

**Mitchell
High**

**Business
Department
Curriculum**

**2011-2012
School Year**

**MHS 2011-2012
Business Department
Graduation Requirements**

1. **9th Grade
Business Information Technology Applica-
tions**
2. **11th Grade
Personal Finance**

5th Grade—Keyboarding

Alphabetic & Symbols—develop touch typing skills

6th Grade—Keyboarding

Reinforce Skills—begin formatting

7TH Grade—Computer Applications (1 year) (033422)

A course designed for students to improve touch method keyboarding skills. Instruction emphasizes improved techniques for increased speed and accuracy and composition at the keyboard. Students will demonstrate keyboarding proficiency in document formatting (personal letters, reports, tables). Students will be introduced to electronic presentation and spreadsheet

8th Grade—Exploratory Business (1 year) (320500)

A middle-level course designed to give students an overview of the Business, Marketing and Management Career Field and Clusters. Students will begin the study of personal money management, basic business concepts, entrepreneurship concepts, and the role of business in our society and Internet safety.

9th Grade—Business Information Technology Applications I (270501)

Students will demonstrate basic skills in the areas of word processing, spreadsheet applications, and electronic presentations and learn about information technology careers.

10th, 11th, 12th—Entrepreneurship (320600) & Management (032802)

This introduction to entrepreneurship emphasizes identifying & understanding the skills needed to plan, organize, finance, & operate an entrepreneurial enterprise. These skills include entrepreneurial skills, readiness skills, and business functions.

Provides basic theory of business organization & management. A general overview of national & international business and the social & economic environments of business is provided. Basic concepts of management & leadership within the business organization, and the characteristics, organization, and operations business as a major section of the economy is reviewed. Students will investigate management issues involved in planning, organizing, controlling, and leading an organization.

11th & 12th Personal Finance (033000) (required for graduation beginning 2012-2013)

This course will assist students in personal finance management. Students will learn to manage their resources and to make sound personal financial decisions. Units of study include: Savings, Understanding Investments, Wealth Building and College Savings, Dangers of Debt, Consumer Awareness, Credit Bureaus and Collection Practices, Budgeting 101, Bargain Shopping, Relating with Money, Careers and Employment Taxes, Ins and Outs of Insurance, Real Estate and Mortgages. The 4th 9 weeks students will work with resumes, letters of applications, practice interviewing's, and filling out job application.

11th, 12th Business Information Technology Applications II & III (270502, 270503) (Business Information Tech App I required)(Art I recommended)

Students will work with a variety of software to develop items, such as digital media and E-portfolios. Students will develop skills in storyboarding, digital video capturing & editing, beginning animation, photo editing, and web design. A project-based approach is used through the integrations of a variety of digital media.

11th 12th Grade—Accounting (1 year) (030300) (Algebra I required)

This two-semester course covers sole & proprietorship accounting principles involve in the preparation and maintenance of financial records concerned with business management & operations. It is a comprehensive introduction to basic financial accounting including recording, summarizing & reporting, principles of income measurement & asset valuation, accounting systems & controls. Students are exposed to careers in the accounting field and given the opportunity to perform accounting applications using the computer.

11th & 12th Grade—Independent Advanced Accounting (030301)—Accounting required

This course includes partnership & corporate accounting, adjustment in inventory control systems, budgetary control systems and further enhancement of accounting skills. Students are exposed to various careers in the accounting field and are given the opportunity to perform accounting applications using the computer.

Chapter Summaries

Foundations in Personal Finance videos are available in four distinct units. Each unit contains three chapters taught by Dave Ramsey on video, featuring several parts—each no more than 15 minutes long. Dave creatively weaves in humor and real-life stories that educate and reinforce sound principles of managing money. While watching Dave teach on video, students follow along using the Student Workbook.

Unit 1: Saving and Investing

Chapter 1: Savings

- Three basic reasons to save money: emergency fund, purchases, building wealth
- Discipline, patience and goal setting as related to personal and financial matters

Chapter 2: Understanding Investments

- Compound and simple interest
- Liquidity, diversification, risk-return ratio
- Certificates of deposit, money markets, single stocks, bonds, mutual funds, rental real estate, annuities, commodities and futures

Chapter 3: Wealth Building and College Savings

- Benefits of long- and short-term investing using tax-favored plans
- IRAs, Roth IRAs, SEPP, 401(k), 403(b) and 457 retirement plans
- Educational Savings Accounts, 529 Plans, UTMA and UGMA

Unit 2: Credit and Debt

Chapter 4: Dangers of Debt

- Myths associated with debt, including credit cards, payday lending, rent-to-own, debt consolidation, leasing automobiles and co-signing loans
- The history of debt and how to avoid it
- The aggressive marketing of debt, particularly to young people

Chapter 5: Consumer Awareness

- The power of marketing on buying decisions, including "0% APR" and "no interest" deals
- Ways companies compete for our money, including product positioning, advertising, brand recognition and personal selling

Chapter 6: Credit Bureaus and Collection Practices

- How to read a credit report and correct inaccuracies
- Uncover the myth about building your credit score
- Systematic plan to deal with creditors and avoid bankruptcy
- Fair Debt Collection Practices Act explained

Unit 3: Financial Responsibility and Money Management

Chapter 7: Budgeting 101

- In-depth explanation of balancing a checkbook
- Step-by-step methods of creating and living on a written budget

Chapter 8: Bargain Shopping

- Benefits of negotiating and basic rules to follow for success
- Negotiating techniques

Chapter 9: Relating with Money

- Explore how men and women view money differently
- Identify personality traits regarding money

Unit 4: Insurance/Risk Management and Income/Careers

Chapter 10: Careers and Employment Taxes

- Discuss career choices that fit personality styles and occupational desires
- Learn successful job-search strategies such as cover letters, resumes and interview techniques
- Understand payroll taxes and terms such as FICA, state, federal and Social Security withholdings
- Examine tax revenue sources for federal, state and local governments

Chapter 11: Ins and Outs of Insurance

- Describe various insurance coverage including renter's, homeowner's, automobile, health, disability, long-term care, identity theft and life insurance
- Understand insurance terminology such as deductible, stop loss, elimination period, replacement coverage, liability and out-of-pocket maximum
- Distinguish between term life, cash value and whole life insurance

Chapter 12: Real Estate and Mortgages

- Knowledge of the buying, selling and renting process
- Ability to weigh the various costs associated with home ownership and renting
- Describe types of mortgages including ARM, balloon, conventional, VA, reverse, FHA and owner financing