**PA Academic Standards**
Student must be able to do

<table>
<thead>
<tr>
<th><strong>Curriculum Strand:</strong> Our Economic Environment</th>
<th><strong>Objective</strong></th>
<th><strong>Instructional Methods</strong></th>
<th><strong>Materials/Resources</strong></th>
<th><strong>Assessment Procedures</strong></th>
<th><strong>Additional Learning</strong></th>
<th><strong>Extended Learning</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Assess opportunity costs and trade-offs involved in making choices about how to use scarce economic resources.</td>
<td>Describe features and problems of our market economy</td>
<td>Teacher presentations Cooperative Learning Groups Drill &amp; Practice Notetaking Games</td>
<td>Text Workbook Notebook Transparencies Newspaper and Magazine Articles Games Computer &amp; Software Videos</td>
<td>*Teacher observations Student/Group Project Written test/quizzes Study Guides Homework Classwork</td>
<td>Opportunities for students who do not meet basic standards Additional adaptations, modifications, and accommodations will be provided per IEP</td>
<td>Opportunities for students who can go beyond the basic standards Additional adaptations, modifications, and accommodations will be provided per IEP</td>
</tr>
<tr>
<td>Explain why societies develop economic systems, identify the basic features of different economic systems, and analyze the major features of the US economic system.</td>
<td>Explain ways to measure economic progress</td>
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<tr>
<td>Analyze the role of markets and prices in the US economy.</td>
<td>Distinguish between needs and wants</td>
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<tr>
<td>Analyze the different types of market structures and the effect they have on the price and the quality of the goods and services produced.</td>
<td>Explain the difference between goods and services.</td>
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</tbody>
</table>
### WEST JEFFERSON HILLS SCHOOL DISTRICT
### EXPLORATORY BUSINESS CURRICULUM

#### GRADES 9 AND 10

**Curriculum Strand:** Our Economic Environment (CONTINUED)

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*Additional adaptations, modifications, accommodations, and enrichment/acceleration will be provided per IEP*  

Analyze the role of government in economic systems, especially the role of government in US economy.

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

Analyze how the US economy functions as a whole and describe selected macroeconomic measures of economic activity.

Describe types of economic systems

Recognize the role of citizens in our economy

Explain how consumers affect the supply and demand for goods and services.

Explain how GDP and labor productivity are used as measurements of economic performance.

*Teacher presentations*  
*Cooperative Learning Groups*  
*Drill & Practice*  
*Notetaking*  
*Games*  

*Text*  
*Workbook*  
*Notebook*  
*Transparencies*  
*Newspaper and Magazine Articles*  
*Games*  
*Computer & Software*  
*Videos*  

Teacher observations

Student/Group Project

Written test/quizzes

Study Guides

Homework

Classwork

Review Lesson

Peer Tutoring

After school help

Enhanced projects

Integrated Curriculum
## Curriculum Strand: Business Operations

### Objectives

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<th>PA Academic Standards</th>
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<tr>
<td>Student must be able to do</td>
<td>Explain the role and function of business in the US Economy</td>
</tr>
<tr>
<td>Content or process student will be able to know and do</td>
<td>Cite three types of business ownership.</td>
</tr>
<tr>
<td></td>
<td>Describe how small businesses can successfully produce and market products and services.</td>
</tr>
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<td></td>
<td>Describe social/ethical response of business.</td>
</tr>
<tr>
<td></td>
<td>Cite ways in which international business is important to US economy</td>
</tr>
<tr>
<td></td>
<td>Explain how business is aided by government.</td>
</tr>
</tbody>
</table>

### Instructional Methods

- Teacher presentations
- Cooperative Learning Groups
- Drill & Practice
- Notetaking
- Games

### Materials/ Resources

- Text
- Workbook
- Notebook
- Transparencies
- Newspaper and Magazine Articles
- Games
- Computer & Software
- Videos

### Assessment Procedures

- *Additional adaptations, modifications, and accommodations will be provided per IEP*

### Additional Learning

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### Extended Learning

- Opportunities for students who can go beyond the basic standards.
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## WEST JEFFERSON HILLS SCHOOL DISTRICT
### EXPLORATORY BUSINESS CURRICULUM

#### GRADES 9 AND 10

**Curriculum Strand: Business Operations**

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- Develop personal management skills to function effectively and efficiently in a business environment.
- Incorporate appropriate leadership and supervision techniques, customer service strategies, and personal ethics standards to communicate effectively with various business constituencies.
- Examine the role of ethics and social responsibility in decision making.
- Describe human resource functions and their importance to an organization's successful operation.
## West Jefferson Hills School District
### Exploratory Business Curriculum

**Grade 9 and 10**

**Curriculum Strand:** Careers in our Global Economy

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<td><strong>Assess personal skills, abilities, and aptitudes and personal strengths and weaknesses as they relate to career exploration and development.</strong></td>
<td>Describe our US workforce.</td>
<td>Teacher presentations</td>
<td>Text</td>
<td>Teacher observations</td>
<td>Review Lesson</td>
<td>Enhanced projects</td>
</tr>
<tr>
<td></td>
<td>Explain how to plan for careers.</td>
<td>Cooperative Learning Groups</td>
<td>Workbook</td>
<td>Student/Group Project</td>
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<td></td>
<td>Discuss what must be done to find and secure a job.</td>
<td>Drill &amp; Practice</td>
<td>Notebook</td>
<td>Written test/quizzes</td>
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<td></td>
</tr>
<tr>
<td></td>
<td>Utilize career resources to develop a career information database that includes international career opportunities.</td>
<td>Notetaking</td>
<td>Transparencies</td>
<td>Study Guides</td>
<td></td>
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</tr>
<tr>
<td></td>
<td>Relate the importance of workplace expectations to career development.</td>
<td>Games</td>
<td>Newspaper and Magazine Articles</td>
<td>Homework</td>
<td></td>
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<tr>
<td></td>
<td>Apply knowledge gained from individual assessment to a comprehensive set of goals and an individual career plan.</td>
<td></td>
<td>Games</td>
<td>Classwork</td>
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</tr>
<tr>
<td></td>
<td>Develop strategies to make an effective transition from school to work.</td>
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## Curriculum Strand: Careers in our Global Economy

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| | | | | | | |
| Relate the importance of lifelong learning to career success. | | | | | | |
| Communicate in a clear, courteous, concise, and correct manner on personal and professional levels. | | | | | | |
| Apply basic social communication skills in personal and professional situations. | | | | | | |
| Use technology to enhance the effectiveness of communication. | | | | | | |
| Integrate all forms of communication in the successful pursuit of employment. | | | | | | |
| Identify various forms of income and analyze factors that affect income as a part of the career decision-making process. | | | | | | |
### Curriculum Strand: Consumers in The Economy

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#### PA Academic Standards
- Analyze the relationships between contract law, law of sales, and consumer law.
- Recognize the customer-oriented nature of marketing and analyze the impact of marketing activities on the individual, business, and society.
- Analyze the characteristics, motivations, and behaviors of consumer.
- Apply a decision-making model to maximize consumer satisfaction when buying goods and services.

#### Objective
- Describe the informed consumer
- List and describe the steps in the buying decision process
- Describe the rights and responsibilities of consumers.
- Analyze the relationships between contract law, law of sales, and consumer law.

#### Instructional Methods
- Teacher presentations
- Cooperative Learning Groups
- Drill & Practice
- Notetaking
- Games

#### Materials/Resources
- Text
- Workbook
- Notebook
- Transparencies
- Newspaper and Magazine Articles
- Games
- Computer & Software
- Videos

#### Assessment Procedures
- Teacher observations
- Student/Group Project
- Written test/quizzes
- Study Guides
- Homework
- Classwork

#### Additional Learning
- Review Lesson
- Peer Tutoring
- After school help
- Enhanced projects

#### Extended Learning
- Integrated Curriculum
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**Curriculum Strand: Financial Institutions and Banking Services**

**GRADE 9 AND 10**

**Apply basic mathematical operations to solve problems.**

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

**Evaluate services provided by financial deposit institutions to transfer funds.**

**Evaluate savings and investment options to meet short- and long-term goals.**

- **List the main services offered by banks and other financial institutions.**
- **Explain how to open a checking account.**
- **Demonstrate how to use checks and other payment methods.**
- **Compare services at different financial institutions.**

<table>
<thead>
<tr>
<th>Teacher presentations</th>
<th>Text</th>
<th>Teacher observations</th>
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<tbody>
<tr>
<td>Cooperative Learning Groups</td>
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<tr>
<td>Drill &amp; Practice</td>
<td>Notebook</td>
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<tr>
<td>Notetaking Games</td>
<td>Transparencies</td>
<td>Study Guides</td>
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</table>

**Materials/Resources**

- Textbooks, trade books, workbooks, software, hardware, etc.

**Instructional Methods**

- Teacher presentations
- Cooperative Learning Groups
- Drill & Practice
- Notetaking Games
- Text
- Workbook
- Notebook
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- Newspaper and Magazine Articles
- Games
- Computer & Software
- Videos

**Assessment Procedures**

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**Additional Learning**

- Opportunities for students who do not meet basic standards
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**Additional Learning Opportunities for students who do not meet basic standards**

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## WEST JEFFERSON HILLS SCHOOL DISTRICT
### EXPLORATORY BUSINESS CURRICULUM

**GRADE 9 AND 10**

**Curriculum Strands:** Credit in Our Economy

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- **Apply basic mathematical operations to solve problems.**
- **Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.**
  
- Explain what credit is and the basis on which it is granted.
- Describe several appropriate uses of credit.
- Identify cost of credit and how to compute interest.
- Explain some laws and regulations regarding credit records and transactions.
## Curriculum Strand: Savings and Investment Strategies

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<td></td>
<td>Explain why savings plans are important to consumers</td>
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<td></td>
<td>Describe different savings plans.</td>
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<td>Discuss how people invest in bonds and stocks</td>
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<td>Teacher observations</td>
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<td>Apply basic mathematical operations to solve problems.</td>
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<td></td>
<td>Develop and evaluate a spending/savings plan.</td>
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<td>Evaluate savings and investment options to meet short- and long-term goals.</td>
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<td>Evaluate services provided by financial deposit institutions to transfer funds.</td>
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<td>Analyze choices available to consumers for protection against risk and financial loss.</td>
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## Curriculum Strand: Personal Finance Management

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<td>Describe importance of goals and how to manage money wisely.</td>
<td>Teacher presentations</td>
<td>Text</td>
<td>Teacher observations</td>
<td>Review Lesson</td>
<td>Enhanced projects</td>
</tr>
<tr>
<td>Discuss the budgeting process and its importance as related to money management.</td>
<td>Cooperative Learning Groups</td>
<td>Workbook</td>
<td>Student/Group Project</td>
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<tr>
<td>Apply basic mathematical operations to solve problems.</td>
<td>Drill &amp; Practice</td>
<td>Notebook</td>
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<td>Games</td>
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<td>Games</td>
<td>Classwork</td>
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<td></td>
<td></td>
<td>Computer &amp; Software</td>
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<td></td>
<td></td>
<td>Videos</td>
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**PA Academic Standards**
Student must be able to do

**Instructional Methods**
- Teacher presentations
- Cooperative Learning Groups
- Drill & Practice
- Notetaking
- Games

**Materials/Resources**
- Textbooks, trade books, workbooks, software, hardware, etc.
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- Workbook
- Notebook
- Transparencies
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