

East Penn School District
Secondary Curriculum

A Planned Course Statement
for

Investing and Corporate Finance

Course # 621

Grade(s) 10-12

Department: Computer and Business Applications

Length of Period (mins.) 41

Total Clock Hours: 63

Periods per Cycle: 5

Length of Course (yrs.) .5

Type of Offering: required ✓ elective

Credit: .5

Adopted: 6/8/09

Developed by:

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Jayne St.Mary

Description of Course

Course Title:

Investing and Corporate Finance

Description: This course will provide students an understanding of how investments can expand their portfolio. In addition, business and organizational management and investments will be studied.

Goals:

Students will be able to:

- Understand the different methods of investing
- Explore financial careers
- Create a budget and analyze financial statements
- Explain how a business incorporates and raises money
- Analyze companies utilizing investments
- Understand how mutual funds and retirement investments work
- Explore varying types of insurances
- Evaluate management and management decisions

Requirements:

- none

Text:

Semmen, Semmen-Brown, The Stock Market: An Investment Simulation, Cengage Learning, 1997

Investing in Your Future, Cengage Learning 2008

Key to Levels of Achievement (Listed with each learning objective)

Awareness (A):	Students are introduced to concepts, forms, and patterns.
Learning (L):	Students are involved in a sequence of steps and practice activities which involved further development and allow evaluation of process.
Understanding (U):	Students demonstrate ability to apply acquired concepts and skills to individual assignments and projects on an independent level.
Reinforcement (R):	Students maintain and broaden understanding of concepts and skills to accomplish tasks at a greater level of sophistication.

Unit	Num	Objective	Level	Content	Evaluation	Standard
I. Plan for Life	1	Students will: <ul style="list-style-type: none"> explain the process of planning identify the role of planning and impulsiveness 	A	<ul style="list-style-type: none"> Classroom discussion Notes Textbook applications 	<ul style="list-style-type: none"> Test/Quizzes Class work/participation Homework 	PA 6.3.12 (B)
	2	Students will <ul style="list-style-type: none"> describe the process of selecting a career identify the education for the chosen career 	A	<ul style="list-style-type: none"> Classroom discussion Notes Textbook applications Vocabulary reinforcement Technology integration 	<ul style="list-style-type: none"> Test/Quizzes Class work/participation Homework Financial Career Project 	PA 13.1.11 (F)
	3	Students will: <ul style="list-style-type: none"> prepare and use a budget learn how to avoid unnecessary spending 	U	<ul style="list-style-type: none"> Classroom discussion Notes Textbook applications Vocabulary reinforcement Technology integration 	<ul style="list-style-type: none"> Test/Quizzes Class work/participation Homework Make a Budget Project 	PA 6.2.12 (G) PA 13.3.11 (D)
	4	Students will describe the appropriate use of credit.	L	<ul style="list-style-type: none"> Classroom discussion Notes Textbook applications Vocabulary reinforcement Technology integration 	<ul style="list-style-type: none"> Test/Quizzes Class work/participation Homework 	NBEA Personal Finance VII
II. Investment Power	5	Students will compare and contrast investing and saving.	L	<ul style="list-style-type: none"> Classroom discussion Notes Textbook applications Vocabulary reinforcement Technology integration 	<ul style="list-style-type: none"> Test/Quizzes Class work/participation Homework 	NBEA Personal Finance IV
	6	Students will understand compounding interest.	A	<ul style="list-style-type: none"> Classroom discussion Notes Textbook applications Vocabulary reinforcement Technology integration 	<ul style="list-style-type: none"> Test/Quizzes Class work/participation Homework 	NBEA Personal Finance IV
	7	Students will explain the different forms of business.	L	<ul style="list-style-type: none"> Classroom discussion Notes Textbook applications Vocabulary reinforcement Technology integration 	<ul style="list-style-type: none"> Test/Quizzes Class work/participation Homework 	PA 6.5.12 (C)
	8	Students will compare primary and secondary capital markets.	L	<ul style="list-style-type: none"> Classroom discussion Notes Textbook and Stock Market Simulation applications 	<ul style="list-style-type: none"> Test/Quizzes Class work/participation Homework 	NBEA Personal Finance IV

Unit	Num	Objective	Level	Content	Evaluation	Standard
				<ul style="list-style-type: none"> • Vocabulary reinforcement • Technology integration 		
	9	Students will describe the relationship between risk and return.	L	<ul style="list-style-type: none"> • Classroom discussion • Notes • Textbook and Stock Market Simulation • Notes • Textbook applications 	<ul style="list-style-type: none"> • Test/Quizzes • Class work/participation • Homework 	PA 6.5.12 (G)
	10	Students will categorize investments by risk level.	L	<ul style="list-style-type: none"> • Classroom discussion • Notes • Textbook and Stock Market Simulation • Notes • Textbook applications 	<ul style="list-style-type: none"> • Test/Quizzes • Class work/participation • Homework 	PA 6.5.12 (G)
	11	Students will explore how to buy and sell stocks.	U	<ul style="list-style-type: none"> • Classroom discussion • Notes • Textbook and Stock Market Simulation • Notes • Textbook applications 	<ul style="list-style-type: none"> • Test/Quizzes • Class work/participation • Homework 	NBEA Personal Finance IV
	12	Students will explain a newspaper stock table.	U	<ul style="list-style-type: none"> • Classroom discussion • Notes • Textbook and Stock Market Simulation • Notes • Textbook applications 	<ul style="list-style-type: none"> • Test/Quizzes • Class work/participation • Homework 	NBEA Personal Finance IV
	13	Students will identify sources of investment information and define insider trading.	A	<ul style="list-style-type: none"> • Classroom discussion • Notes • Textbook and Stock Market Simulation • Notes • Textbook applications 	<ul style="list-style-type: none"> • Test/Quizzes • Class work/participation • Homework 	NBEA Personal Finance IV

Unit	Num	Objective	Level	Content	Evaluation	Standard
III. Mutual Interests	14	Students will <ul style="list-style-type: none"> describe mutual funds explain the advantages identify various types of mutual funds understand expense ratios 	A, L	<ul style="list-style-type: none"> Classroom discussion Notes Textbook applications Vocabulary reinforcement Technology integration 	<ul style="list-style-type: none"> Test/Quizzes Class work/participation Homework 	PA 6.5.12 (G)
	15	Students will analyze a mutual fund's portfolio and asset allocation.	U	<ul style="list-style-type: none"> Classroom discussion Notes Textbook applications Vocabulary reinforcement Technology integration 	<ul style="list-style-type: none"> Test/Quizzes Class work/participation Homework 	PA 6.5.12 (G)
	16	Students will evaluate statistical information related to performance, fee and costs, and risks.	U	<ul style="list-style-type: none"> Classroom discussion Notes Textbook applications Vocabulary reinforcement Technology integration 	<ul style="list-style-type: none"> Test/Quizzes Class work/participation Homework 	NBEA Personal Finance IV
IV. Financial Planning	17	Students will describe how inflation, transaction costs, and taxes reduce investment income.	U	<ul style="list-style-type: none"> Classroom discussion Notes Textbook applications Vocabulary reinforcement Technology integration 	<ul style="list-style-type: none"> Test/Quizzes Class work/participation Homework 	NBEA Economics IV
	18	Students will explain tax-deferred retirement plans.	L	<ul style="list-style-type: none"> Classroom discussion Notes Textbook applications Vocabulary reinforcement Technology integration 	<ul style="list-style-type: none"> Test/Quizzes Class work/participation Homework 	NBEA Personal Finance IV
	19	Students will explain insurance and the different kinds of insurance protection.	A	<ul style="list-style-type: none"> Classroom discussion Notes Textbook applications Vocabulary reinforcement Technology integration 	<ul style="list-style-type: none"> Test/Quizzes Class work/participation Homework 	NBEA Personal Finance VIII
	20	Students will describe steps for purchasing a vehicle.	A	<ul style="list-style-type: none"> Classroom discussion Notes Textbook applications Vocabulary reinforcement Technology integration 	<ul style="list-style-type: none"> Test/Quizzes Class work/participation Homework 	NBEA Personal Finance V

Unit	Num	Objective	Level	Content	Evaluation	Standard
	21	Students will explore home mortgages.	A	<ul style="list-style-type: none"> • Classroom discussion • Notes • Textbook applications • Vocabulary reinforcement • Technology integration 	<ul style="list-style-type: none"> • Test/Quizzes • Class work/participation • Homework 	NBEA Personal Finance V
V. Investor Blueprint	22	Students will explain BetterInvesting's four primary investment principles.	A	<ul style="list-style-type: none"> • Classroom discussion • Notes • Textbook and Stock Market Simulation • Notes • Textbook applications 	<ul style="list-style-type: none"> • Test/Quizzes • Class work/participation • Homework • Simulation Assessment 	NBEA Personal Finance IV
	23	Students will explain diversification.	A	<ul style="list-style-type: none"> • Classroom discussion • Notes • Textbook and Stock Market Simulation • Notes • Textbook applications • Technology Integration 	<ul style="list-style-type: none"> • Test/Quizzes • Class work/participation • Homework • Simulation Assessment 	NBEA Personal Finance IV
	24	Students will compare the investment characteristics of large and small volume companies.	L	<ul style="list-style-type: none"> • Classroom discussion • Notes • Textbook and Stock Market Simulation • Notes • Textbook applications • Technology Integration 	<ul style="list-style-type: none"> • Test/Quizzes • Class work/participation • Homework • Simulation Assessment 	NBEA Personal Finance IV
	25	Students will identify companies for potential investment.	A	<ul style="list-style-type: none"> • Classroom discussion • Notes • Textbook and Stock Market Simulation • Notes • Textbook applications • Technology Integration 	<ul style="list-style-type: none"> • Test/Quizzes • Class work/participation • Homework • Simulation Assessment 	NBEA Personal Finance IV
	26	Students will describe the information in Value Line and Standard and Poor's Stock Report.	U	<ul style="list-style-type: none"> • Classroom discussion • Notes • Textbook and Stock Market Simulation • Notes • Textbook applications • Technology Integration 	<ul style="list-style-type: none"> • Test/Quizzes • Class work/participation • Homework • Simulation Assessment 	NBEA Personal Finance IV

Unit	Num	Objective	Level	Content	Evaluation	Standard
	27	Students will analyze the major sections of an annual report.	L	<ul style="list-style-type: none"> • Classroom discussion • Notes • Textbook and Stock Market Simulation • Notes • Textbook applications • Technology Integration 	<ul style="list-style-type: none"> • Test/Quizzes • Class work/participation • Homework • Simulation Assessment 	NBEA Personal Finance IV
	28	Students will compare the information found in a company's income statement and balance sheet.	L	<ul style="list-style-type: none"> • Classroom discussion • Notes • Textbook and Stock Market Simulation • Notes • Textbook applications • Technology Integration 	<ul style="list-style-type: none"> • Test/Quizzes • Class work/participation • Homework • Simulation Assessment 	NBEA Personal Finance IV
VI. Plotting the Past	29	Students will explain the objectives of the Stock Selection Guide (SSG).	L	<ul style="list-style-type: none"> • Classroom discussion • Notes • Textbook and Stock Market Simulation Classroom discussion • Notes • Textbook applications • Technology Integration 	<ul style="list-style-type: none"> • Test/Quizzes • Class work/participation • Homework • Simulation Assessment 	NBEA Personal Finance IV
	30	Students will discuss plotting sales, earnings, and price data on the SSG graph.	U	<ul style="list-style-type: none"> • Classroom discussion • Notes • Textbook and Stock Market Simulation Classroom discussion • Notes • Textbook applications • Technology Integration 	<ul style="list-style-type: none"> • Test/Quizzes • Class work/participation • Homework • Simulation Assessment 	NBEA Personal Finance IV
	31	Students will: <ul style="list-style-type: none"> • define the historical trend lines • utilize the four methods used to draw trend lines 	U	<ul style="list-style-type: none"> • Classroom discussion • Notes • Textbook and Stock Market Simulation Classroom discussion • Notes • Textbook applications • Technology Integration • Stock Market Trading Game 	<ul style="list-style-type: none"> • Test/Quizzes • Class work/participation • Homework • Simulation Assessment 	NBEA Personal Finance IV

Unit	Num	Objective	Level	Content	Evaluation	Standard
VII. Protecting the Future	32	Students will explain the role of management in a company.	A	<ul style="list-style-type: none"> • Classroom discussion • Notes • Textbook applications • Vocabulary reinforcement • Technology integration 	<ul style="list-style-type: none"> • Test/Quizzes • Class work/participation • Homework • Journal Entries 	NBEA Personal Finance IV
	33	Students will describe the use of the ratio of pre-tax profit to sales for evaluation management.	L	<ul style="list-style-type: none"> • Classroom discussion • Notes • Textbook applications • Vocabulary reinforcement • Technology integration 	<ul style="list-style-type: none"> • Test/Quizzes • Class work/participation • Homework 	NBEA Personal Finance IV
	34	Students will describe the use of the ratio or earnings to equity to evaluate management.	L	<ul style="list-style-type: none"> • Classroom discussion • Notes • Textbook applications • Vocabulary reinforcement • Stock Charting • Technology integration 	<ul style="list-style-type: none"> • Test/Quizzes • Class work/participation • Homework 	NBEA Personal Finance IV
	35	Students will explain: <ul style="list-style-type: none"> • guidelines for projecting growth rates • drawing projection lines for sales and earnings per share 	U	<ul style="list-style-type: none"> • Classroom discussion • Notes • Textbook applications • Vocabulary reinforcement • Technology integration 	<ul style="list-style-type: none"> • Test/Quizzes • Class work/participation • Homework • Journal Entries 	NBEA Personal Finance IV
	36	Students will: <ul style="list-style-type: none"> • determine the average Price per earnings ratio • compute the percentage of high yield 	L	<ul style="list-style-type: none"> • Classroom discussion • Notes • Textbook applications • Vocabulary reinforcement • Technology integration 	<ul style="list-style-type: none"> • Test/Quizzes • Class work/participation • Homework • Journal Entries 	NBEA Personal Finance IV
	37	Students will project a company's forecast.	L	<ul style="list-style-type: none"> • Classroom discussion • Notes • Textbook applications • Vocabulary reinforcement • Technology integration 	<ul style="list-style-type: none"> • Test/Quizzes • Class work/participation • Homework • Journal Entries 	NBEA Personal Finance IV
	38	Students will evaluate investment decisions.	U	<ul style="list-style-type: none"> • Classroom discussion • Notes • Textbook applications • Vocabulary reinforcement • Technology integration 	<ul style="list-style-type: none"> • Test/Quizzes • Class work/participation • Homework • Journal Entries 	NBEA Personal Finance IV

National Business Education *Economics and Personal Finance* Standards

by the National Business Education Association

THE AMERICAN ECONOMY is based on a private enterprise system in which the millions of individual choices made by consumers, workers, and citizens, in sum, affect the decisions made by business owners and government officials.

The preservation and effectiveness of such a system depends on the ability of individuals to make wise economic decisions related to their personal financial affairs, the successful operation of organizations, and the economic activities of the country. In order to make these informed decisions, individuals must understand how the system operates as well as their role in the system.

The concepts contained in these standards are important for the successful management of personal financial and business activities. They link to basic economic concepts that all students should master, such as the following:

- Scarcity, choice, and opportunity costs
- Personal decision making
- Productivity
- Economic systems, institutions, and incentives
- Exchange, money, and interdependence
- Markets, prices, and competition
- Supply and demand
- The roles of consumers, governments, and citizens

Knowledge and understanding of these concepts offers the necessary analytical tools for addressing economic issues, both personal and societal. Below is an overview of the achievement standards for the economic and personal finance content area. Each achievement standard states the understanding and competency students should attain. Each achievement standard has corresponding performance expectations. Each performance expectation delineates what students need to do to exhibit the knowledge and the skills required to meet the achievement standard. The corresponding performance expectations for each achievement standard are detailed in the publication.

ECONOMICS

I. Allocation of Resources

Achievement Standard: Assess opportunity costs and trade-offs involved in making choices about how to use scarce economic resources.

II. Economic Systems

Achievement Standard: Explain why societies develop economic systems, identify the basic features of different economic systems, and analyze the major features of the U.S. economic system.

III. Economic Institutions and Incentives

Achievement Standard: Analyze the role of core economic institutions and incentives in the U.S. economy.

IV. Markets and Prices

Achievement Standard: Analyze the role of markets and prices in the U.S. economy.

V. Market Structures

Achievement Standard: Analyze the different types of market structures and the effect they have on the price and the quality of the goods and services produced.

VI. Productivity

Achievement Standard: Explain the importance of productivity and analyze how specialization, division of labor, investment in physical and human capital, and technological change affect productivity.

VII. The Role Of Government

Achievement Standard: Analyze the role of government in economic systems, especially the role of government in the U.S. economy.

VIII. International Economic Concepts

Achievement Standard: Examine the role of trade, protectionism, and monetary markets in the global economy.

IX. Aggregate Supply and Aggregate Demand

Achievement Standard: Analyze how the U.S. economy functions as a whole and describe selected macroeconomic measures of economic activity.

PERSONAL FINANCE

I. Personal Decision Making

Achievement Standard: Use a rational decision-making process as it applies to the roles of citizens, workers, and consumers.

II. Earning a Living

Achievement Standard: Identify various forms of income and analyze factors that affect income as a part of the career decision-making process.

III. Managing Finances and Budgeting

Achievement Standard: Develop and evaluate a spending/savings plan.

IV. Saving and Investing

Achievement Standard: Evaluate savings and investment options to meet short- and long-term goals.

V. Buying Goods and Services

Achievement Standard: Apply a decision-making model to maximize consumer satisfaction when buying goods and services.

VI. Banking

Achievement Standard: Evaluate services provided by financial deposit institutions to transfer funds.

VII. Using Credit

Achievement Standard: Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.

VIII. Protecting Against Risk

Achievement Standard: Analyze choices available to consumers for protection against risk and financial loss.

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