

## **Niagara Falls City High School District**

### **Course Name: Senior Internship Program: Overview**

#### **BUSINESS INTERNSHIP CLASS BUS435 – 0.5 credit**

This class is a career exploration class that provides students with the opportunity to explore a career they might be interested in pursuing in the future. The internship program is a full-year course. The first semester students work on resumes, scholarship searches, career information, college research, beginning a new job, problem solving, worker rights and protections, expectations of employers, labor unions, correct business etiquette, appearance on the job, human relations at work, understanding the 2008 Recession, Affirmative Action and EEOC, listening and speaking skills (including proper telephone etiquette) changing job markets, outsourcing, safety skills, leadership skills, and various speakers who discuss their career.

The semester topics include entrepreneurial skills, budgeting, saving, and investing their paycheck, dealing with stress/situations on the job, and lifelong learning. Various projects are assigned throughout the year. Students must be in their senior year of school and be able to provide their own transportation. Application packets are filled out with two teacher recommendations in their junior year for their upcoming senior year internship experience. Applicants are then interviewed to determine eligibility and placement. Consideration for acceptance into the program includes student availability, responsibility, dependability, sincere desire, and attendance/tardiness as determined by the internship coordinator. If accepted, the internship coordinator will find an appropriate placement in the community for the student. The student must intern 56 hours during the second semester. The class provides an excellent opportunity to gain insightful experience in their chosen career field, an opportunity to work in a professional site, start networking in their future career field, and a start toward professional growth.

## Senior Internship Program (.5 Credit) At - A -Glance

	<u>Suggested Timeline</u>
Career Readiness Skills: soft skills, handshake, elevator pitch speeches; being on time (time management) (transferable skills); body language. SMART goals Worksheet	Week 1-4
The Job Search Process: Resume Booklet, Cover Letter, LinkedIn Profile Interest surveys, Xello introduction, learning and personality surveys, career exploration (demands and outlook, salary, education)	Weeks 5-7
Career Readiness: Difference between a job and a career, short term and long term goals, networking, business communications and technological innovations. Business Portfolio Section 1	Week 8-9
Presentation on Schools and careers, Volunteering, business etiquette and communications. Practice Interviewing Skills Finding Internship Placements	Week 10
Self-advocacy; overcoming obstacles and challenges; workplace skills and soft skills, Stock Market Research report,	Week 11
JA Speakers, Junior Achievement Stock Market Challenge, Start Business Portfolio Section 2	Week 12
Money Management, Credit Card Introduction, Interest Rates Lost at Sea Activity, Taxes, Gov. Reg. Agencies	Week 13
Starting Internship Placements, Journaling, Continue on Section 2 (Business Portfolio)	Week 14
. Internship Placements, Persuasive writing, Start Year End Business Power point presentation,	Week 15-16
Complete Part 2,3 and 4 of Business Portfolio, Year-end Presentation, EEOC, Affirmative Action, 2008 Recession	Week 17-19
Finalize Business Portfolio, Internship Presentation, Journaling and Time sheets.	Week 20

Time Frame	New York State Performance Indicators/ Standards	Objectives/Essential Questions/Learning Target	Suggested Resources/Suggested Activities/ Cross Curricular Activities	Assessment(s) Items
Weeks 1-4	<p><b>New York State CDOS Standards:</b></p> <p><b>Standard 1:</b> Career Development</p> <p>Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.</p> <p><b>Standard 2:</b> Integrated Learning</p> <p>Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.</p>	<p><b>1. Self Assessment:</b></p> <p><u>What skills and information should be considered for viable career planning?</u></p> <p>a. Identify potential career pathways--16 career clusters as outlined in Common Career Technical Core (CCTC)</p> <p>b. Assess individual skills, values, needs, personal attributes, and lifestyle choices</p> <p><b>2. Labor Market Data</b></p> <p>a. Identify career area of interest</p> <p>b. Research national, state, and local labor market data</p> <p>c. Analyze job market data for specific career areas</p> <p>d. Analyze the role that networking plays in career research</p> <p>e. Investigate opportunities to learn about specific careers through research and networking</p> <p><b>3. Trends and Opportunities</b></p>	<p><b>Self Assessments/Careers /College:</b></p> <p><a href="https://student.xello.world/options/explore-careers">https://student.xello.world/options/explore-careers</a></p> <p><b>Skills &amp; Strengths Assessments</b> <a href="http://www.literacynet.org/mi/assessment/findyourstrengths.html">www.literacynet.org/mi/assessment/findyourstrengths.html</a></p> <p><u>Networking</u></p> <p>Career Interest Survey Learning Skills Student Self-assessment Level 1 Student assessment</p> <p><b>Occupation Sites:</b> <a href="http://www.onetonline.org">www.onetonline.org</a> <a href="http://www.bls.gov/">http://www.bls.gov/</a> <a href="http://labor.ny.gov/stats/cslist.shtm">http://labor.ny.gov/stats/cslist.shtm</a> <a href="http://www.careeronestop.org">www.careeronestop.org</a></p> <p><b>Civil Service:</b> <a href="http://www.cs.ny.gov/jobseeker/">http://www.cs.ny.gov/jobseeker/</a></p> <p><b>Smart Goals</b> <u>Goals worksheet</u></p> <p><b>Internship and</b></p>	<ul style="list-style-type: none"> <li>• Create journal entries reporting and reflecting on information and steps taken in researching careers.</li> <li>• Take an online assessment of skills needed for future jobs and education.</li> <li>• Create a presentation of the career paths related to self-assessment education and training requirements and opportunities for career pathways.</li> <li>• Use PowerPoint, Sway or poster.</li> <li>• Create a career plan with short-, mid-, and long-term career goals.(xello)</li> </ul>

	<p><b>Standard 3a:</b> Universal Foundation Skills</p> <p>Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.</p> <p><b>New York State CDOS Standards:</b></p> <p><b>Standard 1:</b> Career Development</p> <p>Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.</p> <p><b>Standard 2:</b> Integrated Learning</p> <p>Students will demonstrate how</p>	<p>a. Identify resources to conduct career research Explore the different career clusters and particular careers in each cluster</p> <p>b. Brainstorm how part-time jobs and volunteerism impact future career choices</p> <p>c. Explore Civil Service test opportunities</p> <p>d. Analyze the role that networking plays in career research</p> <p><b>4. Career Decision Making and Problem Solving Steps</b></p> <p>Apply a pros and cons model to a career decision</p> <p>a. Evaluate the effectiveness of problem-solving strategies in career decision making</p> <p><b>5. Goal Setting and the Career Plan Process</b></p> <p>a. Create SMART goals (Specific, Measurable, Attainable, Realistic, Time Bound)</p> <p>b. Create short-, mid- and long-term SMART goals for career planning process</p> <p><b>Networking</b></p> <p>a. Conduct networking activities including informational interviews, Shadowing opportunities internships and voluntary opportunities</p> <p>b. Participate in community service organizations and activities</p> <p>c. Find possible mentors (Guest Speakers/ Field Trips)</p>	<p><b>Voluntary Opportunities</b> <a href="http://nysinternships.cs.ny.gov/nnyl/Skills to Pay the Bills-Soft Skills #4: NetworkingVideo">http://nysinternships.cs.ny.gov/nnyl/Skills to Pay the Bills-Soft Skills #4: NetworkingVideo</a></p> <p>Career Exploration Worksheet</p> <p>JA Guest Speakers Job Shadowing</p> <p><a href="https://youtu.be/ZcOCJbvUY-w">https://youtu.be/ZcOCJbvUY-w</a></p> <p><b>Common Career Technical Core Standards Career Ready Practices</b> <a href="https://www.careertech.org/careerreadyready-practices">https://www.careertech.org/careerreadyready-practices</a></p> <p>1. Act as a responsible and contributing citizen and employee</p> <p>7. Employ valid and reliable research strategies</p> <p>10. Plan education and career paths aligned to personal goals</p> <p><b>Xello</b></p>	
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	<p>academic knowledge and skills are applied in the workplace and other settings.</p> <p><b>Standard 3a:</b> Universal Foundation Skills</p> <p>Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.</p>			
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Time Frame	New York State Performance Indicators/Standards	Objectives/Essential Questions/Learning Targets	Texts/Suggested Resources/Activities/Cross Curriculum Connections	Assessment Items
Weeks 1-4	<p><b>New York State CDOS Standards:</b></p> <p><b>Standard 1:</b> Career Development</p> <p>Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.</p> <p><b>Standard 2:</b></p>	<p><b>1. Sources of Job Opportunities</b></p> <p>How do you secure the position you want?</p> <p>a. Explain the various sources of job opportunities (job websites, networking, internships, help wanted signs, work-based learning opportunities, public and private employment agencies, job fairs, and print media)</p> <p>a. Describe the role each of the above sources plays in the job search</p> <p>b. Explain how work-based learning experiences in high school can spark career interest and foster professional networking</p>	<p><b>Next Gen-Personal Finance; Career Unit</b></p> <p>Link: <a href="#">How to Create a Resume</a></p> <p>Link: <a href="#">Resume Generator</a></p> <p>Link: <a href="#">Cover Letters</a></p> <p>Link: <a href="#">Job Search &amp; Networking</a></p> <p><a href="#">LinkedIn Tips for High School Students:</a></p> <p>Site: <a href="#">Snag A Job</a> ** this YouTube Channel is an excellent source for interviewing, searching etc.</p> <p>Video: <a href="#">What Not to</a></p>	<ul style="list-style-type: none"> <li>Review a resume and cover letter using the format and focus appropriate for a specific position.</li> <li>Compile a list of resources available to promote a personal job search.</li> <li>Develop a cover letter targeted to an actual job listing.</li> <li>Participate in an interview</li> </ul>

	<p>Integrated Learning</p> <p>Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.</p> <p><b>Standard 3a:</b> Universal Foundation Skills</p> <p>Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.</p>	<p><b>2. Job Applications</b></p> <p>a. Describe and compile the information required for job applications</p> <p>b. Develop materials to respond to online job postings</p> <p><b>3. Resume and Cover Letters</b></p> <p>Distinguish between the content for resumes and cover letters</p> <p>b. Differentiate personal qualities/skills that are included in resumes and cover letters</p> <p>Proof-read and review sample resumes and cover letters</p> <p><b>4. Interviewing</b></p> <p>a. Identify the skills to create a good first impression, either on the internet or face to face</p> <p>b. Review telephone, internet, and face-to-face interview strategies to best showcase qualifications</p> <p>c. Describe what “dress for success” means for various types of positions</p> <p>d. Discuss ways information gathered during a job interview can influence the decision to accept a position</p> <p><b>5. After the interview</b></p> <p>a. Discuss reasons job seekers should engage in follow-up communication with interviewers</p>	<p><b>Wear to an Interview (Teens)</b></p> <p>Video: <a href="#">First Job Interview</a></p> <p>Video: <a href="#">7 Body Language Tips (Microsoft)</a></p> <p><b>NYS Department of Labor - Job Search Tips</b> <a href="http://www.labor.ny.gov/careerservices/findajob/search-tips.shtm">http://www.labor.ny.gov/careerservices/findajob/search-tips.shtm</a></p> <p><b>NYS Work Based Learning Manual</b> <a href="https://www.p12.nysed.gov/cte/wbl/home.html">https://www.p12.nysed.gov/cte/wbl/home.html</a></p> <p><a href="#">Employers Want to See These Attributes on Students' Resumes</a></p> <p><a href="#">XELLO</a></p>	<ul style="list-style-type: none"> <li>• Complete job applications either online or hard copy.</li> <li>• Write a sample interview follow-up communication.</li> </ul>
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		<p>b. Identify points to include in a follow-up letter or phone call</p> <p>c. Evaluate sample interview follow-up communications</p> <p><b>Career Portfolios</b></p> <p>a. Define what a career portfolio is and what might be included in it</p> <p>b. Investigate ways that components of portfolios vary across careers</p> <p>c. Develop ways to edit portfolio contents to match requirements for advertised positions</p> <p><b>Job Selection – Deciding on a Job</b></p> <p>a. Describe criteria for evaluating job offers</p> <p>b. Identify factors that determine whether to accept or decline a job offer</p> <p>c. Discuss effective strategies for handling rejection</p>		
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Weeks 1- 4	<p><b>New York State CDOS Standards:</b></p> <p><b>Standard 1:</b> Career Development</p> <p>Students will be knowledgeable</p>	<p>1. <b>Types of Communication and Impact of Technology on Society</b> What digital communication knowledge and communication skills are necessary to achieve global competence?</p> <p>a. Define oral, written, and unspoken (body language) communication</p>	<p><b>Global CTE Toolkit</b></p> <p>Elevator Pitch Handshakes Body Language Soft Skills <a href="https://share.nearpod.com/HkOVNhXnpib">https://share.nearpod.com/HkOVNhXnpib</a></p>	<ul style="list-style-type: none"> <li>• Review resumes and cover letters for a specific job or internship</li> <li>• Create flyers to assist in promoting events at school or in the community</li> <li>• Create an "elevator pitch" for a specific purpose</li> </ul>

	<p>about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.</p> <p><b>Standard 2:</b> Integrated Learning</p> <p>Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.</p> <p><b>Standard 3a:</b> Universal Foundation Skills</p> <p>Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.</p>	<p>b. Assess the different uses of today's communication technology</p> <p>identify ways to demonstrate respect for intellectual property, personal privacy, and information security</p> <p>d. Discuss the role social media plays in personal and business communication</p> <p><b>2. Forms and Uses of Business Communications and Technology</b></p> <p>a. Demonstrate how to produce letters, memos, and emails correctly for the workplace</p> <p>Explain how communications may differ based on different audiences . Develop the technical and interpersonal skills to access and assess technology effectively</p> <p><b>3. Social Media</b></p> <p>a. Describe email etiquette</p> <p>b. Explain how social networking can be helpful or harmful in the workplace</p> <p>c. Define texting and instant messaging and how they are used effectively in the workplace</p> <p>d. Describe how blogs, Instagram, Facebook and other social media can be beneficial to one's career and how they can be harmful if used inappropriately.</p> <p><b>4. Digital Footprint</b></p> <p>a. Explain the ethics of social media and communications and how they benefit businesses</p>	<p>1. Dressing for Success...having dialogue and showing videos of what to and what not to wear</p>	<p>demonstrating concise and convincing language</p> <p>Project: working in small groups, have students identify an emerging technology and report on its potential influence on society.</p> <p><b>Presentations/ PowerPoint, etc</b></p>
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		<p>b. Define digital footprint</p> <p>c. Describe the difference between a professional and an unprofessional digital footprint</p> <p>e. Explain what their digital footprint says about them and how it defines them Describe the importance of online privacy and professionalism Explain why updating privacy settings is important</p>		
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Weeks 5-11	<p><b>New York State CDOS Standards:</b></p> <p><b>Standard 1:</b> Career Development</p> <p>Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.</p> <p><b>Standard 2:</b> Integrated Learning</p> <p>Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.</p> <p><b>Standard 3a:</b> Universal Foundation</p>	<p><b>1. Career Readiness Skills (Transferable Skills)</b> How can career readiness skills ensure success in employment and in life? What is the difference between a job and a career?</p> <p>a. Identify career readiness skills (e.g., critical thinking, problem solving, decision making, communication)</p> <p>a1: Personal Skills</p> <ul style="list-style-type: none"> <li>Adaptability</li> <li>Integrity</li> <li>Professionalism</li> <li>Responsibility</li> <li>Self -Motivation</li> <li>Work Ethic</li> </ul> <p>a2: Workplace Skills</p> <ul style="list-style-type: none"> <li>Communication</li> <li>Decision Making</li> <li>Leadership</li> <li>Multicultural Sensitivity &amp; Awareness</li> <li>Planning, Organizing &amp; Managing</li> <li>Teamwork</li> </ul> <p>a3: Technical Skills</p> <ul style="list-style-type: none"> <li>Service Learning</li> <li>Professional Development (also a standalone Unit of Study)</li> </ul>	<p><b>U.S. Department of Labor Office of Disability Services</b> <a href="http://www.dol.gov/odep/topics/youth/softskills/softskills.pdf">www.dol.gov/odep/topics/youth/softskills/softskills.pdf</a></p> <p><a href="http://cteed.gov/employabilityskills/">http://cteed.gov/employabilityskills/</a></p> <p><a href="#">Employability Profile</a></p> <p><b>SkillsUSA Career Essentials Lesson Plans for Personal Skills, Workplace Skills &amp; Technical Skills</b></p> <p>Guest Speakers</p> <p>Field Trips</p>	<ul style="list-style-type: none"> <li>demonstrate understanding of career readiness skills by identifying which skills would be helpful in school and workplace settings.</li> <li>Research and complete a survey to self-evaluate career readiness skills and then:  Identify strengths and weaknesses – Identify obstacles and challenges that create barriers to one's own success -Create a plan to identify and strengthen career readiness skills that will assist in overcoming those challenges.</li> <li>Have students research self-advocacy resources and apply strategies to a career situation.</li> </ul>

	<p><b>Skills</b></p> <p>Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.</p>	<p>b. Explain how career readiness skills contribute to success in a variety of career and life settings</p> <p>c. Reflect on experiences that provide opportunities to gain and/or strengthen career readiness skills</p> <p>d. Explain why career readiness skills are also referred to as transferable skills</p> <p><b>2. Self-Advocacy</b></p> <p>a. Define the term “self-advocacy” as it relates to success in a variety of career and life settings</p> <p>b. Identify and discuss strategies to overcome obstacles and challenges to success in a variety of career and life settings Explain how self-advocacy can assist in reaching short-, mid-, and long-term goals</p>		
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<p><b>Weeks</b> <b>12-16</b></p>	<p><b>New York State CDOS Standards:</b></p> <p><b>Standard 1:</b> Career Development</p> <p>Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.</p> <p><b>Standard 2:</b> Integrated Learning</p> <p>Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.</p> <p><b>Standard 3a:</b> Universal Foundation Skills</p> <p>Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.</p>	<p><b>1. Financial Goals</b></p> <p>How can a budget be developed that aligns with future goals?</p> <p>a. Identify reasons to create financial goals</p> <p>b. Identify characteristics that provide meaningful goal direction: SMART (Specific, Measurable, Attainable, Realistic, Time Frame)</p> <p><b>2. Purpose of a Budget</b></p> <p>a. Explain the value of having spending plan/budget</p> <p>b. Recognize the importance of regularly reviewing a budget</p> <p>c. Determine how savings and charitable giving fit into a budget</p> <p><b>3. Budget Factors</b></p> <p>a. Describe limited resources</p> <p>b. Evaluate needs vs. wants</p> <p>c. Distinguish between fixed and variable expenses</p> <p>d. Examine various examples of opportunity costs and how they impact a budget</p>	<p><a href="http://www.everfi.com">www.everfi.com</a></p> <p><b>U.S. Department of Education: Budgeting for College</b> <a href="http://studentaid.ed.gov/sa/prepare-">http://studentaid.ed.gov/sa/prepare-</a></p> <p><b>U.S. Small Business Administration: Building a Business Budget Blog</b></p> <p><a href="#"><u>Next Gen Personal Finance</u></a></p> <p><b>Salary-based Budget:</b> <a href="https://docs.google.com/presentation/d/1BrZ6ymAb-2iNoG5dhKL_Aer9wLd_yLKm2b4Z9QcNgHTU/edit#slide=id.g3909b3448_050">https://docs.google.com/presentation/d/1BrZ6ymAb-2iNoG5dhKL_Aer9wLd_yLKm2b4Z9QcNgHTU/edit#slide=id.g3909b3448_050</a></p> <p>Guest Speakers      Field Trips</p>	<p><b>Project of goal setting and budgeting:</b></p> <p>Identify short-, medium and long-term financial goals using the SMART process.</p> <p>Create a spreadsheet for a balanced budget.</p> <p>Develop a budget to achieve a specific goal (e.g., purchasing a car, renting an apartment, paying for college).</p> <p>Identify strategies to adjust the budget for unplanned events.</p> <p><b>Project for Income, Expenses and Budgeting:</b></p> <p>Develop a one- to two-month history of tracking income and expenses prior to creating a budget.</p>
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Weeks 12-16	<p><b>New York State CDOS Standards:</b></p> <p><b>Standard 1:</b> Career Development</p> <p>Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.</p> <p><b>Standard 2:</b> Integrated Learning</p> <p>Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.</p> <p><b>Standard 3a:</b> Universal Foundation Skills</p> <p>Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.</p>	<p><b>1. Financial Service Providers</b></p> <p>a. Identify various banking options such as commercial banking, credit unions, etc.</p> <p>b. Explain how financial institutions make money from consumer lending</p> <p><b>2. Checking Accounts</b></p> <p>a. Describe how to open &amp; manage both manual &amp; electronic checking &amp; savings accounts</p> <p>b. Identify the proper use of a debit card and ATM card</p> <p>c. Identify the importance of maintaining good financial records (check register, electronic records and reconciliation statements)</p> <p><b>3. Savings Accounts</b></p> <p>a. Explain the features of different savings plans</p> <p>b. Describe overdraft protection</p>	<p><a href="http://www.everfi.com">www.everfi.com</a></p> <p><b>Federal Financial Literacy and Education Commission</b></p> <p><b><u>Nearpod</u></b></p> <p>Saving, investing <a href="https://share.nearpod.com/e/KkiVqBUi7gb">https://share.nearpod.com/e/KkiVqBUi7gb</a></p> <p>Forms of Payment <a href="https://share.nearpod.com/e/zeHPjQej7gb">https://share.nearpod.com/e/zeHPjQej7gb</a></p> <p>Managing Credit <a href="https://share.nearpod.com/e/IVQ7YCjj7gb">https://share.nearpod.com/e/IVQ7YCjj7gb</a></p>	<ul style="list-style-type: none"> <li>Investigate several banks' offerings and open a savings account.</li> <li>Provide students with a list of income (checks, cash) and expenses for a month. Students will write checks, make deposits, and keep track of both of them in a checkbook register.</li> <li>Have students reconcile a bank statement with the corresponding check register balance.</li> <li>Compare and contrast banking options such as commercial banking, credit unions, etc</li> </ul>
Time Frame	New York State Performance Indicators/Standards	Objectives/Essential Questions/Learning Targets	Texts/Suggested Resources/Activities/Cross Curriculum Connections	Assessment Items

<p><b>Weeks</b> <b>12-16</b></p>	<p><b>New York State CDOS Standards:</b></p> <p><b>Standard 1:</b> Career Development</p> <p>Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.</p> <p><b>Standard 2:</b> Integrated Learning</p> <p>Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.</p> <p><b>Standard 3a:</b> Universal Foundation Skills</p> <p>Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.</p>	<p><b>Sources of Credit</b></p> <p>How can students establish a credit history and protect themselves from identity theft?</p> <ol style="list-style-type: none"> <li>Identify the businesses where credit is offered: banks, credit unions, investment firms, retailers.</li> <li>Describe the differences in the structure, options, and possible consequences of borrowing from the various sources</li> </ol> <p><b>Different Loan Types</b></p> <ol style="list-style-type: none"> <li>Identify and describe the various types of credit: credit card, student loan, car loan, personal loan, mortgages, business loan</li> <li>Define secured loans (give forms and examples of collateral), unsecured loans, subsidized and unsubsidized loans, co-signed loans and joint credit vs. individual credit, balloon payments, and ARM (adjusted rate mortgage)</li> </ol> <p><b>3. Getting Credit</b></p> <ol style="list-style-type: none"> <li>Review the types of loan applications and information required for approval: income; length at job; FICO (Fair Isaac Corp.) score; debt-to-loan ratio; collateral; down payment; co-signers or guarantors</li> <li>Explain five C's of credit that determine credit worthiness of potential borrowers: Character (integrity); Capacity (sufficient money to pay for obligations); Collateral (assets to secure the debt); Capital (net worth); Conditions (of the borrower and the overall economy)</li> </ol> <p><b>4. Risks Associated with Credit</b></p>	<p><b>Next Gen Personal Finance</b></p> <p>Financial Pitfalls <a href="https://www.apa.org/topics/money/family">Family and Money</a> <a href="https://www.apa.org/topics/money/family">https://www.apa.org/topics/money/family</a></p> <p><b>Consumer Information from the Federal Trade Commission</b> <a href="https://www.consumer.ftc.gov/topics/credit-and-loans">https://www.consumer.ftc.gov/topics/credit-and-loans</a></p> <p><b>Student Aid Information from the U.S. Department of Education</b> <a href="https://studentloans.gov/myDirectLoan/index.action">https://studentloans.gov/myDirectLoan/index.action</a></p> <p><b>Consumer Protection Information from the Federal Deposit Insurance Corporation</b> <a href="https://www.fdic.gov/consumers/assistance/protection/creditreport.html">https://www.fdic.gov/consumers/assistance/protection/creditreport.html</a></p> <p><b>Federal Government of USA</b> <a href="https://www.USA.gov/credit">https://www.USA.gov/credit</a></p> <p><b>Payday Loans</b> <a href="https://share.nearpod.com/e/uKEFXFbj7gb">https://share.nearpod.com/e/uKEFXFbj7gb</a></p> <p><b>Guest Speakers</b></p> <p><b>Field Trips</b></p>	<ul style="list-style-type: none"> <li>Compare and contrast types of loans based on types of purchases.</li> <li>Research the cost of a typical house in your community. What is the required down payment? What are mortgage rates and how much will the house cost if paid over 20 years? 30 years?</li> <li>Research how consumers are protected from identity theft and how they can protect themselves.</li> </ul>
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		<p>a. Define default/foreclosure/repossession, overspending, bankruptcy, poor credit decisions, student loan debt</p> <p>b. Discuss the pitfalls of failing to compare and evaluate interest rates, length of the loan, and total cost of the loan over the payment period</p> <p><b>c. Understanding Credit Cards</b></p> <p>a. Describe the difference between a debit card and credit card</p> <p>b. Explain the advantages vs. disadvantages of using a credit card</p> <p>c. Explain how balance transfers affect credit</p> <p>d. Discuss the true cost of purchases when making only the minimum payment on a credit card statement</p> <p><b>6.Credit Card Options and Protections</b></p> <p>a. Identify various options associated with credit cards (prepaid cards, store credit cards, bank credit cards).</p> <p>b. Define terms associated with credit cards (cash advances, credit limit, minimum amount due, grace period, late fee, finance charge)</p> <p>c. Identify components associated with cash advances</p> <p>d. Develop the ability to read, understand, and interpret credit card bills/statements</p> <p>e. Recognize consumer protections provided by federal legislation:</p> <ul style="list-style-type: none"> <li>▪ Issuers must give card account holders “a reasonable amount</li> </ul>		
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		<p>of time” to make payments on monthly bills</p> <ul style="list-style-type: none"> <li>▪ Credit card bills must arrive at least 21 days before the end of the grace period</li> <li>• Fees charged must be reasonable and proportional</li> <li>• Over-limit fees must be addressed</li> <li>• Interest rates on new transactions (not pre-existing balances) can increase only after the first year</li> <li>• Significant changes require 45 days of advance notice</li> <li>• Holders must be at least 21 years old unless they have adult co-sign</li> <li>• Credit card companies must stay at least 1,000 feet from college campuses if they are offering gifts to entice students to apply</li> </ul>		
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Time Frame	New York State Performance Indicators/Standards	Objectives/Essential Questions/Learning Targets	Texts/Suggested Resources/Activities/Cross Curriculum Connections	Assessment Items
Weeks 12-16	<p><b>New York State CDOS Standards:</b></p> <p><b>Standard 1:</b> Career Development</p> <p>Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to</p>	<p>b.Explain strategies for earning interest and the benefits of doing so</p> <p>c. Identify ways to reduce the cost of borrowing money</p> <ul style="list-style-type: none"> <li>• Making a larger down payment</li> <li>• Shopping for lower interest rates</li> <li>• Borrowing for a shorter period of time</li> </ul> <p><b>3. Credit Scores</b></p> <p>a.Explain FICO (Fair Isaac Corp.), which started the credit score system, and why is it important</p>	<p><b>U.S. Securities Exchange Commission: Financial Planning Tools</b></p> <p><b>U.S. Consumer Financial Protection Bureau: Interest Rates</b>  <a href="https://www.consume.rfinance.gov/owning">https://www.consume.rfinance.gov/owning</a>  <a href="https://share.nearpod.com/eS7XiJl3pib">https://share.nearpod.com/eS7XiJl3pib</a></p>	<ul style="list-style-type: none"> <li>• Using examples of loans, have students calculate simple interest, <math>I=PRT</math>.</li> <li>• Expose students to credit statements and other statements that contain the APR, initial fees, late fees, non-payment fees, and other relevant information to compare the cost of credit</li> </ul>

	<p>future career decisions.</p> <p><b>Standard 2:</b> Integrated Learning Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.</p> <p><b>Standard 3a:</b> Universal Foundation Skills Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.</p> <p><b>Technical Core Standards Career Ready Practice</b></p> <p>3. Attend to personal health and financial wellbeing Utilize critical thinking to make sense of problems and persevere in solving them</p> <p>Model integrity,ethical leadership, and effective management Use technology to enhance productivity</p>	<p>b.Describe the implications of a low vs. high credit score for securing a loan</p> <p>c.Explain the steps to improve one’s credit score</p> <p>d.Recognize the factors that have a negative impact on credit score</p>		<p>(money) from various sources for specific purposes.</p> <ul style="list-style-type: none"> <li>In small groups, have students examine three or four credit card offers and evaluate the differences</li> <li>Invite a banking professional to speak about the cost of money and the importance of building and maintaining a high credit score.</li> </ul> <p>Working in groups, have students investigate car purchase options, home purchase options, apartment rentals, as well as other major purchasing options</p>
Time Frame	New York State Performance Indicators/Standards	Objectives/Essential Questions/Learning Targets	Texts/Suggested Resources/Activities/Cross Curriculum Connections	Assessment Items



<p>Weeks 12-16</p>	<p><b>New York State CDOS Standards:</b></p> <p><b>Standard 1:</b> Career Development Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.</p> <p><b>Standard 2:</b> Integrated Learning</p> <p>Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.</p> <p><b>Standard 3a:</b> Universal Foundation Skills</p> <p>Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.</p>	<p>1. Stock Market investing How can investing can help you earn money? Knowing the risks involved? When to buy/sell a Stock? Understanding Mutual Funds</p> <p>a. Define the major concepts of the stock market and explain the methods of obtaining stock</p> <p>b. Explain the major concept of how to invest properly</p> <p>c. Calculate the cost of stock and how to predict the increase value.</p> <p>d. Explain the consequences of not researching companies before investing</p> <p>e. Identify major stock companies</p> <p>f. Compare and contrast different stock market jobs within a company.</p> <p>g. Compare insurance companies and insurance brokers</p> <p>h. Determine stock market needs, decide</p> <p>i. what is affordable, and compare costs</p> <p><b>Purchasing Insurance</b> Determine major insurance terms</p> <p><b>2. Types of Insurance</b></p> <p><b>Vehicle Insurance</b></p> <p>a. Explain necessity and regulations required by state laws.</p> <p>b. Identify factors affecting cost of insurance such as age, gender, marital status, type of car, cost of repairs, mileage, location, law enforcement, driving record and claims made explore optional coverages such as bodily injury, liability, comprehensive, collision, and umbrella coverage</p>	<p><b>Government Health Care</b> <a href="https://www.healthcare.gov/">https://www.healthcare.gov/</a></p> <p><b>NYS Department of Motor Vehicles</b> <a href="https://dmv.ny.gov/">https://dmv.ny.gov/</a></p> <p><b>NYS Department of Financial Services:</b> <b>How to Shop for Car Insurance</b> <a href="https://www.dfs.ny.gov/consumer/automobile1216.htm">https://www.dfs.ny.gov/consumer/automobile1216.htm</a></p> <p><b>STOCK MARKET RESOURCES</b></p> <p><b>Junior Achievement Contest in November/April</b></p>	<ul style="list-style-type: none"> <li>• Give small groups of students different scenarios and have them complete a stock market worksheet</li> <li>• Using an activity on buying/leasing a vehicle, have students research and calculate the cost of insurance for the chosen vehicle.</li> </ul> <p>Choose a specific kind of insurance and investigate the cost of that insurance offered by various companies.</p>
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Time Frame	New York State Performance Indicators/Standards	Objectives/Essential Questions/Learning Targets	Texts/Suggested Resources/Activities/Cross Curriculum Connections	Assessment Items
Weeks 17-20				
	<p><b>New York State CDOS Standards:</b></p> <p><b>Standard 1:</b> Career</p>	<p>2008 Recession (Job Focused)</p> <ul style="list-style-type: none"> <li>Understand the significance of a Recession.</li> <li>Differentiate from a</li> </ul>	<p>Labor Market Data</p> <p><a href="https://www.federalreservehistory.org/essays/great-recession-and-its-aftermath">https://www.federalreservehistory.org/essays/great-recession-and-its-aftermath</a></p>	<p>Students will be able to develop a time line of the economic downfall.</p>

	<p>Development</p> <p>Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.</p> <p><b>Standard 2:</b> Integrated Learning</p> <p>Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.</p> <p><b>Standard 3a:</b> Universal Foundation Skills</p> <p>Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.</p>	<p>recession and a depression.</p> <ul style="list-style-type: none"> <li>• Explain the significant job loss and how the world adapted following the highest unemployment rates since the Great Depression.</li> <li>• Recognize the value in becoming versatile to employers.</li> <li>• Describe what happen to Lehman Brothers</li> </ul>	<p>By the numbers:</p> <p><a href="https://www.investopedia.com/news/10-years-later-lessons-financial-crisis/#:~:text=The%202008%2D09%20Financial%20Crisis%20in%20Numbers&amp;text=8.8%20million%20jobs%20lost4,in%20household%20wealth%20evaporated4">https://www.investopedia.com/news/10-years-later-lessons-financial-crisis/#:~:text=The%202008%2D09%20Financial%20Crisis%20in%20Numbers&amp;text=8.8%20million%20jobs%20lost4,in%20household%20wealth%20evaporated4</a></p> <p><a href="https://www.youtube.com/watch?v=fsSCnYPyb1A">https://www.youtube.com/watch?v=fsSCnYPyb1A</a></p> <p><a href="https://www.youtube.com/watch?v=bx_LWm6_6tA">https://www.youtube.com/watch?v=bx_LWm6_6tA</a></p> <p>Movie: Lehman Brothers</p>	<p>Students will be able to analyze a person's credit score know if they should be able to receive a mortgage or not.</p> <p>Students will describe the 2008 recession and warn someone of the pitfalls of getting into a bad mortgage.</p> <p>Students will understand the home buying process.</p>
	<p><b>New York State CDOS Standards:</b></p> <p><b>Standard 1:</b> Career Development</p> <p>Students will be</p>	<p>LinkedIn</p> <ul style="list-style-type: none"> <li>• Understand and be able to explain the purpose of LinkedIn.</li> <li>• Be able to create an account and fill out their profile</li> </ul>	<p>Linkedin.com</p> <p><a href="https://www.entrepreneur.com/science-technology/what-should-you-write-about-on-linkedin/455637">https://www.entrepreneur.com/science-technology/what-should-you-write-about-on-linkedin/455637</a></p> <p><a href="https://hbr.org/podcast/2023/07/linkedin-co-">https://hbr.org/podcast/2023/07/linkedin-co-</a></p>	<p>Students will create a LinkedIn profile (have to check if allowed) If not they can still create an off line copy.</p>

	<p>knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes, and abilities to future career decisions.</p> <p><b>Standard 2:</b> Integrated Learning</p> <p>Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.</p> <p><b>Standard 3a:</b> Universal Foundation Skills</p> <p>Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.</p>	<p>information.</p> <ul style="list-style-type: none"> <li>● Access information in all the basic tabs: Home, Profile, Contacts, Groups, Jobs, Inbox.</li> <li>● Access and independently set LinkedIn Settings.</li> <li>● Conduct a job search on LinkedIn.</li> </ul>	<p><a href="#">founder-reid-hoffman-on-innovating-amid-volatility</a></p>	<p>Students will network in class and determine why someone may be beneficial.</p> <p>Students will develop a core group of friends to found a company with different specialties</p>
	<p><b>New York State CDOS Standards:</b></p> <p><b>Standard 1:</b> Career Development</p> <p>Students will be knowledgeable about the world of work, explore career options, and relate personal skills, aptitudes,</p>	<p>Elevator Pitch</p> <ul style="list-style-type: none"> <li>● Create an elevator pitch.</li> <li>● Develop the ability to offer the pitch when meeting a potential networking contact             <ul style="list-style-type: none"> <li>● Memorize the pitch</li> </ul> </li> <li>● Execute an elevator pitch</li> </ul>	<p>Guest Speakers</p> <p>Shark Tank</p>	<p>Create an "elevator pitch" for a specific purpose demonstrating concise and convincing language in presentation form</p> <p>Demonstrate the ability to offer Elevator pitch when randomly Chosen (informal)</p>

	<p>and abilities to future career decisions.</p> <p><b>Standard 2:</b> Integrated Learning</p> <p>Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.</p> <p><b>Standard 3a:</b> Universal Foundation Skills</p> <p>Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.</p>	<p>and poses the ability to change it.</p>		<p>Analyze others pitches and think about what could have been done better.</p>