

CTE/ROP Business and Financial Markets II

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, 12
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 part of the National Academy Foundation’s Academy of Finance (AOF) program, and is designed to expose students to a wide variety of topic that will help prepare them for further study and/or careers in the financial services. Major units deal with: Investments, Insurance and Mortgage Operations, and, especially, International Finance.</p> <p>The International Finance unit is designed to provide students with an in-depth understanding of international business and global trade. Students will develop knowledge of the cultural, social, political, legal and economic factors and conditions that interact to create the international business environment. Concepts covered include economic systems, resources, industries, technology, balance of payments and foreign exchange. In addition, the key concepts of cultural and social factors such as: language, education, religion, values and customs, and social relationships will be examined as related to conducting business in a global economy. Furthermore, studies will include foreign stock, bond, futures, and currency markets, along with government structures, political stability and government policies toward business.</p> <p>Course curriculum and activities were designed in the close cooperation with member of the AOF Advisory Board, who is actively engaged in these areas of business. The rigor and relevance of this course is 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>	

CTE/ROP Business and Financial Markets II

Semester 1

Unit 1: Review Banking Operations

Unit 2: Review Securities Operations

Unit 3: Financial Planning

Unit 4: Investments

Semester 2

Unit 1: Investments Part 2

Unit 2: Mortgage Industry

Unit 3: All Aspects of the Industry

Unit 4: Occupational Knowledge and Skills

Unit 5: Workplace basics

Unit 6: Job acquisition skills

CTE/ROP Business and Financial Markets II

<u>Semester 1 - Unit 1 – Review Banking Operations (5 hours)</u>			
Competencies	Standards	Suggested Pacing	Resources/Materials
<p>2A - Understands the importance of banking.</p> <p>2B - Understands various financial services.</p> <p>2C - Explains the history and purpose of deposit and non-deposit financial institutions.</p>	<p><u>Career Technical Education:</u> *FAB/BRSP/ B1.3 Demonstrate basic selling techniques to assist customers in making an informed buying decision. B2.1 Know basic banking concepts and terms. *FAB/CSP B12.3 Know the services provided by various financial institutions and departments of government. <u>Core Academic:</u> *FAB/A/1.3HSS/ECON/G12/ (12.2.9) Describe the functions of the financial markets.</p>	<p>2A - Banks and the economy</p> <p>2B - U.S. Banking Today</p> <p>2C - Banking Operations</p>	<p><u>Teacher and Student Resources:</u></p> <p><i>*Textbook:</i> International Business, 2nd edition, Dlabay Global Economy Personal Finance, 6th edition, by Kapoor et al Global Finance, 2nd edition, by Eng et al <i>*Supplemental Instructional Materials:</i> -Wall Street Journal, Classroom Edition -Wall Street Journal, Online Edition -Principles of Risk Management and Insurance, by George Rejda -Investments Competence software program -Choice, Chance, and Control multimedia program from the N.Y. College of Insurance -InVest insurance instructional module -Federal National Mortgage Association (Fannie Mae) instructional booklets -Communications 2000 multimedia workplace communication skills modules -Numerous finance videos created by academia and industry -Numerous websites dedicated to investments, the mortgage industry, and international finance</p>

CTE/ROP Business and Financial Markets II

<u>Semester 1 - Unit 2 – Review Securities Operations (5 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><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 and Student Resources:</u></p> <p><i>*Textbook:</i> International Business, 2nd edition, Dlabay Global Economy Personal Finance, 6th edition, by Kapoor et al Global Finance, 2nd edition, by Eng et al <i>*Supplemental Instructional Materials:</i> -Wall Street Journal, Classroom Edition -Wall Street Journal, Online Edition -Principles of Risk Management and Insurance, by George Rejda -Investments Competence software program -Choice, Chance, and Control multimedia program from the N.Y. College of Insurance -InVest insurance instructional module -Federal National Mortgage Association (Fannie Mae) instructional booklets -Communications 2000 multimedia workplace communication skills modules -Numerous finance videos created by academia and industry -Numerous websites dedicated to investments, the mortgage industry, and international finance</p>

CTE/ROP Business and Financial Markets II

<u>Semester 1 - Unit 3 – Financial Planning Part 2</u>			
Competencies	Standards	Suggested Pacing	Resources/Materials
<p>6C Analyzes the balance sheet.</p> <p>6D Researches salaries associated with various careers and create a budget with an understanding of needs vs. wants.</p> <p>6E Analyzes end of period variances.</p> <p>6F Writes checks, maintains check register and reconciles balance.</p> <p>6G When expenditures exceed income see the need for credit.</p> <p>6H Understands the usefulness of a credit card.</p> <p>6I Goes through the process of obtaining a car loan.</p> <p>6J Goes through the process of obtaining a mortgage.</p> <p>6K Knows the components of a credit score and how the score affects the ability to get credit and the rate.</p> <p>6L Understands the harmful effects of identity theft.</p> <p>6M Understands of effects of bankruptcy.</p> <p>6N Evaluates the pros and cons of renting vs. owning a home.</p> <p>6O Compares buying vs. leasing a car.</p> <p>6P Understands the general principles of taxes.</p> <p>6Q Calculates payroll</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>6C - Evaluating Alternatives</p> <p>6D - Taxes</p>	<p><u>Teacher and Student Resources:</u></p> <p><i>*Textbook:</i> International Business, 2nd edition, Dlabay Global Economy Personal Finance, 6th edition, by Kapoor et al Global Finance, 2nd edition, by Eng et al <i>*Supplemental Instructional Materials:</i> -Wall Street Journal, Classroom Edition -Wall Street Journal, Online Edition -Principles of Risk Management and Insurance, by George Rejda -Investments Competence software program -Choice, Chance, and Control multimedia program from the N.Y. College of Insurance -InVest insurance instructional module -Federal National Mortgage Association (Fannie Mae) instructional booklets -Communications 2000 multimedia workplace communication skills modules -Numerous finance videos created by academia and industry -Numerous websites dedicated to investments, the mortgage industry, and international finance</p>

CTE/ROP Business and Financial Markets II

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CTE/ROP Business and Financial Markets II

<u>Semester 1 - Unit 4 – Investments Part 1 (40 hours)</u>			
Competencies	Standards	Suggested Pacing	Resources/Materials
<p>A. Investment Principles</p> <p>1. Risk and Return Relationship</p> <p>2. Diversification</p> <p>3. Professional Investment Services</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.</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- Investment Principles.</p> <p>4B - Evaluates Risk and Return Relationships.</p> <p>4C - Understands the importance of diversification using multiple investment vehicles: stocks, bonds, mutual funds, savings accounts, retirement accounts.</p> <p>4D - Knows when the advice of professionals is beneficial.</p>	<p><u>Teacher and Student Resources:</u></p> <p><i>*Textbook:</i> International Business, 2nd edition, Dlabay Global Economy Personal Finance, 6th edition, by Kapoor et al Global Finance, 2nd edition, by Eng et al <i>*Supplemental Instructional Materials:</i> -Wall Street Journal, Classroom Edition -Wall Street Journal, Online Edition -Principles of Risk Management and Insurance, by George Rejda -Investments Competence software program -Choice, Chance, and Control multimedia program from the N.Y. College of Insurance -InVest insurance instructional module -Federal National Mortgage Association (Fannie Mae) instructional booklets -Communications 2000 multimedia workplace communication skills modules -Numerous finance videos created by academia and industry -Numerous websites dedicated to investments, the mortgage industry, and international finance</p>

CTE/ROP Business and Financial Markets II

<u>Semester 2 - Unit 1 – Investments (40 hours)</u>			
Competencies	Standards	Suggested Pacing	Resources/Materials
<p>1A - Knows when the advice of professionals is beneficial. 1B - Understands different types of investment vehicles.</p>	<p><u>Career Technical Education:</u> *FAB/BFMP/ C2.6 Analyze investment and finance options available to prepare a cost-benefit analysis. <u>Core Academic:</u> *FAB/A/1.3HSS/ECON/G12/ (12.5.3) Distinguish between short-term and long-term interest rates and explain their relative significance.</p>	<p>1A - Types of investment vehicles – stocks, bonds, mutual funds, investment clubs, options and futures, tangible investments, real estate</p> <p>1B - Retirement and estate planning</p>	<p><u>Teacher and Student Resources:</u></p> <p><i>*Textbook:</i> International Business, 2nd edition, Dlabay Global Economy Personal Finance, 6th edition, by Kapoor et al Global Finance, 2nd edition, by Eng et al <i>*Supplemental Instructional Materials:</i> -Wall Street Journal, Classroom Edition -Wall Street Journal, Online Edition -Principles of Risk Management and Insurance, by George Rejda -Investments Competence software program -Choice, Chance, and Control multimedia program from the N.Y. College of Insurance -InVest insurance instructional module -Federal National Mortgage Association (Fannie Mae) instructional booklets -Communications 2000 multimedia workplace communication skills modules -Numerous finance videos created by academia and industry -Numerous websites dedicated to investments, the mortgage industry, and international finance</p>

CTE/ROP Business and Financial Markets II

<u>Semester 2 - Unit 2 – Mortgage Industries (40 hours)</u>			
Competencies	Standards	Suggested Pacing	Resources/Materials
<p>2A - Understands the mortgage industry's Impact on the economy.</p> <p>2B - Researches types of loans.</p> <p>2C - Understands the mortgage process.</p> <p>2D - Researches the escrow process.</p> <p>2E - Researches secondary markets.</p>	<p><u>Career Technical Education:</u> *FAB/BFMP/ C2.6 Analyze investment and finance options available to prepare a cost-benefit analysis.</p> <p><u>Core Academic:</u> *FAB/A/1.3HSS/ECON/G12/ (12.5.3) Distinguish between short-term and long-term interest rates and explain their relative significance.</p>	<p>2A - Impact on the Economy</p> <p>2B - Types of Loans</p> <p>2C - Mortgage Process</p> <p>2D - Escrow</p> <p>2E - Secondary Market</p>	<p><u>Teacher and Student Resources:</u></p> <p><i>*Textbook:</i> International Business, 2nd edition, Dlabay Global Economy Personal Finance, 6th edition, by Kapoor et al Global Finance, 2nd edition, by Eng et al</p> <p><i>*Supplemental Instructional Materials:</i> -Wall Street Journal, Classroom Edition -Wall Street Journal, Online Edition -Principles of Risk Management and Insurance, by George Rejda -Investments Competence software program -Choice, Chance, and Control multimedia program from the N.Y. College of Insurance -InVest insurance instructional module -Federal National Mortgage Association (Fannie Mae) instructional booklets -Communications 2000 multimedia workplace communication skills modules -Numerous finance videos created by academia and industry -Numerous websites dedicated to investments, the mortgage industry, and international finance</p>

CTE/ROP Business and Financial Markets II

<u>Semester 2 - Unit 3 - All aspects of the industry (10 hours)</u>			
Competencies	Standards	Suggested Pacing	Resources/Materials
<p>3A - Identifies key elements of industry planning.</p> <p>3B - Identifies key elements of management.</p> <p>3C - Understands industry finance.</p> <p>3D - Understands the underlying principles of technology.</p> <p>3E - Identifies the labor and regulatory issues.</p> <p>3F - Understands the community, health, safety and environmental issues.</p> <p>3G - Allocates resources (i.e., time, money, materials, space and staff)</p> <p>3H - Works on teams, teaches others, serve customers, lead, negotiate and work well with people from culturally diverse backgrounds.</p> <p>3I - Acquires and evaluate data, organize and maintain files, interpret and communicate information as well as use computer to process information.</p> <p>3J - Understands social, organizational, and technical systems, monitor correct performance and improve systems.</p> <p>3K - Selects equipment and tools, apply technology to specific tasks and maintain</p>	<p><u>Career Technical Education:</u> *FAB/BFMP/ C1.2 Analyze past and current budgets to determine financial business needs.</p> <p><u>Core Academic:</u> *FAB/C/2.1R/RC/G9-10/ (2.1) Analyze the structure and format of functional workplace documents, including the graphics and headers, and explain how authors use the features to achieve their purposes.</p>	<p>3A - Elements of industry planning</p> <p>3B - Elements of management.</p> <p>3C - Industry finance.</p> <p>3D - Principles of technology</p> <p>3E - Labor and regulatory issues</p> <p>3F - Community, health, safety and environmental issues</p> <p>3G - Resources allocation</p> <p>3H - Team work</p> <p>3I - Data evaluation</p> <p>3J - Social, organizational, and technical systems</p> <p>3K - Equipment and tools</p> <p>3L - Safety procedures and practices.</p> <p>3M - Ethics and confidentiality.</p>	<p><u>Teacher and Student Resources:</u></p> <p><i>*Textbook:</i> International Business, 2nd edition, Dlabay Global Economy Personal Finance, 6th edition, by Kapoor et al Global Finance, 2nd edition, by Eng et al</p> <p><i>*Supplemental Instructional Materials:</i> -Wall Street Journal, Classroom Edition -Wall Street Journal, Online Edition -Principles of Risk Management and Insurance, by George Rejda -Investments Competence software program -Choice, Chance, and Control multimedia program from the N.Y. College of Insurance -InVest insurance instructional module -Federal National Mortgage Association (Fannie Mae)instructional booklets -Communications 2000 multimedia workplace communication skills modules -Numerous finance videos created by academia and industry -Numerous websites dedicated to investments, the mortgage industry, and international finance</p>

CTE/ROP Business and Financial Markets II

<p>and troubleshoot equipment. 3L - Follows safety procedures and practices. 3M - Demonstrates understanding of ethics and confidentiality.</p>			
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CTE/ROP Business and Financial Markets II

<u>Semester 2 - Unit 4 – Occupational Knowledge and skills (ongoing)</u>			
Competencies	Standards	Suggested Pacing	Resources/Materials
<p>4A - Accessing and utilizing technology and information</p> <p>4B - Practicing occupational safety standards</p> <p>4C - Thinking critically and solving problems effectively</p> <p>4D - Using basic skills in reading, writing, mathematics, listening and speaking as they relate to occupation specific skills</p> <p>4E - Attaining a comprehensive understanding of all aspects of industry the individual is preparing to enter</p> <p>4F - Applying knowledge to real world problems and situations</p>	<p><u>Career Technical Education:</u> *FAB/PSCT/ Students understand how to create alternative solutions by using critical and creative thinking skills, such as logical reasoning, analytical thinking, and problem-solving techniques: 5.1 Apply appropriate problem-solving strategies and critical thinking skills to work-related issues and tasks.</p> <p><u>Core Academic:</u> *FAB/A/1.2S/IE/G9-12/ (1.a) Select and use appropriate tools and technology (such as computer-linked probes, spreadsheets, and graphing calculators) to perform tests, collect data, analyze relationships, and display data. (1.d) Formulate explanations by using logic and evidence.</p>	<p>4A - Technology and information</p> <p>4B - Safety standards</p> <p>4C - Critical thinking and solving problems</p> <p>4D - Basic skills in reading, writing, mathematics, listening and speaking</p> <p>4E - All aspects of industry</p> <p>4F - Real world problems and situations</p>	<p><u>Teacher and Student Resources:</u></p> <p><i>*Textbook:</i> International Business, 2nd edition, Dlabay Global Economy Personal Finance, 6th edition, by Kapoor et al Global Finance, 2nd edition, by Eng et al</p> <p><i>*Supplemental Instructional Materials:</i> -Wall Street Journal, Classroom Edition -Wall Street Journal, Online Edition -Principles of Risk Management and Insurance, by George Rejda -Investments Competence software program -Choice, Chance, and Control multimedia program from the N.Y. College of Insurance -InVest insurance instructional module -Federal National Mortgage Association (Fannie Mae) instructional booklets -Communications 2000 multimedia workplace communication skills modules -Numerous finance videos created by academia and industry -Numerous websites dedicated to investments, the mortgage industry, and international finance</p>

CTE/ROP Business and Financial Markets II

<u>Semester 2 - Unit 5 – Workplace basics (ongoing)</u>			
Competencies	Standards	Suggested Pacing	Resources/Materials
<p>5A - Works independently and collaboratively.</p> <p>5B - Communicates effectively and appropriately.</p> <p>5C - Performs reliably and responsibly.</p> <p>5D - Working with diverse populations effectively and respectfully.</p> <p>5E - Is punctual.</p> <p>5F - Follows directions.</p> <p>5G - Works well with minimum supervision.</p> <p>5H - Is cooperative.</p> <p>5I - Takes initiative by working beyond minimum requirements.</p> <p>5J - Meets job standards of neatness and grooming.</p> <p>5K - Responds appropriately to constructive criticism.</p> <p>5L - Demonstrates the ability to work through problems.</p>	<p><u>Career Technical Education:</u> *FAB/LT/ Students understand effective leadership styles, key concepts of group dynamics, team and individual decision making, the benefits of workforce diversity, and conflict resolution: 9.1 Understand the characteristics and benefits of teamwork, leadership, and citizenship in the school, community, and workplace settings. <u>Core Academic:</u> *FAB/C/2.4LS/SA/G11-12/ 2.5 Students understand written business communication modes, such as memos, e-mail messages, and one-page executive summaries.</p>	<p>5A - Independent collaborative work</p> <p>5B - Communication</p> <p>5C - Reliability</p> <p>5D - Diversity</p> <p>5E - Punctuality and Dependability</p> <p>5F - Directions</p> <p>5G - Supervision</p> <p>5H - Cooperation</p> <p>5I - Initiative</p> <p>5J - Grooming</p> <p>5K - Constructive Criticism</p> <p>5L - Problem Solving</p>	<p><u>Teacher and Student Resources:</u></p> <p><i>*Textbook:</i> International Business, 2nd edition, Dlabay Global Economy Personal Finance, 6th edition, by Kapoor et al Global Finance, 2nd edition, by Eng et al <i>*Supplemental Instructional Materials:</i> -Wall Street Journal, Classroom Edition -Wall Street Journal, Online Edition -Principles of Risk Management and Insurance, by George Rejda -Investments Competence software program -Choice, Chance, and Control multimedia program from the N.Y. College of Insurance -InVest insurance instructional module -Federal National Mortgage Association (Fannie Mae) instructional booklets -Communications 2000 multimedia workplace communication skills modules -Numerous finance videos created by academia and industry -Numerous websites dedicated to investments, the mortgage industry, and international finance</p>

CTE/ROP Business and Financial Markets II

<u>Semester 2 - Unit 6 – Job acquisition skills (ongoing)</u>			
Competencies	Standards	Suggested Pacing	Resources/Materials
<p>6A - Completing an appropriate resume and job application.</p> <p>6B - Acquiring job interview techniques.</p> <p>6C - Attaining awareness of advanced career and educational opportunities.</p>	<p><u>Career Technical Education:</u> *FAB/CPM/ Students understand how to make effective decisions, use career information, and manage personal career plans: 3.1 Know the personal qualifications, interests, aptitudes, knowledge, and skills necessary to succeed in careers. 3.2 Understand the scope of career opportunities and know the requirements for education, training, and licensure. 3.3 Develop a career plan that is designed to reflect career interests, pathways, and postsecondary options. 3.4 Understand the role and function of professional organizations, industry associations, and organized labor in a productive society. 3.5 Understand the past, present, and future trends that affect careers, such as technological developments and societal trends, and the resulting need for lifelong learning. 3.6 Know important strategies for self-promotion in the hiring process, such as job applications, résumé writing, interviewing skills, and preparation of a portfolio. 3.7 Explore career opportunities in business through such programs as virtual enterprise, work experience, and internship. <u>Core Academic:</u> *FAB/C/2.2W/WSA/G11-12/ (2.5) Write job applications and résumés: a. Provide clear and purposeful information and address the intended audience appropriately. b. Use varied levels, patterns, and types of</p>	<p>6A - Resume and job application</p> <p>6B - Job interview techniques</p> <p>6C - Advanced careers and educational opportunities</p> <p>6D - Cover letter, thank you letter, follow-up letter</p>	<p><u>Teacher and Student Resources:</u></p> <p><i>*Textbook:</i> International Business, 2nd edition, Dlabay Global Economy Personal Finance, 6th edition, by Kapoor et al Global Finance, 2nd edition, by Eng et al <i>*Supplemental Instructional Materials:</i> -Wall Street Journal, Classroom Edition -Wall Street Journal, Online Edition -Principles of Risk Management and Insurance, by George Rejda -Investments Competence software program -Choice, Chance, and Control multimedia program from the N.Y. College of Insurance -InVest insurance instructional module -Federal National Mortgage Association (Fannie Mae) instructional booklets -Communications 2000 multimedia workplace communication skills modules -Numerous finance videos created by academia and industry -Numerous websites dedicated to investments, the mortgage industry, and international finance</p>

CTE/ROP Business and Financial Markets II

	<p>language to achieve intended effects and aid comprehension.</p> <p>c. Modify the tone to fit the purpose and audience.</p> <p>d. Follow the conventional style for that type of document (e.g., résumé, memorandum) and use page formats, fonts, and spacing that contribute to the readability and impact of the document.</p>		
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