

Hazlet Township Public Schools



COURSE OF STUDY FOR

AP Business with Personal Finance

July, 2026

Written by: Alexandra Omelczuk

Pacing guide			
Week	Marking Period 1	Week	Marking Period 1
1	Unit 1- Foundations of Market Entry	7	Unit 1- Foundations of Market Entry
2	Unit 1- Foundations of Market Entry	8	Unit 1- Foundations of Market Entry
3	Unit 1- Foundations of Market Entry	9	Unit 1- Foundations of Market Entry
4	Unit 1- Foundations of Market Entry	10	Unit 1- Foundations of Market Entry
5	Unit 1- Foundations of Market Entry	11	Unit 2- Marketing
6	Unit 1- Foundations of Market Entry	12	Unit 2- Marketing
Week	Marking Period 2	Week	Marking Period 2
13	Unit 2- Marketing	19	Unit 3- Business & Personal Financial Management
14	Unit 2- Marketing	20	Unit 3- Business & Personal Financial Management
15	Unit 2- Marketing	21	Unit 3- Business & Personal Financial Management
16	Unit 2- Marketing	22	Unit 3- Business & Personal Financial Management
17	Unit 2- Marketing	23	Unit 3- Business & Personal Financial Management
18	Unit 2- Marketing	24	Unit 3- Business & Personal Financial Management
Week	Marking Period 3	Week	Marking Period 3
25	Unit 3- Business & Personal Financial Management	30	Unit 4- Leading & Measuring for Success
26	Unit 4- Leading & Measuring for Success	31	Unit 4- Leading & Measuring for Success
27	Unit 4- Leading & Measuring for Success	32	Unit 4- Leading & Measuring for Success

28	Unit 4- Leading & Measuring for Success	33	Unit 4- Leading & Measuring for Success
29	Unit 4- Leading & Measuring for Success	34	Unit 4- Leading & Measuring for Success
Week	Marking Period 4	Week	Marking Period 4
35	Unit 5- Financial Literacy	40	Unit 5- Financial Literacy
36	Unit 5- Financial Literacy	41	Unit 5- Financial Literacy
37	Unit 5- Financial Literacy	42	Unit 5- Financial Literacy
38	Unit 5- Financial Literacy		
39	Unit 5- Financial Literacy		

New Jersey Administrative Code Summary and Statutes

Curriculum Development: Integration of 21st Century Themes and Skills and Interdisciplinary Connections

District boards of education shall be responsible for the review and continuous improvement of curriculum and instruction based upon changes in knowledge, technology, assessment results, and modifications to the NJSLS, according to N.J.A.C. 6A:8-2.

1. District boards of education shall include interdisciplinary connections throughout the K–12 curriculum.
2. District boards of education shall integrate into the curriculum 21st century themes and skills ([N.J.A.C. 6A:8-3.1\(c\)](#)).

Twenty-first century themes and skills integrated into all content standards areas (N.J.A.C. 6A:8-1.1(a)3).

“Twenty-first century themes and skills” means themes such as global awareness; financial, economic, business, and entrepreneurial literacy; civic literacy; health literacy; learning and innovation skills, including creativity and innovation, critical thinking and problem solving, and communication and collaboration; information, media, and technology skills; and life and career skills, including flexibility and adaptability, initiative and self direction, social and cross-cultural skills, productivity and accountability, and leadership and responsibility.

Amistad Law: [N.J.S.A. 18A 52:16A-88](#)

Every board of education shall incorporate the information regarding the contributions of African-Americans to our country in an appropriate place in the curriculum of elementary and secondary school students.

Holocaust Law: [N.J.S.A. 18A:35-28](#)

Every board of education shall include instruction on the Holocaust and genocides in an appropriate place in the curriculum of all elementary and secondary school pupils. The

instruction shall further emphasize the personal responsibility that each citizen bears to fight racism and hatred whenever and wherever it happens.

Diversity and Inclusion Law: N.J.S.A. 18A:35-4.35

<https://www.nj.gov/education/standards/socst/docs/DiversityInclusionLaw.PDF>

A board of education shall include instruction on the political, economic, and social contributions of persons with disabilities and lesbian, gay, bisexual, and transgender people, in an appropriate place in the curriculum of middle school and high school students as part of the district's implementation of the New Jersey Student Learning Standards (N.J.S.A. 18A:35-4.36) A board of education shall have policies and procedures in place pertaining to the selection of instructional materials to implement the requirements of N.J.S.A. 18A:35-4.35

Core Instructional & Supplemental Materials including various levels of Texts	
• Cengage Learning- Principles of Business, Ninth Edition • AP Essentials Textbook (https://www.ultimatereviewpacket.com/pages/home) • College Board- AP Classroom	
Time Frame	10 weeks
Topic	
Unit 1- Foundations of Market Entry	
Alignment to Standards	
• 9.2.12.CAP.22: Compare risk and reward potential and use the comparison to decide whether starting a business is feasible • 9.3.12.BM.4 Identify, demonstrate and implement solutions in managing effective business customer relationships. • 9.3.12.BM-ADM.2 Access, evaluate and disseminate information for business decision making. • 9.3.12.BM-MGT.8 Create strategic plans used to manage business growth, profit and goals. • 9.3.12.BM-MGT.7 Plan, organize and manage an organization/department to achieve business goals. • 9.4.12.CI.1: Demonstrate the ability to reflect, analyze, and use creative skills and ideas • 9.4.12.CT.1: Identify problem-solving strategies used in the development of an innovative product or practice (e.g., 1.1.12acc.C1b, 2.2.12.PF.3).	

- 9.4.12.CT.2: Explain the potential benefits of collaborating to enhance critical thinking and problem solving (e.g., 1.3E.12profCR3.a).
- 9.4.12.CT.3: Enlist input from a variety of stakeholders (e.g., community members, experts in the field) to design a service

Learning Activities & Key Concepts and Skills

Essential Questions:

- Where do business ideas come from?
- How can we create a product that achieves competitive advantage in the market?
- How can businesses and individuals use PESTEL analysis to understand key external forces and make smarter strategic decisions now and in the future?
- How do a founder's values shape a business, and how do clear vision and mission statements communicate those values to guide daily decisions?
- How and why do businesses promote ethical behavior, and how does this shape leaders' decisions when they face ethical dilemmas?
- What decisions go into getting a product from an idea to a customer, and how can these choices impact a business's success?

Guiding Questions:

- What is a pitch and what is its purpose?
- What is PESTEL analysis and when do businesses use it?
- What are ethics?
- What defines an ethical dilemma?
- What types of business ownership types are there to choose from?
- What specialized roles and departments are needed within a business?
- How does a type of business ownership affect how owners and employees earn income?
- How do business owners manage financial risk?

Essential Knowledge, Skills & Enduring Understandings:

A: STUDENTS WILL KNOW:

- The difference between wants and needs
- The difference between goods and services
- How businesses create a competitive advantage
- The difference between a buyer and seller
- Factors that influence prices
- The PESTEL framework
- The major types of business organization

B: STUDENTS WILL UNDERSTAND THAT:

- Businesses must create value for its customers, society, and the business itself
- Specialized roles and responsibilities are needed to run a business
- There is risk involved in bringing a new product to market
- Competitive markets create both opportunities and problems for a business
- Core values shape business and individual decision-making

- Each type of business organization has advantages and disadvantages
- A pitch must be engaging and unique

C: STUDENTS WILL BE ABLE TO:

- Identify a market opportunity
- Adopt the role of entrepreneurs
- Launch a product that meets customer needs and wants
- Develop a problem-solution fit portfolio
- Create an elevator pitch to showcase their understanding of what businesses do
- Develop a vision and mission statement
- Explain how business leaders respond to ethical dilemmas
- Create an organization chart for the roles, responsibilities, and structure of their business idea

Suggested Learning Activities:

- Business Canvas Project deliverables- customer, product, organization, operations, market
- Business case studies- Bombas, Incredible Health, Corley Plumbing, Beekeeper's Daughter
- Analyze article & graphs on how African American Entrepreneurship has evolved over time <https://eig.org/wp-content/uploads/2024/10/TAWP-Atkins.pdf>
- Survey customers and collect data (Hypothesis testing)
- Commodity market simulation
- Create a PESTEL chart
- Core values match up
- Climate Change research- Businesses contributions & businesses that are working to combat <https://online.hbs.edu/blog/post/climate-change-course-real-world-applications>
- Code of ethics/ethical dilemma scenarios
- Daniel Lubetzky Spotlight- How his father, a Holocaust survivor, influenced the creation of his business <https://daniellubetzky.com/about/>
- Supply chain sorting
- Class pitch competition

Assessments**Formative:**

- Exit tickets
- Slideshow presentations
- Vocabulary quizzes
- Case study discussion questions
- Canvas Project draft & revisions
- Hypothesis testing

Summative:

- Business Canvas Project deliverables: customer, product, market, organization, operations

Benchmark:

- Business pitch presentation
- Unit test with AP practice exam questions (multiple choice & FRQs)
- Business case studies to identify stakeholders, hypothesis testing, and needs analysis

Alternative:

- Orally provide explanation of vocabulary terms/discussion question
- Problem/project based learning assignments
- Group project assessments

Interdisciplinary Connections**ELA:**

Students will analyze a variety of texts including case studies, collect key information, and do their own research while correctly citing their sources. Students will also create oral and visual presentations.

RL.CR.11–12.1. Accurately cite strong and thorough textual evidence and make relevant connections to strongly support a comprehensive analysis of multiple aspects of what a literary text says explicitly and inferentially, as well as interpretations of the text; this may include determining where the text leaves matters uncertain.

RI.CR.11–12.1. Accurately cite a range of thorough textual evidence and make relevant connections to strongly support a comprehensive analysis of multiple aspects of what an informational text says explicitly and inferentially, as well as interpretations of the text.

L.SS.11–12.1. Demonstrate command of the system and structure of the English language when writing or speaking.

L.VL.11–12.3. Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on grades 11–12 reading and content, including technical meanings, choosing flexibly from a range of strategies.

SL.PE.11–12.1. Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with peers on grades 11–12 topics, texts, and issues, building on others' ideas and expressing their own clearly and persuasively.

SL.II.11–12.2. Integrate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, orally) in order to make informed decisions and solve

problems, evaluating the credibility and accuracy of each source and noting any discrepancies among the data.

Mathematics:

Students will collect data in their hypothesis testing templates, analyze the results, represent in graphs, and make conclusions.

S.IC.B.3 Use data from a randomized experiment to compare two treatments; use simulations to decide if differences between parameters are significant.

S.IC.B.5 Recognize the purposes of and differences among sample surveys, experiments, and observational studies; explain how randomization relates to each.

Career Readiness, Life Literacies, and Key Skills

- 9.2.12.CAP.22: Compare risk and reward potential and use the comparison to decide whether starting a business is feasible
- 9.3.12.BM.4 Identify, demonstrate and implement solutions in managing effective business customer relationships.
- 9.3.12.BM-ADM.2 Access, evaluate and disseminate information for business decision making.
- 9.3.12.BM-MGT.8 Create strategic plans used to manage business growth, profit and goals.
- 9.3.12.BM-MGT.7 Plan, organize and manage an organization/department to achieve business goals.
- 9.4.12.CI.1: Demonstrate the ability to reflect, analyze, and use creative skills and ideas
- 9.4.12.CT.1: Identify problem-solving strategies used in the development of an innovative product or practice (e.g., 1.1.12acc.C1b, 2.2.12.PF.3).
- 9.4.12.CT.2: Explain the potential benefits of collaborating to enhance critical thinking and problem solving (e.g., 1.3E.12profCR3.a).
- 9.4.12.CT.3: Enlist input from a variety of stakeholders (e.g., community members, experts in the field) to design a service

Computer Science & Design Thinking

- 8.2.12.ED.1: Use research to design and create a product or system that addresses a problem and make modifications based on input from potential consumers.
- 8.2.12.ED.4: Design a product or system that addresses a global problem and document decisions made based on research, constraints, trade-offs, and aesthetic

and ethical considerations and share this information with an appropriate audience.

- 8.2.12.ITH.2: Propose an innovation to meet future demands supported by an analysis of the potential costs, benefits, trade-offs, and risks related to the use of the innovation.

Time Frame	8 weeks
Topic	
Unit 2- Marketing	
Alignment to Standards	
• 9.4.12.DC.8: Explain how increased network connectivity and computing capabilities of everyday objects allow for innovative technological approaches to climate protection. • 9.4.12.IML.3: Analyze data using tools and models to make valid and reliable claims, or to determine optimal design solutions • 9.4.12.TL.2: Generate data using formula-based calculations in a spreadsheet and draw conclusions about the data. • 9.1.12.EG.3: Explain how individuals and businesses influence government policies. • 9.1.12.EG.6: Analyze the rights and responsibilities of buyers and sellers under consumer protection laws. • 9.1.12.FP.4: Identify how unconscious beliefs like "money scripts" (money avoidant, money worship, money status, money vigilant) influence financial decision-making. • 9.1.12.FP.5: Evaluate how behavioral bias (e.g., overconfidence, confirmation, recency, loss aversion, etc.) affects decision-making. • 9.4.12.CI.1: Demonstrate the ability to reflect, analyze, and use creative skills and ideas (e.g., 1.1.12prof.CR3a). • 9.4.12.CT.1: Identify problem-solving strategies used in the development of an innovative product or practice (e.g., 1.1.12acc.C1b, 2.2.12.PF.3).	
Learning Activities & Key Concepts and Skills	
Essential Questions: • What is a business and how does it create value for customers, society, and the business itself through its products? • How do marketers develop a marketing plan to successfully create, promote, and deliver a product to the right customer? • How can businesses use customer data and market research to achieve product-market fit? • Why is understanding consumer purchasing behavior important for both consumers and marketers? • How does a business gather information about potential customers, including data on buying	

behavior, to achieve competitive advantage?

- How do businesses design, develop, and test their products to achieve product-market fit?
- How can a business align its pricing strategy with customer values, costs, competitors, and market conditions to maximize profit?
- How can businesses choose the most effective marketing channel to reach customers while balancing cost, control, reach, and customer experience?
- How can a business design a marketing campaign that communicates its brand message effectively, reaches the right audience, and inspires customers to take action?

Guiding Questions:

- What are the components of a marketing plan?
- How does a business identify its target customers?
- Why is market segmentation necessary in developing a marketing plan?
- What drives purchasing decisions?
- How do businesses use market research to understand customers?
- How is distribution used to get the product to the customer?
- How is marketing used to develop relationships with customers?
- How has technology changed marketing?

Essential Knowledge, Skills & Enduring Understandings:**A: STUDENTS WILL KNOW:**

- Not every product is meant for every person
- There are several internal and external forces that affect decision-making
- Target customers have wants, preferences, and habits
- The difference between primary and secondary research
- The 6 stages of product development
- Different pricing strategies
- Indirect vs. direct distribution channels
- Elements of the promotional mix

B: STUDENTS WILL UNDERSTAND THAT:

- Businesses use market segments to identify target customers
- There are personal, social, psychological, legal, and technological factors that shape buying behavior
- Gathering and interpreting data help businesses make informed decisions
- Brands use design, features, and customer experience to differentiate themselves
- Market conditions affect a business' pricing power
- Distribution channels are needed to deliver a finished product to the customer
- Digital marketing tools increase personalization and interaction

C: STUDENTS WILL BE ABLE TO:

- Identify market segments to inform the target customer profile for their Business Canvas Project
- Describe the impact of legal and technological factors on consumer purchasing patterns.
- Research, create surveys, and create data visualizations to justify their marketing choices
- Explain how businesses adapt their marketing strategies to address competitive challenges throughout the product life cycle
- Develop a pricing strategy
- Identify channel strategies for real-world brands

- Evaluate and develop a marketing campaign

Suggested Learning Activities:

- Entry Event- Marketing
- Generate, test, and revise research questions
- Create survey and interview questions
- Market research question clinic
- Play Under Armour commercial and develop market segmentation
- Market segmentation scenarios
- Hypothesis testing template for target market
- Create a target customer profile
- Monthly Spotlight- Research African American Entrepreneurs for Black History Month
<https://www.forbes.com/sites/ruthumoh/2020/02/03/celebrating-black-history-month-2020/>
- Create a marketing plan outline for their product/business
- Analyze business “No Limbits”- Helping a target audience with disabilities
<https://www.women.com/1549818/what-went-down-with-no-limbits-adaptive-clothing-after-shark-tank/>
- Consumer buying decisions scenarios
- Business case studies- Gong Cha, New Coke, siggi’s Icelandic Skyr, Sega, Stanley
- Research Challenge Activity- Let’s Talk Lunch
- Gallery walk- research methods
- Gather and present data from surveys
- Competitive Landscape Analysis
- Rebrand bottled water
- Define pricing strategies
- Promotional Mix Table
- Marketing Ethics- Supporting Pride month marketing campaigns with donations
<https://www.advocate.com/news/culture/2026-pride-month-company-support#rebellitem14>
- Conduct a Marketing Fair

Assessments**Formative:**

- Exit tickets
- Slideshow presentations
- Vocabulary quizzes
- Case study discussion questions
- Canvas Project draft & revisions
- Hypothesis testing

Summative:

- Business Canvas Project deliverables: Customer, Product, Operations, Market, Finance/accounting

Benchmark:

- Unit test with AP practice exam questions (multiple choice & FRQs)
- Business case studies to identify customer segmentation, market research, pricing, and distribution channels

Alternative:

- Orally provide explanation of vocabulary terms/discussion question
- Problem/project based learning assignments
- Group project assessments

Interdisciplinary Connections

ELA:

Students will analyze a variety of texts including case studies, collect key information, and do their own research while correctly citing their sources. Students will also create oral and visual presentations.

RL.CR.11–12.1. Accurately cite strong and thorough textual evidence and make relevant connections to strongly support a comprehensive analysis of multiple aspects of what a literary text says explicitly and inferentially, as well as interpretations of the text; this may include determining where the text leaves matters uncertain.

RI.CR.11–12.1. Accurately cite a range of thorough textual evidence and make relevant connections to strongly support a comprehensive analysis of multiple aspects of what an informational text says explicitly and inferentially, as well as interpretations of the text.

L.SS.11–12.1. Demonstrate command of the system and structure of the English language when writing or speaking.

L.VL.11–12.3. Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on grades 11–12 reading and content, including technical meanings, choosing flexibly from a range of strategies.

SL.PE.11–12.1. Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with peers on grades 11–12 topics, texts, and issues, building on others' ideas and expressing their own clearly and persuasively.

SL.II.11–12.2. Integrate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, orally) in order to make informed decisions and solve

problems, evaluating the credibility and accuracy of each source and noting any discrepancies among the data.

Mathematics:

Students will collect data in their hypothesis testing templates, analyze the results, represent in graphs, and make conclusions.

S.IC.B.3 Use data from a randomized experiment to compare two treatments; use simulations to decide if differences between parameters are significant.

S.IC.B.5 Recognize the purposes of and differences among sample surveys, experiments, and observational studies; explain how randomization relates to each.

Career Readiness, Life Literacies, and Key Skills

- 9.4.12.DC.8: Explain how increased network connectivity and computing capabilities of everyday objects allow for innovative technological approaches to climate protection.
- 9.4.12.IML.3: Analyze data using tools and models to make valid and reliable claims, or to determine optimal design solutions
- 9.4.12.TL.2: Generate data using formula-based calculations in a spreadsheet and draw conclusions about the data.
- 9.1.12.EG.3: Explain how individuals and businesses influence government policies.
- 9.1.12.EG.6: Analyze the rights and responsibilities of buyers and sellers under consumer protection laws.
- 9.1.12.FP.4: Identify how unconscious beliefs like "money scripts" (money avoidant, money worship, money status, money vigilant) influence financial decision-making.
- 9.1.12.FP.5: Evaluate how behavioral bias (e.g., overconfidence, confirmation, recency, loss aversion, etc.) affects decision-making.
- 9.4.12.Cl.1: Demonstrate the ability to reflect, analyze, and use creative skills and ideas (e.g., 1.1.12prof.CR3a).
- 9.4.12.CT.1: Identify problem-solving strategies used in the development of an innovative product or practice (e.g., 1.1.12acc.C1b, 2.2.12.PF.3).

Computer Science & Design Thinking

- 8.1.12.DA.5: Create data visualizations from large data sets to summarize, communicate, and support different interpretations of real-world phenomena.
- 8.1.12.DA.6: Create and refine computational models to better represent the relationships among different elements of data collected from a phenomenon or process.

- 8.1.12.AP.5: Decompose problems into smaller components through systematic analysis, using constructs such as procedures, modules, and/or objects.
- 8.2.12.ED.1: Use research to design and create a product or system that addresses a problem and make modifications based on input from potential consumers.

Time Frame	7 weeks
Topic	
Unit 3- Business and Personal Financial Management	
Alignment to Standards	
● 9.1.12.CDM.1: Identify the purposes, advantages, and disadvantages of debt. ● 9.1.12.CDM.6: Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit. ● 9.1.12.CDM.7: Calculate a mortgage payment based on type of loan, down payment, credit score, and loan interest rate. ● 9.1.12.CDM.8: Compare and compute interest and compound interest and develop an amortization table using business tools. ● 9.1.12.CDM.9: Summarize the causes and consequences of personal and corporate bankruptcy and evaluate the implications for self and others. ● 9.1.12.CP.1: Summarize how one's credit history can affect finances, including loan terms, employment, and qualifying for loans. 9.1.12.CP.2: Identify the advantages of maintaining a positive credit history. ● 9.1.12.CP.6: Explain the effect of debt on a person's net worth. ● 9.1.12.CP.7: Summarize factors that affect a particular credit scoring system. ● 9.1.12.FP.7: Determine how multiple sources of objective, accurate and current financial information affect the prioritization of financial decisions (e.g., print information, prospectus, certified financial planners, internet, sales representatives, etc.). ● 9.1.12.PB.2: Prioritize financial decisions by considering alternatives and possible consequences. ● 9.4.12.CT.1: Identify problem-solving strategies used in the development of an innovative product or practice (e.g., 1.1.12acc.C1b, 2.2.12.PF.3). ● 9.4.12.Cl.1: Demonstrate the ability to reflect, analyze, and use creative skills and ideas (e.g., 1.1.12prof.CR3a).	
Learning Activities & Key Concepts and Skills	
Essential Questions: ● How can teens create realistic savings plans that help them reach their goals? ● How do lenders decide who to trust with a loan? ● How can consumers use credit wisely?	

- Why do individuals and businesses track financial data?
- How does accurately recording, analyzing, and reporting that data lead to better business decisions?
- How can accurately tracking essential expenses and cost types help small business owners make better financial decisions and protect both their business and personal finances?
- How can business owners obtain financial capital?
- How can financial statements help a business owner monitor the health of their business?
- How does a balance sheet capture a business's financial position at a specific point in time?
- How do lenders and investors use cash flow information to assess a business's financial stability?
- What incentives push individuals toward unethical financial management?
- How can governance systems help financial leaders stay ethical and prevent misconduct?

Guiding Questions:

-

Essential Knowledge, Skills & Enduring Understandings:**A: STUDENTS WILL KNOW:**

- Reasons consumers save
- Funding sources available to consumers
- Net worth is calculated using assets and liabilities
- Examples of start up costs by industry
- External financial capital is available for businesses
- Components of a business income statement
- Components of a balance sheet
- Components of a cash flow statement
- Laws and codes of conduct are enforced by the government and businesses to prevent unethical behavior

B: STUDENTS WILL UNDERSTAND THAT:

- There are barriers to saving
- Creditworthiness of a potential borrower is evaluated by lenders
- There are a variety of ways consumers track expenses and income
- Startup costs are estimated and a one time expenditure
- In exchange for providing financial capital, lenders and investors receive financial assets
- Income statements are a financial document to calculate profit or loss
- A balance sheet illustrates assets, liabilities, and owners' equity
- Cash inflows and outflows are used to make business decisions
- Ethical behavior is encouraged by laws and professional codes of conduct

C: STUDENTS WILL BE ABLE TO:

- Develop or evaluate a savings plan
- Recommend a strategy to manage a consumer's existing debt
- Describe the roles of accounting and finance departments in the preparation, reporting, and use of financial information.
- Describe expenses associated with operating a business
- Develop and evaluate a pitch to prospective lenders or investors.
- Develop an income statement or projected income statement for a business.
- Calculate net worth of a business and individual

- Analyze a business' financial documents to make decisions
- Create a financial oversight plan for a business

Suggested Learning Activities:

- Entry event
- Financial Survival Guide for Teens
- Research different types of savings accounts
- Savings Vehicle Matchup
- Pie chart- Credit score components
- Use loan calculator to calculate monthly payment & interest
- Create a public service announcement
- Research financial roles in assigned business
- Business Case Study- DK Coffee Lab
- Spreadsheet of startup and ongoing business costs
- Research a stock and identify key vocabulary
- Deliver a pitch for funding
- Analyze financial statements for real and fictional businesses
- Celebrity loan application activity
- Monthly Spotlight- Women's History Month: Research Female entrepreneurs & assess barriers, innovations, & gender pay gap

Assessments**Formative:**

- Exit tickets
- Slideshow presentations
- Vocabulary quizzes
- Case study discussion questions
- Canvas Project draft & revisions
- Hypothesis testing

Summative:

- Project 3- Startup Finance Summit (business finance portfolio pitched to "investors")

Benchmark:

- Unit test with AP practice exam questions (multiple choice & FRQs)
- Portfolio of financial statements- Students analyze & give financial advice

Alternative:

- Orally provide explanation of vocabulary terms/discussion question
- Problem/project based learning assignments
- Group project assessments

Interdisciplinary Connections

ELA

Students will analyze a variety of texts including case studies, collect key information, and do their own research while correctly citing their sources. Students will also create oral and visual presentations.

RL.CR.11–12.1. Accurately cite strong and thorough textual evidence and make relevant connections to strongly support a comprehensive analysis of multiple aspects of what a literary text says explicitly and inferentially, as well as interpretations of the text; this may include determining where the text leaves matters uncertain.

RI.CR.11–12.1. Accurately cite a range of thorough textual evidence and make relevant connections to strongly support a comprehensive analysis of multiple aspects of what an informational text says explicitly and inferentially, as well as interpretations of the text.

L.SS.11–12.1. Demonstrate command of the system and structure of the English language when writing or speaking.

L.VL.11–12.3. Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on grades 11–12 reading and content, including technical meanings, choosing flexibly from a range of strategies.

SL.PE.11–12.1. Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with peers on grades 11–12 topics, texts, and issues, building on others' ideas and expressing their own clearly and persuasively.

SL.II.11–12.2. Integrate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, orally) in order to make informed decisions and solve problems, evaluating the credibility and accuracy of each source and noting any discrepancies among the data.

Mathematics

Students will calculate loan payoff time, interest, and more based on creditworthiness. They will analyze financial statements and make calculations and decisions based upon the information presented.

S.IC.B.3 Use data from a randomized experiment to compare two treatments; use simulations to decide if differences between parameters are significant.

S.IC.B.6 Evaluate reports based on data.

S.MD.5 Weigh the possible outcomes of a decision by assigning probabilities to payoff values

and finding expected values.

S.MD.7 Analyze decisions and strategies using probability concepts.

Career Readiness, Life Literacies, and Key Skills

- 9.1.12.CDM.1: Identify the purposes, advantages, and disadvantages of debt.
- 9.1.12.CDM.6: Compute and assess the accumulating effect of interest paid over time when using a variety of sources of credit.
- 9.1.12.CDM.7: Calculate a mortgage payment based on type of loan, down payment, credit score, and loan interest rate.
- 9.1.12.CDM.8: Compare and compute interest and compound interest and develop an amortization table using business tools.
- 9.1.12.CDM.9: Summarize the causes and consequences of personal and corporate bankruptcy and evaluate the implications for self and others.
- 9.1.12.CP.1: Summarize how one's credit history can affect finances, including loan terms, employment, and qualifying for loans. 9.1.12.CP.2: Identify the advantages of maintaining a positive credit history.
- 9.1.12.CP.6: Explain the effect of debt on a person's net worth.
- 9.1.12.CP.7: Summarize factors that affect a particular credit scoring system.
- 9.1.12.FP.7: Determine how multiple sources of objective, accurate and current financial information affect the prioritization of financial decisions (e.g., print information, prospectus, certified financial planners, internet, sales representatives, etc.).
- 9.1.12.PB.2: Prioritize financial decisions by considering alternatives and possible consequences.
- 9.4.12.CT.1: Identify problem-solving strategies used in the development of an innovative product or practice (e.g., 1.1.12acc.C1b, 2.2.12.PF.3).
- 9.4.12.CI.1: Demonstrate the ability to reflect, analyze, and use creative skills and ideas (e.g., 1.1.12prof.CR3a).

Computer Science & Design Thinking

8.1.12.DA.5: Create data visualizations from large data sets to summarize, communicate, and support different interpretations of real-world phenomena.

8.1.12.DA.6: Create and refine computational models to better represent the relationships among

different elements of data collected from a phenomenon or process.

8.1.12.AP.5: Decompose problems into smaller components through systematic analysis, using constructs such as procedures, modules, and/or objects.

8.2.12.ED.1: Use research to design and create a product or system that addresses a problem and make modifications based on input from potential consumers.

Time Frame

9 weeks

Topic

Unit 4- Leading and Measuring Success

Alignment to Standards

- 9.4.12.IML.3: Analyze data using tools and models to make valid and reliable claims, or to determine optimal design solutions
- 9.4.12.TL.2: Generate data using formula-based calculations in a spreadsheet and draw conclusions about the data.
- 9.1.12.EG.3: Explain how individuals and businesses influence government policies.
- 9.1.12.FP.5: Evaluate how behavioral bias (e.g., overconfidence, confirmation, recency, loss aversion, etc.) affects decision-making.
- 9.4.12.CI.1: Demonstrate the ability to reflect, analyze, and use creative skills and ideas (e.g., 1.1.12prof.CR3a).
- 9.4.12.CT.1: Identify problem-solving strategies used in the development of an innovative product or practice (e.g., 1.1.12acc.C1b, [2.2.12.PF.3](#)).
- 9.2.12.CAP.22: Compare risk and reward potential and use the comparison to decide whether starting a business is feasible
- 9.3.12.BM.4 Identify, demonstrate and implement solutions in managing effective business customer relationships.
- 9.3.12.BM-ADM.2 Access, evaluate and disseminate information for business decision making.
- 9.3.12.BM-MGT.8 Create strategic plans used to manage business growth, profit and goals.
- 9.3.12.BM-MGT.7 Plan, organize and manage an organization/department to achieve business goals.

Learning Activities & Key Concepts and Skills

Essential Questions:

- How do businesses build and compensate teams to turn vision into success?
- How can we use KPIs to plan for and measure success?

- How do businesses strategize for effective decision making?
- How can a business use strategic frameworks to evaluate market position and competitive forces?
- What are the key components of the Business Canvas Project, and how can you effectively present these components to your audience?

Guiding Questions:

- What are examples of key performance indicators?
- What are the components of a SWOT analysis?
- What does a management team do?
- What decisions are managers responsible for?
- What are the functions of management?
- Why do businesses need to hire and develop employees?
- How do businesses compensate, motivate, and seek to retain high-quality employees?
- How do businesses develop and use strategy to achieve goals?
- What processes are used to make a business decision?
- What is Porter's Five Forces strategic framework?

Essential Knowledge, Skills & Enduring Understandings:**A: STUDENTS WILL KNOW:**

- A business' strengths and weaknesses reflect its resources, capabilities, team and operations
- Opportunities and threats reflect external conditions the business does not control
- Porter's Five Forces helps a business evaluate the competitiveness of a market
- How to categorize business factors into an organized framework

B: STUDENTS WILL UNDERSTAND THAT:

- SWOT analysis allows businesses to respond to threats or capitalize on an opportunity
- A business must constantly analyze internal and external factors and take actions to adapt to changing markets
- KPI's provide meaningful data for a business
- KPI's vary based on industry

C: STUDENTS WILL BE ABLE TO:

- Differentiate when to use Porter's Five Forces and a SWOT Analysis for their business
- Identify internal strengths and weaknesses for a business
- Identify external opportunities and threats for a business
- Identify and sort business KPI's
- Explain how businesses use benchmarks
- Interpret KPI's to analyze a business' health and progress towards its goals

Suggested Learning Activities:

- Entry Event: SWOT Yourself and your School
- Analyze business start-up cases
- Give 2 sample employee applications and create a pros/cons chart
- Case Studies- Canva
- Skills assessment and gap analysis

- Match KPI's to the correct industry & definition
- Benchmark sorting activity
- Analyze a spreadsheet of sample KPI's
- Pete's Pizza Problem scenario
- PACED decision making model
- SWOT Analysis for their Business Canvas Project

Assessments

Formative:

- Exit tickets
- Slideshow presentations
- Vocabulary quizzes
- Case study discussion questions
- Canvas Project draft & revisions
- Hypothesis testing

Summative:

- Project 4- Canvas Final Reflection
- Feedback for other groups

Benchmark:

- Unit test with AP practice exam questions (multiple choice & FRQs)
- Oral Pitch for Final Canvas Project

Alternative:

- Orally provide explanation of vocabulary terms/discussion question
- Problem/project based learning assignments
- Group project assessments

Interdisciplinary Connections

ELA:

Students will analyze a variety of texts including case studies, collect key information, and do their own research while correctly citing their sources. Students will also create oral and visual presentations.

RL.CR.11–12.1. Accurately cite strong and thorough textual evidence and make relevant connections to strongly support a comprehensive analysis of multiple aspects of what a literary text says explicitly and inferentially, as well as interpretations of the text; this may

include determining where the text leaves matters uncertain.

RI.CR.11–12.1. Accurately cite a range of thorough textual evidence and make relevant connections to strongly support a comprehensive analysis of multiple aspects of what an informational text says explicitly and inferentially, as well as interpretations of the text.

L.SS.11–12.1. Demonstrate command of the system and structure of the English language when writing or speaking.

L.VL.11–12.3. Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on grades 11–12 reading and content, including technical meanings, choosing flexibly from a range of strategies.

SL.PE.11–12.1. Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with peers on grades 11–12 topics, texts, and issues, building on others' ideas and expressing their own clearly and persuasively.

SL.II.11–12.2. Integrate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, orally) in order to make informed decisions and solve problems, evaluating the credibility and accuracy of each source and noting any discrepancies among the data.

Mathematics:

Students will collect data (KPI's), analyze the results, represent in graphs, and make conclusions.

S.IC.B.3 Use data from a randomized experiment to compare two treatments; use simulations to decide if differences between parameters are significant.

S.IC.B.5 Recognize the purposes of and differences among sample surveys, experiments, and observational studies; explain how randomization relates to each.

Career Readiness, Life Literacies, and Key Skills

- 9.4.12.IML.3: Analyze data using tools and models to make valid and reliable claims, or to determine optimal design solutions
- 9.4.12.TL.2: Generate data using formula-based calculations in a spreadsheet and draw conclusions about the data.
- 9.1.12.EG.3: Explain how individuals and businesses influence government policies.
- 9.1.12.FP.5: Evaluate how behavioral bias (e.g., overconfidence, confirmation, recency, loss aversion, etc.) affects decision-making.
- 9.4.12.Cl.1: Demonstrate the ability to reflect, analyze, and use creative skills and ideas (e.g., 1.1.12prof.CR3a).
- 9.4.12.CT.1: Identify problem-solving strategies used in the development of an innovative product or practice (e.g., 1.1.12acc.C1b, [2.2.12.PF.3](#)).

- 9.2.12.CAP.22: Compare risk and reward potential and use the comparison to decide whether starting a business is feasible
- 9.3.12.BM.4 Identify, demonstrate and implement solutions in managing effective business customer relationships.
- 9.3.12.BM-ADM.2 Access, evaluate and disseminate information for business decision making.
- 9.3.12.BM-MGT.8 Create strategic plans used to manage business growth, profit and goals.
- 9.3.12.BM-MGT.7 Plan, organize and manage an organization/department to achieve business goals.

Computer Science & Design Thinking

8.1.12.DA.5: Create data visualizations from large data sets to summarize, communicate, and support different interpretations of real-world phenomena.

8.1.12.DA.6: Create and refine computational models to better represent the relationships among

different elements of data collected from a phenomenon or process.

8.1.12.AP.5: Decompose problems into smaller components through systematic analysis, using constructs such as procedures, modules, and/or objects.

8.2.12.ED.1: Use research to design and create a product or system that addresses a problem and

make modifications based on input from potential consumers.

Topic

Unit 5- Financial Literacy

Alignment to Standards

Learning Activities & Key Concepts and Skills

Essential Questions:

-

Guiding Questions:

-

Essential Knowledge, Skills & Enduring Understandings:**A: STUDENTS WILL KNOW:**

-

B: STUDENTS WILL UNDERSTAND THAT:

-

C: STUDENTS WILL BE ABLE TO:

-

Suggested Learning Activities:

A hyperlink to a website where there are diversity lessons, standards, climate change lessons does not meet the intent of the law or requirement. There should be lessons, resources, text, etc. imbedded into the documents that hit on these requirements

Climate change should be embedded across content areas.

<https://www.nj.gov/education/standards/climate/learning/gradeband/index.shtml>

Assessments

Formative:

-

Summative:

-

Benchmark:

-

Alternative:

-

Interdisciplinary Connections

(NOTE: Other content names not enough; give brief explanation. Must also include standards. Delete this note before submitting)

Career Readiness, Life Literacies, and Key Skills

NOTE: Include CRLKS where they apply. Delete this note before submitting.)

Computer Science & Design Thinking

(NOTE: A list of devices or platforms is not enough. Must also include Computer Science & Design Thinking standards where they apply)

NOTE: LAST PAGE OF DOCUMENT (delete this note before submitting)

Modifications (ELL, Special Education, At-Risk Students, Gifted & Talented, & 504 Plans)

ELL:

- Work toward longer passages as skills in English increase
- Use visuals
- Introduce key vocabulary before lesson
- Teacher models reading aloud daily
- Provide peer tutoring
- Use of Bilingual Dictionary
- Guided notes and/or scaffold outline for written assignments
- Provide students with English Learner leveled readers.

Supports for Students With IEPs:

- Allow extra time to complete assignments or tests
- Guided notes and/or scaffold outline for written assignments
- Work in a small group
- Allow answers to be given orally or dictated
- Use large print books, Braille, or books on CD (digital text)
- Follow all IEP modifications

At-Risk Students:

- Guided notes and/or scaffold outline for written assignments
- Introduce key vocabulary before lesson
- Work in a small group
- Lesson taught again using a differentiated approach
- Allow answers to be given orally or dictated
- Use visuals / Anchor Charts
- Leveled texts according to ability

Gifted and Talented:

- Create an enhanced set of introductory activities (e.g. advance organizers, concept maps, concept puzzles)
- Provide options, alternatives and choices to differentiate and broaden the curriculum
- Organize and offer flexible small group learning activities
- Provide whole group enrichment explorations
- Teach cognitive and methodological skills
- Use center, stations, or contracts

- Organize integrated problem-solving simulations
- Propose interest-based extension activities
- Expose students to beyond level texts.

Supports for Students With 504 Plans:

- Follow all the 504 plan modifications
- Text to speech/audio recorded selections
- Amplification system as needed
- Leveled texts according to ability
- Fine motor skill stations embedded in rotation as needed
- Modified or constrained spelling word lists
- Provide anchor charts with high frequency words and phonemic patterns