# INTRODUCTION TO BUSINESS/ GENERAL BUSINESS Grade 12

Grade 12

PERFORMANCE ORGANIZER: A. Our Business World

<u>Numbers</u>	INSTRUCTIONAL INDICATORS	TECHNOLOGY CONTENT STANDAR	RDS CORRELATIONS
GB-A-1	The learner will: Define needs and wants	<ul><li>E. Forecast the impact of technological products and systems.</li><li>2. Select a technology that has had national impact and describe its impact.</li></ul>	Standard 2 Technology and Society Interaction
		<ul> <li>D. Evaluate choices of electronic resources and determine their strengths and limitations.</li> <li>4. Select an appropriate tool, online resource or Web-site based on the information need.</li> </ul>	Standard 5 Technology and Information Literacy
GB-A-2	Define business terms		
GB-A-3	Define basic rights	<ul> <li>B. Apply technological knowledge in decision-making.</li> <li>2. Make, support and defend decisions that involve tradeoffs between competing values (e.g., use of criteria in making an equipment purchase).</li> </ul>	Standard 1 Nature of Technology

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<u>Numbers</u>	INSTRUCTIONAL INDICATORS	TECHNOLOGY CONTENT STANDA	RDS CORRELATIONS
GB-A-4	State three ways to measure economic growth	<ul> <li>A. Interpret and practice responsible citizenship relative to technology.</li> <li>2. Articulate how different factors, such as individual curiosity, advertising, strength of the economy, the goals of a company and current trends, contribute to shaping the design of, and demand for, various technologies.</li> </ul>	Standard 2 Technology and Society Interaction
		<ul><li>B. Apply a research process model to conduct research and meet information needs.</li><li>8. Archive final product in a format accessible in the future.</li></ul>	Standard 5 Technology and Information Literacy
GB-A-5	Describe life styles in our economy	<ul> <li>A. Synthesize information, evaluate and make decisions about technologies.</li> <li>4. Plan/construct technological products considering profit incentive and market economy.</li> </ul>	Standard 1 Nature of Technology
GB-A-6	Describe our economic future	<ul><li>B. Demonstrate the relationship among people, technology and the environment.</li><li>1. Forecast intended and unintended consequences of technology deployment.</li></ul>	Standard 2 Technology and Society Interaction

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(Cont'd)

#### Numbers INSTRUCTIONAL INDICATORS

#### TECHNOLOGY CONTENT STANDARDS CORRELATIONS

- D. Analyze ethical and legal technology issues and formulate solutions and strategies that foster responsible technology usage.
  - 2. Forecast changes in laws and legislation that might result from the exponential growth of technology.

Standard 2 Technology and Society Interaction

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PERFORMANCE ORGANIZER: B. Banking and Financial Services

Numbers	INSTRUCTIONAL INDICATORS	TECHNOLOGY CONTENT STANDARDS CORRELATIONS
	The learner will:	
GB-B-1	List the services provided by most banks	
GB-B-2	Explain how banks are regulated	
GB-B-3	Explain how to open and maintain a checking account	
GB-B-4	Understand and reconcile a bank statement	
GB-B-5	Write a check	
GB-B-6	Define terms associated with a checking account	
GB-B-7	Identify methods used to cash and deposit checks	
GB-B-8	Describe several different methods of making payments, including electronically	

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PERFORMANCE ORGANIZER: C. Role as a Consumer

<u>Numbers</u>	INSTRUCTIONAL INDICATORS	TECHNOLOGY CONTENT STANDARDS CORRELATIONS
GB-C-1	The learner will: Describe how products reach the consumer	
GB-C-2	List the types of stores and their products	
GB-C-3	Explain the buying problems of the consumer	
GB-C-4	List sources to help the consumer know what to buy	
GB-C-5	Describe how to become an informed consumer	
GB-C-6	Identify consumer's rights and responsibilities	
GB-C-7	Identify groups that protect the consumer	

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PERFORMANCE ORGANIZER: D. Using Credit

<u>Numbers</u>	INSTRUCTIONAL INDICATORS	TECHNOLOGY CONTENT STANDARDS CORRELATIONS
GB-D-1	The learner will: Define the terms used in credit transactions	
GB-D-2	Describe the advantages and disadvantages of buying on credit	
GB-D-3	List the guidelines for using credit	
GB-D-4	Explain the different types of credit and compare their uses	
GB-D-5	Explain the use of loans as credit	
GB-D-6	Explain the costs involved in using credit	
GB-D-7	Describe installment buying	
GB-D-8	Identify types of business forms used in credit transactions	
GB-D-9	Describe what a credit report is and how consumers can access their credit reports	
GB-D-10	Identify credit scores and how consumers are affected in the market place by their individual scores	
GB-D-11	Explain the importance of establishing and maintaining a good credit record	

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PERFORMANCE ORGANIZER: E. Insurance Protection

<u>Numbers</u>	INSTRUCTIONAL INDICATORS	TECHNOLOGY CONTENT STANDARDS CORRELATIONS
GB-E-1	The learner will: Explain how insurance works to protect against economic losses	
GB-E-2	List where insurance can be purchased	
GB-E-3	Describe the various kinds of vehicle insurance	
GB-E-4	Describe the various kinds of property insurance	
GB-E-5	List the main types of life insurance	
GB-E-6	Explain the types of protection provided by health insurance	
GB-E-7	Explain the need to insure income and how to do so	

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PERFORMANCE ORGANIZER: F. Saving and Investing Money

<u>Numbers</u>	INSTRUCTIONAL INDICATORS	TECHNOLOGY CONTENT STANDARDS CORRELATIONS
GB-F-1	The learner will: Explain the importance of planned savings to consumer	
GB-F-2	Describe the savings alternatives to consider when investing money including savings accounts, annuities, mutual funds, real estate, gold and other metals, commodities, bonds, and Treasury bills	
GB-F-3	List the types of savings accounts in various institutions	
GB-F-4	Explain stocks and bonds as an investment program	
GB-F-5	Describe the advantages and disadvantages of mutual funds	
GB-F-6	State the advantages and disadvantages of inventing in real estate	
GB-F-7	Explain electronic accounts for investing in stocks/bonds/ mutual funds as well as savings	

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PERFORMANCE ORGANIZER: G. Money Management

Numbers	INSTRUCTIONAL INDICATORS	TECHNOLOGY CONTENT STANDARDS CORRELATIONS
GB-G-1	The learner will: Explain how to use income, especially disposable income, in a responsible manner to meet individual consumer wants and needs	
GB-G-2	Describe the importance of money management goals	
GB-G-3	List the steps in preparing an individual or family budget	
GB-G-4	Explain the importance of keeping records of income and expenditures	
GB-G-5	Explain the effects of the changing value of money in comparing prices of goods and services from year to year	
GB-G-6	List ways to combat inflation and deflation	
GB-G-7	Describe methods of preparing for retirement	

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PERFORMANCE ORGANIZER: H. Labor and Government in Our Economy

<u>Numbers</u>	INSTRUCTIONAL INDICATORS	TECHNOLOGY CONTENT STANDARDS CORRELATIONS
GB-H-1	The learner will: Explain how our government serves us	
GB-H-2	Explain how the cost of government is met	
GB-H-3	Explain how the tax system in the Unites States works	
GB-H-4	Describe the role of labor and its contribution to our economy	
GB-H-5	Describe the effect of world trade on our economy	
GB-H-6	Explain how individuals and government react and adjust during periods of inflation, recession and depression	

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<u>Numbe</u>	INSTRUCTIONAL INDICATORS	TECHNOLOGY CONTENT STANDARDS CORRELATIONS
GB-I-1	The learner will: Explain the reasons why we work	
GB-I-2	List the responsibilities of a worker	
GB-I-3	Explain how learning about people, information, and things is important in deciding the type of work people do	
GB-I-4	Discuss and inventory the personal qualities and characteristics to be considered when exploring careers in business	
GB-I-5	Explain the steps involved in locating and applying for a job	