cash drawer limits and where they store additional cash. 2M - Demonstrates knowledge of the purpose of check cashing policies and how to apply them. B. U.S. Banking Today 2A - Understands the difference between banks and credit unions. 2B - Uses technology in banks. 2C - Researches Community Reinvestment Act. 2D - Researches Check 21, Patriot Act, and Bank Security Act. 2E- Identifies retail banking procedures. 2F- Recognizes and implements banking ethics: money laundering. 2G - Identifies bank assets and liabilities. 2H - Understands the importance of maintaining excellent customer service/loyalty. 2I - Opens new accounts. 2J - Understands the teller's role. 2K- Understands check clearance and profit. 2L- Understands technology and bank theft. 2M - Identifies operations personnel responsibilities. 2N - Understands compliance.</p>			
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<u>Semester 1 - Unit 3 – Securities Operations (40 hours)</u>			
Competencies	Standards	Suggested Pacing	Resources/Materials
<p>3A - Researches capital markets, stock exchanges and securities firms.</p> <p>3B - Understands the importance of sales support.</p> <p>3C - Recognizes core business.</p> <p>3D - Opens new accounts.</p> <p>3E - Understands asset management.</p> <p>3F - Understands good ethics and tolerance of clients.</p> <p>3G - Compares fundamental vs. technical analysis.</p> <p>3H - Understands national (firm) research support.</p> <p>3I - Utilizes office research materials and outside (non-firm) research.</p> <p>3J - Makes purchases and completes sales.</p> <p>3K - Engages in trade processing.</p> <p>3L - Makes decisions based on trade comparisons.</p> <p>3M - Understands margin accounts, securities clearance, and dividends.</p> <p>3N - Describes the process of a public offering and the brokerage firm's role in issuing new stocks and debt securities.</p> <p>3O - Explains the role of regulatory organizations and licensing requirements for the industry.</p>	<p><u>Career Technical Education:</u> *FAB/BRSP/ B1.3 Demonstrate basic selling techniques to assist customers in making an informed buying decision. C2.1 Know when and how to use correct procedures at the classroom level (e.g., attendance; observations; evaluations; illness, incident, accident, and injury reports). <u>Core Academic:</u> *FAB/A/1.3HSS/ECON/G12/ (12.2.9) Describe the functions of the financial markets.</p>	<p>3A - Capital Markets and Securities Firms</p> <p>3B - Sales Support</p> <p>3C - Research</p> <p>3D - Support Services</p>	<p><u>Teacher Resources:</u></p> <p><u>Student Resources:</u></p>

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<p>3P - Describes a full-service securities brokerage office's organization and function.</p> <p>3Q - Demonstrates knowledge of securities industry terminology.</p> <p>3R - Knows about different types of investment securities.</p> <p>3S - Describes the process of a public offering and the brokerage firm's role in issuing new stocks and debt securities.</p> <p>3T - Explains the role of regulatory organizations and licensing requirements for the industry.</p> <p>3U - Describes a full-service securities brokerage office's organization and function.</p> <p>3V Reads stock and bond quotes.</p> <p>3W Computes a stock's return.</p> <p>3X Explains market factors that affect prices of stocks and bonds and mechanics of processing a stock or bond trade.</p> <p>3Y Understands basic principles of asset allocation.</p> <p>3Z Describes methods of prospecting and client acquisition.</p>			
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<u>Semester 2 - Unit 4 – Insurance Operations (30 hours)</u>			
Competencies	Standards	Suggested Pacing	Resources/Materials
<p>4A Researches what insurance is and why people buy it.</p> <p>4B Researches the history of the insurance industry.</p> <p>4C Identifies how do insurers make a profit.</p> <p>4D Researches retail products and Services.</p> <p>4E Compares automobile insurance products.</p> <p>4F Compares homeowner insurance products.</p> <p>4G Compares business insurance products.</p> <p>4H Compares health insurance products.</p> <p>4I Compares life insurance products.</p> <p>4J Compares disability insurance products.</p> <p>4K Explains the process and benefits of obtaining Renter's Insurance.</p> <p>4L Compares and contrasts the various types of risk and related insurance products.</p> <p>4M Describes insurance and which losses can be recovered.</p> <p>4N Describes the types of insurance lines and products.</p> <p>4O Explains the factors that affect the cost of insurance to policyholders.</p> <p>4P Explains how insurance can be purchased.</p>	<p><u>Career Technical Education:</u> *FAB/BRSP/ C4.1 Understand the state and federal environmental and safety regulations and the use of material safety data sheets as they relate to the education industry. C4.2 Know the staff procedures, duties, and responsibilities related to safety, emergency, and disaster preparedness plans.</p> <p><u>Core Academic:</u> *FAB/A/1.3HSS/ECON/G12/ (12.2.9) Describe the functions of the financial markets.</p>	<p>4A - Insurance Sales and Marketing</p>	<p><u>Teacher Resources:</u></p> <p><u>Student Resources:</u></p>

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<p>4Q Describes how insurance can provide economic security.</p> <p>4R Identifies insurance forms.</p> <p>4S Describes licensing requirements.</p> <p>4T Identifies the skill set needed to work in the insurance industry.</p> <p>6. INTERNATIONAL FINANCE – The student:</p> <p>4A Uses appropriate definitions.</p> <p>4B Understands the role of international finance.</p> <p>4C Researches conditions to entering foreign markets.</p> <p>4D Researches multinational companies.</p> <p>4E Researches direct and indirect foreign investment.</p> <p>4F Identifies international business problems.</p> <p>4G Calculates exchange rates.</p> <p>4H Compares foreign currency markets.</p> <p>4I Compares futures and forward markets.</p> <p>4J Researches monetary institutions.</p> <p>4K Recognizes the importance of interest and inflation rates.</p> <p>4L Understands Government Policies on Exchange Rates.</p> <p>4M Recognizes the benefits and challenges of international trade.</p> <p>4N Researches benefits of trade.</p> <p>4O Researches trade</p>			
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<p>barriers. 4P Researches trade documentation and financing. 4Q Researches the European Economic Community. 4R Researches NAFTA. 4S Identifies emerging markets. 4T Identifies international financial markets. 4U Researches financial centers. 4V Researches the effects of globalization. 4W Understands international bond market.</p>			
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<u>Semester 2 - Unit 5 – International Finance (30 hours)</u>			
Competencies	Standards	Suggested Pacing	Resources/Materials
<p>5A Uses appropriate definitions.</p> <p>5B Understands the role of international finance.</p> <p>5C Researches conditions to entering foreign markets.</p> <p>5D Researches multinational companies.</p> <p>5E Researches direct and indirect foreign investment.</p> <p>5F Identifies international business problems.</p> <p>5G Calculates exchange rates.</p> <p>5H Compares foreign currency markets.</p> <p>5I Compares futures and forward markets.</p> <p>5J Researches monetary institutions.</p> <p>5K Recognizes the importance of interest and inflation rates.</p> <p>5L Understands Government Policies on Exchange Rates.</p> <p>5M Recognizes the benefits and challenges of international trade.</p> <p>5N Researches benefits of trade.</p> <p>5O Researches trade barriers.</p> <p>5P Researches trade documentation and financing.</p> <p>5Q Researches the European Economic Community.</p> <p>5R Researches NAFTA.</p>	<p><u>Career Technical Education:</u> *FAB/BRSP/ C2.1 Know when and how to use correct procedures at the classroom level (e.g., attendance; observations; evaluations; illness, incident, accident, and injury reports). C2.4 Understand the components of professionalism and how to practice professional behaviors. <u>Core Academic:</u> *FAB/A/1.3HSS/ECON/G12/ (12.2.9) Describe the functions of the financial markets.</p>	<p>5A - Introduction</p> <p>5B - International Business</p> <p>5C - International Monetary System</p> <p>5D - International Trade</p> <p>5E - International Financial Markets</p>	<p><u>Teacher Resources:</u></p> <p><u>Student Resources:</u></p>

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<p>5S Identifies emerging markets. 5T Identifies international financial markets. 5U Researches financial centers. 5V Researches the effects of globalization. 5W Understands international bond market.</p>			
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<u>Semester 2 - Unit 6 – Financial Planning Part 1 (30 hours)</u>			
Competencies	Standards	Suggested Pacing	Resources/Materials
<p>6A Completes financial record keeping and budgeting activities.</p> <p>6B Analyzes the income statement.</p>	<p><u>Career Technical Education:</u> *FAB/ASVP/ A1.2 Examine, analyze, and categorize financial transactions. A1.3 Complete the accounting cycles for a service business and a merchandise business. *FAB/BRSP/ B2.1 Know basic banking concepts and terms. <u>Core Academic:</u> *FAB/A/1.1M/MR/G7/ (1.1) Analyze problems by identifying relationships, distinguishing relevant from irrelevant information, identifying missing information, sequencing and prioritizing information, and observing patterns. (2.1) Use estimation to verify the reasonableness of calculated results. (2.2) Apply strategies and results from simpler problems to more complex problems. (2.3) Estimate unknown quantities graphically and solve for them by using logical reasoning and arithmetic and algebraic techniques.</p>	<p>6A - Financial Record Keeping and Budgeting</p> <p>6B - Borrowing and Lending</p>	<p><u>Teacher Resources:</u></p> <p><u>Student Resources:</u></p>