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| Eastland-Fairfield Career & Technical Schools  Financial Services Program  Mrs. Briggs  Grading Period Overview  2015-2016 | | | | | | | | | |
|  | | | | | | | | | |
| Unit Name | Financial Services Fundamentals |  | | | |  | | | |
| Unit Number (ODE) | 14 | Junior Year | | | | Senior Year | | | |
|  |  | *Nine Weeks:* | | | | *Nine Weeks:* | | | |
| Unit Competencies: | *Proficient by Grade 12* | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 |
| 14.1 | Demonstrate general knowledge of finance and financial services. | X |  |  |  |  |  |  |  |
| 14.2 | Discuss ethical standards in finance. | X |  |  |  |  |  |  |  |
| 14.3 | Describe the banking industry. |  |  | X |  |  |  |  |  |
| 14.4 | Describe the national banking system. |  |  | X |  |  |  |  |  |
| 14.6 | Describe retail banking. |  |  | X |  |  |  |  |  |
| 14.9 | Discuss the role of credit unions. |  |  | X |  |  |  |  |  |
| 14.10 | Explain the role of savings and loan associations. |  |  | X |  |  |  |  |  |
| 14.11 | Describe banking processes. |  |  | X |  |  |  |  |  |
| 14.12 | Describe banking services. |  |  | X |  |  |  |  |  |
| 14.13 | Discuss retail bank products and services. |  |  | X |  |  |  |  |  |
| 14.16 | Explain types of investments. |  |  |  |  |  |  | X |  |
| 14.17 | Discuss considerations in selecting a securities sales agent. |  |  |  |  |  |  | X |  |
| 14.22 | Discuss the concept of insurance |  |  |  |  |  | X |  |  |
| 14.23 | Describe the insurance industry |  |  |  |  |  | X |  |  |

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| Assessment | |
| Ethics | Observation  Product: Ethics Project/Rubric scored  Online assessment – industry test modules: OCTCA  Paper/pencil assessment |
| Banking | Product: Simulation *Family Financial Management* Audit Tests  Online assessment – industry test modules: OCTCA  Paper/pencil assessment |
| Investments | Online assessment – Stock Market Game/Contest  Online assessment – industry test modules: OCTCA  Paper/pencil assessment |
| Insurance | Online/Paper/pencil Assessments produced by the Griffith Insurance Education  Online assessment – industry test modules: OCTCA  Paper/pencil assessment |

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| Instructional Strategies (Teacher) and Student Activities (Student) | | | |
| Ethics | Article critiques/summarizing  Audiovisual activities  Case Studies  Mini-lecture/discussion | Note-taking  Online activities  Cooperative learning strategy: Think, Pair, Share – current events articles | Projects – individual/team  Questioning skills  Reflective Discussion Forums in Moodle |
| Banking | NEFE High School Financial Planning Program materials  Audio/Video/DVD/CD-ROM activities  Building vocabulary activities | Cooperative learning strategies Field Trips  Homework  Mini-lecture/discussion  Guest Speaker | Note-taking  Online activities  Practice activities  Projects – individual |
| Investments | Stock Market Game through Ashland University  Note-taking  MAX Teaching: Cornell Notes | Reading for Meaning - Senior Book Club: *Streetwise: A Guide for Teen Investors* | Cooperative learning strategy: Jigsaw – current events articles |

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| Insurance | Griffith Insurance Education Foundation – online curriculum  Audio/Video/DVD  Building vocabulary activities  Guest Speaker | Field Trip  Homework  Mini-lecture/discussion  Case Studies | Note-taking  Online activities  Projects – individual |

NOTE: Any highlighted strategy or activity includes literacy reinforcement—reading and writing.

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| Eastland-Fairfield Career & Technical Schools  Financial Services Program  Mrs. Briggs  Grading Period Overview  2014-2015 | | | | | | | | | |
|  | | | | | | | | | |
| Unit Name | Banking |  | | | |  | | | |
| Unit Number (ODE) | 15 | Junior Year | | | | Senior Year | | | |
|  |  | *Nine Weeks:* | | | | *Nine Weeks:* | | | |
| Unit Competencies: | *Proficient by Grade 12* | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 |
| 15.1 | Discuss ethical issues in the banking industry. |  |  | X |  |  |  |  |  |
| 15.7 | Describe basic teller performance standards. |  |  | X |  |  |  |  |  |
| 15.8 | Discuss the relationships that baking institutions have with various parties. |  |  | X |  |  |  |  |  |
| 15.9 | Describe the importance of selling in the banking industry. |  |  | X |  |  |  |  |  |
| 15.10 | Describe lending fundamentals. |  |  | X |  |  |  |  |  |
| 15.12 | Discuss consumer lending. |  |  | X |  |  |  |  |  |
| 15.13 | Discuss commercial lending. |  |  | X |  |  |  |  |  |
| 15.14 | Describe mortgage lending. |  |  | X |  |  |  |  |  |
| 15.15 | Process loan application. |  |  | X |  |  |  |  |  |
| 15.16 | Process mortgage loan applications. |  |  | X |  |  |  |  |  |
| 15.19 | Assist a customer with opening an account. |  |  | X |  |  |  |  |  |
| 15.20 | Describe features and benefits of bank accounts |  |  | X |  |  |  |  |  |
| 15.21 | Process damaged and/or mutilated currency/coin. |  |  | X |  |  |  |  |  |
| 15.30 | Explain the principles of the Federal Deposit Insurance Corporation (FDIC) insurance. |  |  | X |  |  |  |  |  |

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| Assessment | *Both formative and summative* |
|  | Online assessment – industry test modules: OCTCA  Online assessment – objective test/quizzes: National Financial Literacy Challenge  Paper/pencil assessment  Presentation – individual |

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| Instructional Strategies (Teacher) and Student Activities (Student) | | | |
|  | Audio/Video/DVD/CD-ROM activities  Building vocabulary activities  Cooperative learning strategy: K-W-L (Know-Want to Know-Learned) | Homework  Mini-lecture/discussion  NEFE High School Financial Planning Program materials  Note-taking | Online activities  Practice activities  Projects – individual or team Senior Seminar  Simulation: *Family Financial Management* |

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| Eastland-Fairfield Career & Technical Schools  Financial Services Program  Mrs. Briggs  Grading Period Overview  2014-2015 | | | | | | | | | |
|  | | | | | | | | | |
| Unit Name | Money Management |  | | | |  | | | |
| Unit Number (ODE) | 16 | Junior Year | | | | Senior Year | | | |
|  |  | *Nine Weeks:* | | | | *Nine Weeks:* | | | |
| Unit Competencies: | *Proficient by Grade 12* | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 |
| 16.1 | Describe the fundamental principles of money needed to make financial exchanges. |  | X |  |  | X |  |  |  |
| 16.2 | Describe the function of money in the modern economy. |  |  | X |  |  |  |  |  |
| 16.3 | Analyze financial needs and goals to determine financial requirements. |  |  | X |  |  |  |  |  |
| 16.4 | Explain the need to save and invest. |  |  | X |  |  |  |  |  |
| 16.5 | Set financial goals. |  |  | X |  |  |  |  |  |
| 16.6 | Manage personal finances to achieve financial goals. |  |  | X |  |  |  |  |  |
| 16.7 | Discuss the significance of a credit score. |  |  |  |  |  |  | X |  |
| 16.8 | Explain the use of financial services providers to aid in financial goal achievement. |  |  |  |  |  |  | X |  |
| 16.9 | Maintain cash controls. |  | X |  |  | X |  |  |  |
| 16.10 | Detect and report counterfeit currency. |  |  | X |  | X |  |  |  |
| 16.11 | Discuss the secure handling of checks. |  |  | X |  | X |  |  |  |
| 16.12 | Discuss procedures for handling cash. |  |  | X |  | X |  |  |  |

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| Assessment | *Both formative and summative* |
|  | Observation  BPA Fund-Raiser - Cash controls, Cash balance=Cashier’s totals on deposits  Online assessment – industry test modules: OCTCA  Online assessment – objective test/quizzes: National Financial Literacy Challenge  Objective test/quizzes from NEFE materials  Paper/pencil assessments |

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| Instructional Strategies (Teacher) and Student Activities (Student) | | | |
|  | Audio/Video/DVD/CD-ROM activities  Building vocabulary activities  Cooperative learning strategy:  K-W-L (Know-Want to Know-Learned) | Mini-lecture/discussion  NEFE High School Financial Planning Program materials  Note-taking  Online activities  Practice activities | Posters of Money  Projects – teams - BPA Fund-Raiser “Counting Cash”  Projects – individual - Timeline “Life Span” Project |

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| Eastland-Fairfield Career & Technical Schools  Financial Services Program  Mrs. Briggs  Grading Period Overview  2014-2015 | | | | | | | | | |
|  | | | | | | | | | |
| Unit Name | Financial Analysis |  | | | |  | | | |
| Unit Number (ODE) | 17 | Junior Year | | | | Senior Year | | | |
|  |  | *Nine Weeks:* | | | | *Nine Weeks:* | | | |
| Unit Competencies: | *Proficient by Grade 12* | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 |
| 17.3 | Explain accounting procedures to track money flow and to determine financial status. |  | X |  | X |  | X | X | X |
| 17.5 | Discuss the importance of accurately reporting a business’s financial position. |  |  |  |  |  |  | X | X |
| 17.6 | Explain information that can be obtained from financial statements. |  | X |  | X |  | X | X | X |
| 17.8 | Describe information that can be obtained from annual reports. |  |  |  |  |  |  | X | X |
| 17.11 | Describe the importance of budgets. |  |  | X |  |  |  |  |  |

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| Assessment | *Both formative and summative* |
|  | Online assessment – product: Aplia homework and practice activities (graded)  Online assessment – industry test modules: OCTCA  Online assessment – objective test/quizzes: Aplia Accounting Tests  Presentation – individual: Budgeting |

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| Instructional Strategies (Teacher) and Student Activities (Student) | | | |
|  | Audio/Video/DVD/CD-ROM activities  Building vocabulary activities  Homework  Annual Reports - Scavenger Hunt | Mini-lecture/discussion  Note-taking  Online activities: Aplia – Accounting Financial Statements | Practice activities  Projects – individual - Budgets  Projects – team - BPA Judged Events |

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| Eastland-Fairfield Career & Technical Schools  Financial Services Program  Mrs. Briggs  Grading Period Overview  2014-2015 | | | | | | | | | |
|  | | | | | | | | | |
| Unit Name | Securities and Investments |  | | | |  | | | |
| Unit Number (ODE) | 18 | Junior Year | | | | Senior Year | | | |
|  |  | *Nine Weeks:* | | | | *Nine Weeks:* | | | |
| Unit Competencies: | *Proficient by Grade 12* | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 |
| 18.1 | Describe the Chartered Financial analysts (CFA) Institute Code of Ethics and Professional Conduct. |  |  |  |  |  |  | X | X |
| 18.2 | Describe how securities are traded. |  |  |  |  |  |  | X | X |
| 18.3 | Describe sources of securities information. |  |  |  |  |  |  | X | X |
| 18.5 | Read/Interpret securities tables. |  |  |  |  |  |  | X | X |
| 18.8 | Explain stocks. |  |  |  |  |  |  | X | X |
| 18.9 | Describe the rights of stockholders. |  |  |  |  |  |  | X | X |
| 18.10 | Explain causes of stock price fluctuations. |  |  |  |  |  |  | X | X |
| 18.11 | Explain dividends. |  |  |  |  |  |  | X | X |
| 18.12 | Discuss stock splits. |  |  |  |  |  |  | X | X |
| 18.20 | Explain bonds. |  |  |  |  |  |  | X | X |
| 18.21 | Discuss the relationship between bond prices and yields. |  |  |  |  |  |  | X | X |
| 18.23 | Describe mutual funds. |  |  |  |  |  |  | X | X |
| 18.24 | Explain a mutual fund prospectus. |  |  |  |  |  |  | X | X |
| 18.32 | Discuss the relationship between risk and return. |  |  |  |  |  |  | X | X |
| 18.34 | Discuss types of investment objectives. |  |  |  |  |  |  | X | X |
| 18.33 | Describe considerations in diversifying investments. |  |  |  |  |  |  | X | X |
| 18.36 | Explain factors to consider when selecting investments. |  |  |  |  |  |  | X | X |
| 18.37 | Explain fundamental analysis used in making investment decisions. |  |  |  |  |  |  | X | X |

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| 18.39 | Assess securities’ fundamentals. |  |  |  |  |  |  | X | X |
| 18.40 | Explain strategies for selecting investments. |  |  |  |  |  |  | X | X |
| 18.41 | Choose investments based on fundamental analysis. |  |  |  |  |  |  | X | X |
| 18.45 | Obtain information on the client’s finances and investment goals. |  |  |  |  |  |  | X | X |

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| Assessment | *Both formative and summative* |
|  | ☐Online assessment – product: Stock Market Game  ☐Online assessment – industry test modules: OCTCA  ☐Paper/pencil assessment  ☐Presentation – team |

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| Instructional Strategies (Teacher) and Student Activities (Student) | | | |
|  | Article critiques/summarizing: Newspaper i.e. Motley Fool  Audio/Video/DVD/CD-ROM activities  Building vocabulary activities | Online activities- Corporate Information for stock picks; Reading Annual Reports  Mini-lecture/discussion  Guest Speaker  Field Trips | Reading for Meaning - Senior Book Club: *Streetwise: A Guide for Teen Investors*  Engagement strategies: Team Competition/Game |

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| Eastland-Fairfield Career & Technical Schools  Financial Services Program  Mrs. Briggs  Grading Period Overview  2014-2015 | | | | | | | | | |
|  | | | | | | | | | |
| Unit Name | Corporate Finance |  | | | |  | | | |
| Unit Number (ODE) | 19 | Junior Year | | | | Senior Year | | | |
|  |  | *Nine Weeks:* | | | | *Nine Weeks:* | | | |
| Unit Competencies: | *Proficient by Grade 12* | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 |
| 19.1 | Describe the fundamentals of corporate finance. |  |  |  |  |  |  | X |  |
| 19.4 | Discuss ethics in corporate finance. |  |  |  |  |  |  | X |  |
| 19.5 | Discuss depreciation. |  |  |  |  |  |  | X |  |
| 19.6 | Describe cash flows. |  |  |  |  |  |  | X |  |
| 19.21 | Discuss net present value (NPV). |  |  |  |  |  |  | X |  |
| 19.23 | Discuss the internal rate of return (IRR). |  |  |  |  |  |  | X |  |
| 19.28 | Discuss the use of pro forma statements in profit planning. |  |  |  |  |  |  | X |  |
| 19.30 | Discuss short-term financial management. |  |  |  |  |  |  | X |  |
| 19.36 | Discuss corporate bonds. |  |  |  |  |  |  | X |  |
| 19.39 | Discuss the issuance of stock from a corporation. |  |  |  |  |  |  | X |  |
| 19.47 | Discuss the relationship between financial risk management and corporate finance. |  |  |  |  |  |  | X |  |

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| Assessment | *Both formative and summative* |
|  | Online assessment – industry test modules: OCTCA  Paper/pencil assessment |

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| Instructional Strategies (Teacher) and Student Activities (Student) | | | |
|  | Article critiques/summarizing  Audio/Video/DVD/CD-ROM activities  Building vocabulary activities  Ethical Dilemmas | Cooperative learning strategies: Think, Pair, Share and Jigsaw with current financial events articles  Guest Speaker  Note-taking  *The Madoff Affair* activities | Practice activities - Excel formulas activity  Projects – individual or team |

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| Eastland-Fairfield Career & Technical Schools  Financial Services Program  Mrs. Briggs  Grading Period Overview  2014-2015 | | | | | | | | | |
|  | | | | | | | | | |
| Unit Name | Real Estate |  | | | |  | | | |
| Unit Number (ODE) | 20 | Junior Year | | | | Senior Year | | | |
|  |  | *Nine Weeks:* | | | | *Nine Weeks:* | | | |
| Unit Competencies: | *Proficient by Grade 12* | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 |
| 20.1 | Explain real estate property principles and concepts. |  |  |  |  |  |  |  | X |
| 20.4 | Describe the promotion of real estate listings. |  |  |  |  |  |  |  | X |
| 20.5 | Discuss ways of showing property. |  |  |  |  |  |  |  | X |
| 20.10 | Discuss a real estate sales contract. |  |  |  |  |  |  |  | X |
| 20.11 | Describe real estate finance. |  |  |  |  |  |  |  | X |

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| Assessment | *Both formative and summative* |
|  | Online assessment – industry test modules: OCTCA  Online assessment – objective test/quizzes  Presentation – individual |

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| Instructional Strategies (Teacher) and Student Activities (Student) | | | |
|  | Article critiques/summarizing  Building vocabulary activities  Mini-lecture/discussion | Note-taking: Contracts  Online activities: HouseFlip; Realtor.com |  |

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| Eastland-Fairfield Career & Technical Schools  Financial Services Program  Mrs. Briggs  Grading Period Overview  2014-2015 | | | | | | | | | |
|  | | | | | | | | | |
| Unit Name | Insurance |  | | | |  | | | |
| Unit Number (ODE) | 21 | Junior Year | | | | Senior Year | | | |
|  |  | *Nine Weeks:* | | | | *Nine Weeks:* | | | |
| Unit Competencies: | *Proficient by Grade 12* | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 |
| 21.1 | Discuss fundamental legal principles that pertain to insurance. |  |  |  |  |  | X |  |  |
| 21.2 | Describe insurance contracts. |  |  |  |  |  | X |  |  |
| 21.3 | Discuss the manner in which insurance companies generate income. |  |  |  |  |  | X |  |  |
| 21.6 | Discuss credit-based insurance scores. |  |  |  |  |  | X |  |  |
| 21.7 | Explain the significance of state risk pool programs. |  |  |  |  |  | X |  |  |
| 21.8 | Explain liability insurance. |  |  |  |  |  | X |  |  |
| 21.9 | Describe components of automobile insurance. |  |  |  |  |  | X |  |  |
| 21.10 | Discuss components of homeowners insurance. |  |  |  |  |  | X |  |  |
| 21.11 | Discuss components of commercial property insurance. |  |  |  |  |  | X |  |  |
| 21.12 | Discuss components of commercial liability insurance. |  |  |  |  |  | X |  |  |
| 21.13 | Discuss trends in insurance. |  |  |  |  |  | X |  |  |
| 21.14 | Explain components of health/medical insurance. |  |  |  |  |  | X |  |  |
| 21.15 | Discuss long-term care insurance. |  |  |  |  |  | X |  |  |
| 21.16 | Discuss Medicare. |  |  |  |  |  | X |  |  |
| 21.17 | Discuss Medicaid. |  |  |  |  |  | X |  |  |
| 21.18 | Explain unemployment insurance. |  |  |  |  |  | X |  |  |
| 21.19 | Discuss workers compensation. |  |  |  |  |  | X |  |  |
| 21.20 | Discuss components of disability insurance. |  |  |  |  |  | X |  |  |
| 21.21 | Determine a client's insurance needs. |  |  |  |  |  | X |  |  |
| 21.22 | Present an insurance recommendation to a client. |  |  |  |  |  | X |  |  |
| 21.23 | Process premium payments |  |  |  |  |  | X |  |  |
| 21.24 | Discuss insurance claims |  |  |  |  |  | X |  |  |
| 21.25 | Discuss the significance of insurance fraud |  |  |  |  |  | X |  |  |

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| Assessment | *Both formative and summative* |
|  | Online/Paper/pencil Assessments produced by the Griffith Insurance Education  Online assessment – industry test modules: OCTCA  Paper/pencil assessment |

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| Instructional Strategies (Teacher) and Student Activities (Student) | | | |
|  | Griffith Insurance Education Foundation – online curriculum  Audio/Video/DVD  Building vocabulary activities  Peer Partners (for difficult topics) Guest Speaker | Field Trip  Homework  Mini-lecture/discussion  Case Studies  Max Teaching: Cornell Notes | Note-taking  Online activities at Ohio Insurance Institute website  Projects – individual: Auto I and II |

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| Eastland-Fairfield Career & Technical Schools  Financial Services Program  Mrs. Briggs  Grading Period Overview  2014-2015 | | | | | | | | | |
|  | | | | | | | | | |
| Unit Name | Risk Management |  | | | |  | | | |
| Unit Number (ODE) | 22 | Junior Year | | | | Senior Year | | | |
|  |  | *Nine Weeks:* | | | | *Nine Weeks:* | | | |
| Unit Competencies: | *Proficient by Grade 12* | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 |
| 22.1 | Discuss risk management. |  |  |  |  |  | X |  |  |
| 22.2 | Adhere to health and safety regulations to support a safe work environment. |  |  |  |  |  | X |  |  |
| 22.3 | Implement safety procedures to minimize loss. |  |  |  |  |  | X |  |  |
| 22.4 | Determine needed policies and procedures to protect employee and customer safety. |  |  |  |  |  | X |  |  |
| 22.5 | Implement security policies and procedures to minimize chances for loss. |  |  |  |  |  | X |  |  |
| 22.6 | Describe identity theft. |  |  | X |  |  | X |  |  |
| 22.7 | Explain interest rate risk. |  |  |  |  |  | X |  |  |

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| Assessment | *Both formative and summative* |
|  | Online/Paper/pencil Assessments produced by the Griffith Insurance Education  Online assessment – industry test modules: OCTCA  Paper/pencil assessment |

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| Instructional Strategies (Teacher) and Student Activities (Student) | | | |
|  | Griffith Insurance Education Foundation – online curriculum  Audio/Video/DVD  Building vocabulary activities | Guest Speaker  Field Trip  Homework  Mini-lecture/discussion | Case Studies  Note-taking  Online activities  Project: Identity Theft |

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| Eastland-Fairfield Career & Technical Schools  Financial Services Program  Mrs. Briggs  Grading Period Overview  2014-2015 | | | | | | | | | |
|  | | | | | | | | | |
| Unit Name | Business Law |  | | | |  | | | |
| Unit Number (ODE) | 23 | Junior Year | | | | Senior Year | | | |
|  |  | *Nine Weeks:* | | | | *Nine Weeks:* | | | |
| Unit Competencies: | *Proficient by Grade 12* | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 |
| 23.1 | Acquire information about business laws and regulations to show command of their nature and scope. |  |  |  |  |  |  | X | X |
| 23.2 | Explain the civil foundations of the legal environment of business. |  |  |  |  |  |  | X | X |
| 23.3 | Explore the regulatory environment of United States’ businesses. |  |  |  |  |  |  | X | X |
| 23.4 | Acquire knowledge of commerce laws and regulations needed to continue business operations. |  |  |  |  |  |  | X | X |
| 23.5 | Explain human resource laws and regulations to facilitate business operations. |  |  |  |  |  |  | X | X |
| 23.6 | Discuss the relationships among laws, regulations and business operations. |  |  |  |  |  |  | X | X |
| 23.7 | Describe regulation of the finance industry. |  |  |  |  |  |  | X | X |
| 23.8 | Describe the roles of the Bank Secrecy Act (BSA) and the USA Patriot Act. |  |  |  |  |  |  | X | X |
| 23.9 | Discuss the Community Reinvestment Act (CRA). |  |  |  |  |  |  | X | X |
| 23.10 | Discuss requirements of the Equal Credit Opportunity Act (ECOA). |  |  |  |  |  |  | X | X |
| 23.11 | Apply the Equal Credit Opportunity Act (ECOA) when taking and processing credit applications. |  |  |  |  |  |  | X | X |
| 23.12 | Explain the impact of the Fair Credit Reporting Act (FCRA) on financial institutions. |  |  |  |  |  |  | X | X |
| 23.13 | Discuss the regulation of loans made to insiders (i.e., officers, directors, shareholders). |  |  |  |  |  |  | X | X |
| 23.14 | Explain information that must be communicated to borrowers when they apply for loans. |  |  |  |  |  |  | X | X |
| 23.15 | Discuss federal regulations governing real estate lending. |  |  |  |  |  |  | X | X |
| 23.16 | Implement requirements of the Home Mortgage Disclosure Act (HMDA) in Regulation C. |  |  |  |  |  |  | X | X |
| 23.17 | Discuss the impact of the Federal Financial Privacy Law on banking. |  |  |  |  |  |  | X | X |
| 23.18 | Explain the Bank Bribery Act. |  |  |  |  |  |  | X | X |
| 23.19 | Explain the Federal Reserve Act. |  |  |  |  |  |  | X | X |
| 23.20 | Discuss legal and ethical considerations in buying and selling securities. |  |  |  |  |  |  | X | X |
| 23.21 | Discuss state regulation of the securities and investments industry. |  |  |  |  |  |  | X | X |
| 23.22 | Discuss regulation governing the insurance industry. |  |  |  |  |  |  | X | X |
| 23.23 | Explain the significance of the Consolidated Omnibus Budget Reconciliation Act (COBRA). |  |  |  |  |  |  | X | X |
| 23.24 | Discuss Title I of the Health Insurance Portability and Accountability Act (HIPAA). |  |  |  |  |  |  | X | X |
| 23.25 | Explain and adhere to tax laws, regulations, and government requirements. |  |  |  |  |  |  | X | X |
| 23.26 | Explain the fundamentals of business taxation. |  |  |  |  |  |  | X | X |
| 23.27 | Discuss the responsibilities of regulatory agencies that oversee the banking industry. |  |  |  |  |  |  | X | X |
| 23.28 | Explain credit card compliance. |  |  |  |  |  |  | X | X |

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| Assessment | *Both formative and summative* |
|  | Online assessment – industry test modules: OCTCA  Online assessment – objective test/quizzes  Paper/pencil assessment  Presentation – individual  Presentation – team |

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| Instructional Strategies (Teacher) and Student Activities (Student) | | | |
|  | MAX Teaching: Anticipatory Guides  Article critiques/summarizing  Building vocabulary activities  Debates | Cooperative Learning In-Class Activities Mini-lecture/discussion  Note-taking  Online activities  Case Studies | Projects – individual and team  Research project & Presentation on assigned topic - Follows BPA *Style Manual* guidelines |

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| Eastland-Fairfield Career & Technical Schools  Financial Services Program  Mrs. Briggs  Grading Period Overview  2014-2015 | | | | | | | | | |
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| Unit Name | Marketing |  | | | |  | | | |
| Unit Number (ODE) | 24 | Junior Year | | | | Senior Year | | | |
|  |  | *Nine Weeks:* | | | | *Nine Weeks:* | | | |
| Unit Competencies: | *Proficient by Grade 12* | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 |
| 24.1 | Describe marketing’s role and function in business, demonstrating command of its nature and scope. |  |  |  |  | X |  |  |  |
| 24.2 | Acquire foundational knowledge of customer, client and business behavior to understand what motivates customers’ decision making. |  |  |  |  | X |  |  |  |
| 24.3 | Discuss characteristics, motivations and behaviors of financial clients to facilitate client interaction. |  |  |  |  | X |  |  |  |
| 24.4 | Demonstrate customer relationship skills in finance to attract loyal clients. |  |  |  |  | X |  |  |  |
| 24.5 | Discuss the importance of meeting and exceeding customer expectations. |  |  |  |  | X |  |  |  |
| 24.6 | Identify prospective clients. |  |  |  |  | X |  |  |  |
| 24.7 | Describe the process of calling on small business customers. |  |  |  |  | X |  |  |  |
| 24.8 | Demonstrate the relationship selling process. |  |  |  |  | X |  |  |  |
| 24.9 | Close the financial service sale. |  |  |  |  | X |  |  |  |

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| Assessment | *Both formative and summative* |
|  | Online assessment – industry test modules: OCTCA  Assessment: Marketing Plan project  Paper/pencil assessment  Presentation – team |

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| Instructional Strategies (Teacher) and Student Activities (Student) | | | |
|  | Audio/Video/DVD/CD-ROM activities  Building vocabulary activities  Cooperative learning strategies  Brainstorming | Mini-lecture/discussion  Note-taking  Research Project –team - Marketing Plan project "Fish" | Senior Seminar: "Marketing Yourself - Personal Brand"  Presentation: Marketing Plan "Fish" |

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| Eastland-Fairfield Career & Technical Schools  Financial Services Program  Mrs. Briggs  Grading Period Overview  2014-2015 | | | | | | | | | |
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| Unit Name | Economics |  | | | |  | | | |
| Unit Number (ODE) | 25 | Junior Year | | | | Senior Year | | | |
|  |  | *Nine Weeks:* | | | | *Nine Weeks:* | | | |
| Unit Competencies: | *Proficient by Grade 12* | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 |
| 25.1 | Explain fundamental economic concepts one must understand as a foundation for employment in business. | X |  |  |  |  |  |  |  |
| 25.2 | Discuss the interactions of supply, demand and price. | X |  |  |  |  |  |  |  |
| 25.3 | Describe the nature of business to show its contributions to society. |  | X |  |  |  |  |  |  |
| 25.4 | Describe types of business ownership. |  | X |  |  |  |  |  |  |
| 25.5 | Select a form of business ownership. |  | X |  |  |  |  |  |  |

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| Assessment | *Both formative and summative* |
|  | Online assessment – industry test modules: OCTCA  Paper/pencil assessment  Presentations – individual and team  Business Plan |

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| Instructional Strategies (Teacher) and Student Activities (Student) | | | |
|  | Article critiques/summarizing  Audio/Video/DVD/CD-ROM activities  Building vocabulary activities  Guest Speaker  Online activities | Reading for Meaning - Junior Book Club: *Business Leaders and Success.*  Cooperative learning strategies for in-class activities  Mini-lecture/discussion | Presentations – individual or team on corporations/ethics  Business Plan/Entrepreneur  Voting/polling  Brainstorming  Note-taking |

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| Eastland-Fairfield Career & Technical Schools  Financial Services Program  Mrs. Briggs  Grading Period Overview  2014-2015 | | | | | | | | | |
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| Unit Name | Communication Skills |  | | | |  | | | |
| Unit Number (ODE) | 26 | Junior Year | | | | Senior Year | | | |
|  |  | *Nine Weeks:* | | | | *Nine Weeks:* | | | |
| Unit Competencies: | *Proficient by Grade 12* | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 |
| 26.1 | Read to acquire meaning from written material and to apply the information to a task. |  |  |  |  |  |  | X | X |
| 26.2 | Apply active listening skills to demonstrate an understanding of what is being said. |  |  |  |  |  |  | X | X |
| 26.3 | Apply verbal skills to obtain and convey information. |  |  |  |  |  |  | X | X |
| 26.4 | Record information to maintain and present a report of business activity. |  |  |  |  |  |  | X | X |
| 26.5 | Write internal and external business correspondence to obtain and convey information effectively. |  |  |  |  |  |  | X | X |
| 26.6 | Prepare written reports. |  |  |  |  |  |  | X | X |
| 26.7 | Communicate with co-workers and supervisors to clarify workplace objectives. |  |  |  |  |  |  | X | X |
| 26.8 | Foster positive relationships with customers to enhance company image. |  |  |  |  |  |  | X | X |
| 26.9 | Respond appropriately to customers to develop and enhance customer relationships. |  |  |  |  |  |  | X | X |
| 26.10 | Resolve conflicts with and for customers to encourage repeat business. |  |  |  |  |  |  | X | X |
| 26.11 | Use communication skills to foster open, honest communications. |  |  |  |  |  |  | X | X |
| 26.12 | Use communication skills to influence others’ point of view. |  |  |  |  |  |  | X | X |

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| Assessment | *Both formative and summative* |
|  | Observation  Assessment – written documents - letters, memos, reports, presentations  Online assessment – industry test modules: OCTCA  Presentation – individual  Presentation – team  Senior Portfolios |

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| Instructional Strategies (Teacher) and Student Activities (Student) | | | |
|  | Article critiques/summarizing  Audio/Video/DVD/CD-ROM activities  Building vocabulary activities  Cooperative learning strategies  Mini-lecture/discussion  Case Studies | Note-taking  Role-Play activities  Senior Seminars: Working as a team, working with difficult people, dining etiquette for business  Discussion Forums - Moodle | Narrative Journal-writing: CareerQuest Internship Program and/or Job Placement Weekly Report  Projects – individual or team  Letter-writing activities: BPA  Lab Notebooks Requirement |

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| Eastland-Fairfield Career & Technical Schools  Financial Services Program  Mrs. Briggs  Grading Period Overview  2014-2015 | | | | | | | | | |
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| Unit Name | Project Management |  | | | |  | | | |
| Unit Number (ODE) | 27 | Junior Year | | | | Senior Year | | | |
|  |  | *Nine Weeks:* | | | | *Nine Weeks:* | | | |
| Unit Competencies: | *Proficient by Grade 12* | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 |
| 27.1 | Implement time management skills to improve workplace efficiency. |  |  |  |  |  | X |  |  |
| 27.2 | Utilize project management skills to improve workflow and minimize costs. |  |  |  |  |  | X |  |  |
| 27.3 | Implement purchasing activities to obtain business supplies, equipment and services. |  |  |  |  |  | X |  |  |

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| Assessment | *Both formative and summative* |
|  | Evaluations from Finance Fair Event |

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| Instructional Strategies (Teacher) and Student Activities (Student) | |
|  | Real Life Activity: Finance Fair Event for 600 students - high school and adult; students coordinate these management functions: Marketing, Facilities, Set-up/Clean-up, Communication, Booth Sitting, Certificates, Evaluation, Supply Procurement, Registration  Lab Notebook Requirement |

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| Eastland-Fairfield Career & Technical Schools  Financial Services Program  Mrs. Briggs  Grading Period Overview  2014-2015 | | | | | | | | | |
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| Unit Name | Emotional Intelligence |  | | | |  | | | |
| Unit Number (ODE) | 28 | Junior Year | | | | Senior Year | | | |
|  |  | *Nine Weeks:* | | | | *Nine Weeks:* | | | |
| Unit Competencies: | *Proficient by Grade 12* | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 |
| 28.1 | Foster self-understanding to recognize the impact of personal feelings on others. | X | X | X | X | X | X | X | X |
| 28.2 | Apply ethics to demonstrate trustworthiness in working with others. | X | X | X | X | X | X | X | X |
| 28.3 | Exhibit techniques for managing emotional reactions to people and situations. | X | X | X | X | X | X | X | X |
| 28.4 | Identify with others’ feelings, needs and concerns to enhance interpersonal relations. | X | X | X | X | X | X | X | X |
| 28.5 | Apply problem solving techniques to obtain solutions to issues and questions. | X | X | X | X | X | X | X | X |
| 28.6 | Manage stressful situations to minimize negative workplace situations. | X | X | X | X | X | X | X | X |
| 28.7 | Implement teamwork techniques to accomplish goals. | X | X | X | X | X | X | X | X |

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| Assessment | *Both formative and summative* |
|  | Observation  Team Evaluations  Online assessment – industry test modules: OCTCA |

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| Instructional Strategies (Teacher) and Student Activities (Student) | | | |
|  | Article critiques/summarizing - *Dispatch* articles about workplace dilemmas  Audio/Video/DVD/CD-ROM activities | Panel of experts - CTE Week  Guest speakers  Mini-lecture/discussion  Use of Moodle Discussion forums  Cooperative learning strategies | Practice activities in teams  Projects – individual or team  Senior Seminar "True Colors"  Case Studies |

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| Eastland-Fairfield Career & Technical Schools  Financial Services Program  Mrs. Briggs  Grading Period Overview  2014-2015 | | | | | | | | | |
|  | | | | | | | | | |
| Unit Name | Information Management |  | | | |  | | | |
| Unit Number (ODE) | 29 | Junior Year | | | | Senior Year | | | |
|  |  | *Nine Weeks:* | | | | *Nine Weeks:* | | | |
| Unit Competencies: | *Proficient by Grade 12* | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 |
| 29.1 | Use information literacy skills to increase workplace efficiency and effectiveness. | X | X | X | X | X | X | X | X |
| 29.2 | Maintain business records to facilitate business operations. | X | X | X | X | X | X | X | X |
| 29.3 | Discuss principles of effective records management. | X | X | X | X | X | X | X | X |
| 29.4 | Assess the impact of technology on business activities to streamline processes. | X | X | X | X | X | X | X | X |
| 29.5 | Utilize computer operating systems to perform work functions. | X | X | X | X | X | X | X | X |
| 29.6 | Describe the scope of the Internet to be able to understand how to access available resources. | X |  |  |  |  |  |  |  |
| 29.7 | Demonstrate basic Web search skills to obtain needed information. | X | X | X | X | X | X | X | X |
| 29.8 | Demonstrate basic e-mail functions. |  |  |  |  | X | X | X | X |
| 29.9 | Demonstrate personal information management and productivity applications. | X | X | X | X | X | X | X | X |
| 29.10 | Demonstrate basic word processing skills to create documents. | X | X | X | X | X | X | X | X |
| 29.11 | Use advanced word processing features to facilitate document creation. |  | X |  |  |  |  |  | X |
| 29.12 | Use presentation software to visually display information in multiple contexts that are compelling, professional and visually appealing. | X | X | X | X | X | X | X | X |
| 29.13 | Utilize and create databases to store and manage data. |  |  | X |  |  |  |  | X |
| 29.14 | Demonstrate basic spreadsheet applications. | X |  |  |  |  |  |  |  |
| 29.15 | Use advanced spreadsheet functions to analyze financial and business data. |  |  |  |  | X | X | X | X |
| 29.16 | Use advanced spreadsheet concepts to communicate information. |  |  |  |  | X | X | X | X |
| 29.17 | Use an integrated business software package to minimize data redundancy. |  |  |  |  |  |  | X | X |

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| 29.18 | Apply the most appropriate application or combination of applications (word processing, spreadsheet, database and presentation) to record, analyze and present information. |  |  |  |  |  |  | X | X |
| 29.20 | Apply the most appropriate application or combination of applications (word processing, spreadsheet, database and presentation) to record, analyze and present information. |  |  |  |  |  |  | X | X |

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| Assessment | *Both formative and summative* |
|  | Online assessment – industry test modules: OCTCA  Microsoft Office Industry Test: Excel Spreadsheet – Beginning Level  Paper/pencil assessment  Projects - Individual |

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| Instructional Strategies (Teacher) and Student Activities (Student) | | | |
|  | Problem-solving  Solving backwards  Demonstration/Explicit instruction | Independent Challenges  Visual Workshops  Business Capstone Project  Voting and Polling  Organization of Personal P: Drive | Organization of Notebook  Quick Reviews—what/where/when/how/why/what-if |

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| Eastland-Fairfield Career & Technical Schools  Financial Services Program  Mrs. Briggs  Grading Period Overview  2014-2015 | | | | | | | | | |
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| Unit Name | Management |  | | | |  | | | |
| Unit Number (ODE) | 30 | Junior Year | | | | Senior Year | | | |
|  |  | *Nine Weeks:* | | | | *Nine Weeks:* | | | |
| Unit Competencies: | *Proficient by Grade 12* | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 |
| 30.1 | Recognize management’s role and understand its contribution to business success. |  | X |  |  |  |  |  |  |

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| Assessment | *Both formative and summative* |
|  | Online assessment – industry test modules: OCTCA  Paper/pencil assessment  Evaluations from Finance Fair  Senior Portfolios |

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| Instructional Strategies (Teacher) and Student Activities (Student) | | | |
|  | Article critiques/summarizing  Audio/Video/DVD/CD-ROM activities  Case Studies | Note-taking  Online activities  Projects – Finance Fair |  |

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| Eastland-Fairfield Career & Technical Schools  Financial Services Program  Mrs. Briggs  Grading Period Overview  2014-2015 | | | | | | | | | |
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| Unit Name | Professional Development |  | | | |  | | | |
| Unit Number (ODE) | 31 | Junior Year | | | | Senior Year | | | |
|  |  | *Nine Weeks:* | | | | *Nine Weeks:* | | | |
| Unit Competencies: | *Proficient by Grade 12* | 1 | 2 | 3 | 4 | 1 | 2 | 3 | 4 |
| 31.1 | Participate in career planning to enhance job success potential. |  |  |  |  |  |  |  | X |
| 31.2 | Implement job seeking skills to obtain employment. |  |  | X |  |  |  |  | X |
| 31.3 | Acquire self-development skills to enhance relationships and improve efficiency in the work environment. |  |  |  |  | X |  |  |  |
| 31.4 | Develop personal traits to foster career advancement. |  |  |  |  | X | X | X | X |
| 31.5 | Utilize career advancement activities to enhance professional development. | X | X | X | X | X | X | X | X |
| 31.6 | Explain the roles and responsibilities of administrative careers in banking services. |  |  | X |  |  |  |  |  |
| 31.7 | Describe the roles and responsibilities of executive and managerial careers in banking services. |  |  | X |  |  |  |  |  |
| 31.8 | Discuss professional certifications in banking services. |  |  | X |  |  |  |  |  |
| 31.9 | Describe the roles and responsibilities of individuals in the securities and investments industry. |  |  |  |  |  |  | X |  |
| 31.10 | Discuss licensing and certification opportunities in the securities and investments industry. |  |  |  |  |  |  | X |  |
| 31.11 | Discuss the roles and responsibilities of individuals in corporate finance. |  |  |  |  |  |  | X |  |
| 31.12 | Discuss professional designations in the field of corporate finance. |  |  |  |  |  |  | X |  |
| 31.13 | Discuss the roles and responsibilities of individuals in the real estate industry. |  |  |  |  |  |  |  | X |
| 31.14 | Participate in career planning to enhance job success potential. | X | X | X | X | X | X | X | X |
| 31.15 | Implement job seeking skills to obtain employment. |  |  |  |  |  | X | X | X |
| 31.16 | Acquire self-development skills to enhance relationships and improve efficiency in the work environment. | X | X | X | X | X |  |  |  |
| 31.17 | Develop personal traits to foster career advancement. | X | X | X | X | X | X | X | X |
| 31.18 | Utilize career advancement activities to enhance professional development. | X | X | X | X | X | X | X | X |
| 31.19 | Explain the roles and responsibilities of administrative careers in banking services. |  |  | X |  |  |  |  |  |
| 31.20 | Describe the roles and responsibilities of executive and managerial careers in banking services. |  |  | X |  |  |  |  |  |
| 31.21 | Discuss professional certifications in banking services. |  |  | X |  |  |  |  |  |
| 31.22 | Describe the roles and responsibilities of individuals in the securities and investments industry. |  |  |  |  |  |  | X |  |

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| Assessment | *Both formative and summative* |
|  | Observation  ☐Online assessment – industry test modules: OCTCA  ☐Paper/pencil assessment  ☐Presentation – individual  ☐Presentation – team |

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| --- | --- | --- | --- |
| Instructional Strategies (Teacher) and Student Activities (Student) | | | |
|  | Article critiques/summarizing  Audio/Video/DVD/CD-ROM activities  Questioning skills  Projects – individual or team: Finance Career Projects  Senior Seminar | BPA Service Learning Projects – Charity Work with Special Olympics, Walk-a-Thons for The Cure, Make-A-Difference Day, Blood Drives  Field Trips  Guest Speakers |  |