

Curriculum

P. Coombs, McGraw High School Business Education

| <p><b>Course:</b><br/><b>Wall Street -<br/>Personal Finance</b></p>  | <p>Standard 1: 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. Standard 2: Integrated Learning: Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings. Standard 3a: Universal Foundation Skills: Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace. Standard 3b: Career Majors Students who choose a career major will acquire the career-specific technical knowledge/skills necessary to progress toward gainful employment, career advancement, and success in postsecondary programs.</p> |  |   |   |
|--|---|--|---|---|
| <p><b>Performance Indicators - LWDAT</b></p>   | <p><b>Essential Questions</b></p>   | <p><b>Essential Knowledge &amp; Skills</b></p>   | <p><b>Classroom Ideas</b></p>   | <p><b>Assessment Ideas</b></p>  |
| <ul style="list-style-type: none"> <li>▪ Identify areas of need for personal financial literacy</li> </ul>   | <p>(JS Coalition) How can I measure my financial literacy?</p>  | <ul style="list-style-type: none"> <li>▪ Financial Literacy Pretest - Jump Start Coalition</li> </ul>  | <p>Jump Start Coalition Financial Literacy Test<br/>See BTA State Website</p> <p>Jump \$tart Coalition for Personal Financial Literacy</p>  | <p>Jump Start Coalition Financial Literacy Test</p>   |
| <ul style="list-style-type: none"> <li>▪ Work collaboratively with other students to problem solve and analyze cases</li> <li>▪ Explain and assist students in identifying both short- and long-term goals</li> <li>▪ Create a personal budget</li> <li>▪ Demonstrate money management through balancing checking and savings accounts</li> <li>▪ Explain the process of establishing and maintaining good credit</li> <li>▪ Analyze APR's, finance charges, and buying on credit vs. paying cash</li> </ul> | <p>(MC) How can I become more financially responsible?</p>  | <ul style="list-style-type: none"> <li>▪ Income, Expenses and disposable income</li> <li>▪ Budgeting for a special event</li> <li>▪ Monthly budgets for college students</li> <li>▪ Saving - a necessary component to any budget</li> <li>▪ Savings Accounts</li> <li>▪ Checking Accounts</li> <li>▪ ATM's and Debit Cards</li> <li>▪ Building a good credit history</li> <li>▪ Credit Cards - Getting into trouble</li> <li>▪ APR's, Finance Charges, and paying for goods and services</li> <li>▪ The real scoop on finance charges</li> <li>▪ The credit report - how long does this stuff stay with us?</li> </ul> | <p>Video/DVD - personal financial literacy</p> <p>Bank on It! - Shopping for the best banking services</p> <p>"Bookkeeping" for a day - Parent Collaboration with real accounts</p> <p>Paying online - Cyberbanking Advantages/Disadvantages</p> <p>Where can I go to get a student loan for school?</p> <p>Checking our credit rating online</p> | <p>Case Analysis</p> <p>Create a personal budget</p> <p>Balancing a real checkbook - Writing checks and keeping track</p> <p>"Cruising for Credit" - Shopping around for the best student loans - online</p> <p>Credit Reality Check - What are you really going to pay for those credit purchases - the truth will shock you!</p> <p>Where can I get free additional credit information?</p> |

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|--|--|---|--|---|
| Performance Indicators   | Essential Questions  | Essential Knowledge & Skills  | Classroom Ideas  | Assessment Ideas  |
| <ul style="list-style-type: none"> <li>▪ Work collaboratively with other students to problem solve and analyze cases</li> <li>▪ Explain the process of planning and identifying it's purpose</li> <li>▪ Develops a career plan with a resume and references</li> <li>▪ Prepare and apply a budget</li> <li>▪ Apply the concepts of good money management</li> </ul>  | <p>(1) Why do I need to plan for my money future now?</p>  | <ul style="list-style-type: none"> <li>▪ What is planning?</li> <li>▪ Researching and identifying career interests and educational opportunities</li> <li>▪ Budgeting 201</li> <li>▪ Planning for college and college expenses</li> <li>▪ Grants and Scholarships</li> <li>▪ Website references</li> </ul>  | <p>What can <a href="http://www.fastweb.com">www.fastweb.com</a> do for me?</p> <p>Career and College Research</p> <p>Tracking income and expenses</p> <p>Portfolio planning for the future - possible investment ideas</p>  | <p>Resume planning and preparation</p> <p>Creating an effective career and college planning portfolio</p> <p>Start the Savings and Investment Portfolio - Financial Aid and Student Bulletin Components</p>   |
| <ul style="list-style-type: none"> <li>▪ Work collaboratively with other students to problem solve and analyze cases</li> <li>▪ Compare and Contrast investing and saving</li> <li>▪ Determine how compounding works</li> <li>▪ Discuss four basic rules for taking advantage of long-term investing power</li> <li>▪ Explain the different forms of business ownership</li> <li>▪ Compare primary and secondary capital markets</li> <li>▪ Determine how to buy and sell stock</li> <li>▪ Explain how to read a stock table</li> <li>▪ Identify the various categories of investment information sources</li> <li>▪ Ethics: Discuss why acting on insider trading is illegal</li> </ul> | <p>(2) What is investment power?</p>   | <ul style="list-style-type: none"> <li>▪ Saving and investing 101</li> <li>▪ Compounding Interest</li> <li>▪ The Rule of 72</li> <li>▪ Four Basic Rules for Investors</li> <li>▪ Organizing a business</li> <li>▪ Raising Capital</li> <li>▪ The Sec - What's their role?</li> <li>▪ Risk and Return</li> <li>▪ Buying and Selling Stocks</li> <li>▪ Stock Tarles</li> <li>▪ Annual Reports</li> <li>▪ Inside Information - Ethical?</li> <li>▪ Investment information on the web - what to find and where</li> </ul> | <p>Pyramid of Investment Risk - Saving and Investing Portfolio</p> <p>Analyze growth rate tables</p> <p>Calculating compounded interest</p> <p>Money Means Business online workshop at <a href="http://www.moneymeansbusiness.com/nyse">www.moneymeansbusiness.com/nyse</a></p> <p>Check out the NYSE online at <a href="http://www.nyse.com">www.nyse.com</a></p> <p>Risk and Return - What's out there?</p> <p>NYSE online - a look at the real world of buying and selling</p> <p>Stock Table Literacy</p> <p>Predicting Stock Prices - Can you really be sure?</p> | <p>Case Analysis</p> <p>Comparing Savings Products - Savings vs. Money Markets vs. CD's</p> <p>Comparing Risk and Return</p> <p>The Risk Pyramid</p> <p>Intro - Virtual Stock Exchange - online</p> <p>Insider Trading - Where is Martha now?</p> <p>Cyber Sleuth - Internet Resources - build the portfolio!</p> |

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|--|--|---|---|---|
| <b>Performance Indicators</b>  | <b>Essential Questions</b>   | <b>Essential Knowledge &amp; Skills</b>   | <b>Classroom Ideas</b>  | <b>Assessment Ideas</b>   |
| <ul style="list-style-type: none"> <li>▪ Work collaboratively with other students to problem solve and analyze cases</li> <li>▪ Describe mutual funds and explain the advantages of mutual fund investing</li> <li>▪ Explain and calculate expense ratio</li> <li>▪ Research where to go for mutual fund information</li> <li>▪ Analyze asset allocations</li> <li>▪ Evaluate statistical information related to performance, fees and costs, and risk</li> </ul>  | <p>(3) How can a mutual fund enhance my portfolio?</p>   | <ul style="list-style-type: none"> <li>▪ What are mutual funds?</li> <li>▪ Common Stock and index funds</li> <li>▪ Financial Advisors</li> <li>▪ Expense Ratio - What does it mean?</li> <li>▪ Standard and Poor 500 - information resources</li> <li>▪ Who is Morningstar?</li> <li>▪ Choosing a growth fund</li> <li>▪ What is a prospectus objective?</li> <li>▪ NAIC and Vanguard U.S. Growth</li> <li>▪ How is the price of a mutual fund determined?</li> <li>▪ How do you decide which mutual fund is best for you?</li> </ul> | <p>Mutual Fund Prospectus</p> <p>NYSE online</p> <p><i>Wall Street Journal</i>/Research - Mutual Fund Quotations</p> <p>Stock Quotes - NYSE</p> <p>What is Net Asset Value?</p> <p>What is the S &amp; P 500?</p> <p>Standard and Poor - Where else can I find information</p> <p>Speaker: Investment Broker</p>  | <p>Case Analysis</p> <p>Mutual Fund Comparisons - What does it mean for my portfolio?</p> <p>NYSE online</p> <p>Information Advantage - Where does it belong in my portfolio?</p> <p>Analyze mutual funds - Add the investment edge to your portfolio</p> <p>Manage Virtual Stock Exchange Portfolio</p>                            |
| <ul style="list-style-type: none"> <li>▪ Work collaboratively with other students to problem solve and analyze cases</li> <li>▪ Describe how inflation, transaction costs, and taxes can reduce the R on I</li> <li>▪ Describe how retirement plans can benefit you</li> <li>▪ Calculate nominal and real total returns</li> <li>▪ Explain what insurance is and how it works</li> <li>▪ Describe the major kinds of insurance people need</li> <li>▪ Describe the steps to take when buying a car</li> <li>▪ Compare and contrast different types of home mortgages</li> <li>▪ Identify the advantages and disadvantages of home ownership</li> </ul> | <p>(4) How can I retain as much of my investment as possible?</p>  | <ul style="list-style-type: none"> <li>▪ Gross vs. Take Home - where the difference really lies</li> <li>▪ Inflation</li> <li>▪ Fees and Transaction costs</li> <li>▪ Taxation</li> <li>▪ Retirement Plans</li> <li>▪ Nominal and Total Returns</li> <li>▪ What is insurance and how does it work?</li> <li>▪ Automobile, Health, Life, and Property Insurances</li> <li>▪ Buying a car</li> <li>▪ Buying a house</li> <li>▪ Types of mortgages</li> <li>▪ Private mortgage insurance</li> </ul>                                      | <p>Taxation NYS state and Federal - What will you owe?</p> <p>Inflation - computer graphing of the last 25 years - any predictions for the next 25?</p> <p>Compare and Contrast Retirement Plans</p> <p>Calculating nominal and total returns - what does it mean?</p> <p>Compare and contrast insurance quotes online</p> <p>Speaker: Insurance Agent</p> <p>Costing out a car purchase</p> <p>Costing out a home purchase</p> <p>Online resources for home buyers</p> | <p>Case Analysis</p> <p>Plug the leaks - where is your portfolio lacking?</p> <p>How is investment income reduced?</p> <p>What insurance to you need at your age?</p> <p>Build your portfolio - insure against loss for both your car and house</p> <p>Buying and insuring a car</p> <p>Manage Virtual Stock Exchange Portfolio</p> |

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|---|--|---|---|--|
| Performance Indicators  | Essential Questions  | Essential Knowledge & Skills  | Classroom Ideas   | Assessment Ideas   |
| <ul style="list-style-type: none"> <li>▪ Work collaboratively with other students to problem solve and analyze cases</li> <li>▪ Summarize the four basic investment principles</li> <li>▪ Identify low-cost methods of investing</li> <li>▪ Explain diversification</li> <li>▪ Explain Standard and Poor, and Value Line stock reports</li> <li>▪ Describe an annual report</li> <li>▪ Analyze the major sections of an annual report</li> </ul>  | <p>(5) How can the NAIC's basic investment principles help me to achieve my investment goals?</p>  | <ul style="list-style-type: none"> <li>▪ NAIC's four basic investment principles</li> <li>▪ Compare and Contrasting Standard and Poor vs. Value Line</li> <li>▪ Annual report - the components and what they mean - What should I focus my attention on?</li> <li>▪ Income Statements</li> <li>▪ Balance Sheets - Assets, Liabilities, and Equity</li> </ul>  | <p>What is the risk level of your investment?</p> <p>Analyze a S &amp; P report vs. a Value Line report</p> <p>A closer look at Tootsie Roll</p> <p>Analyze company annual reports</p> <p>Income Statements and balance sheets - what should they tell me?</p> <p>Analyzing the bottom line</p> | <p>Case Analysis</p> <p>Add stock reports to your portfolio - what did you choose? Why?</p> <p>What does the annual report tell you? Does it change any of your investment strategies in your portfolio?</p> <p>Calculations: Net income, net sales, operating income, and earnings per share - what do each of these mean?</p> <p>Manage Virtual Stock Exchange Portfolio</p> |
| <ul style="list-style-type: none"> <li>▪ Work collaboratively with other students to problem solve and analyze cases</li> <li>▪ Identify the two main objectives of the Stock Selection Guide</li> <li>▪ Explain the reasoning behind the SSG</li> <li>▪ Visualize a company's performance using Excel</li> <li>▪ Explain and plot sales and EPS trends</li> <li>▪ Describe the four methods used to draw trend lines</li> <li>▪ Draw the line between historical trends and the SSG</li> </ul> | <p>(6) What is the purpose of the stock selection guide?</p>   | <ul style="list-style-type: none"> <li>▪ Objectives and reasoning behind the SSG</li> <li>▪ How is it organized?</li> <li>▪ Capitalization</li> <li>▪ Dilution</li> <li>▪ Calculating % change</li> <li>▪ Total sales, earnings per share, and hi/lo's</li> <li>▪ Reading and interpreting the data</li> <li>▪ Comparing sales and earnings</li> <li>▪ Volatility</li> <li>▪ Outliers</li> <li>▪ Basic Trend Lines</li> <li>▪ % Growth Lines</li> </ul> | <p>Apply the SSG to Tootsie Roll</p> <p>Calculating % change</p> <p>Why chart the data?</p> <p>Plot the changes using Excel and charting</p>  | <p>Case Analysis</p> <p>What have I learned about the Stock Selection Guide as it relates to my portfolio?</p> <p>How can I capitalize?</p> <p>Should I dilute my portfolio?</p> <p>What does all this say about my portfolio?</p> <p>Manage Virtual Stock Exchange Portfolio</p>  |

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| <ul style="list-style-type: none"> <li>▪ Work collaboratively with other students to problem solve and analyze cases</li> <li>▪ Calculate and determine if pre-tax profit on sales is growing</li> <li>▪ Determine if management is controlling costs</li> <li>▪ Analyze the percent earned on equity for a company</li> <li>▪ Explain the guidelines for making reasonable growth rate projections</li> <li>▪ List four precautions when projecting future growth rates</li> <li>▪ Calculate the P/E ratio</li> <li>▪ Explain high yield</li> <li>▪ Apply the upside/downside ratio</li> <li>▪ Estimate future price appreciation</li> <li>▪ Forecast company changes</li> </ul> | <p>(7) When do profit margin and return on equity signal a well-managed company?</p>   | <ul style="list-style-type: none"> <li>▪ Profit Margin</li> <li>▪ Profit Margin trends</li> <li>▪ % Earned on equity</li> <li>▪ What do the trends tell us?</li> <li>▪ How is management producing growth?</li> <li>▪ The business cycle - where do the economics fit?</li> <li>▪ Dollar projections</li> <li>▪ Evaluating growth projections</li> <li>▪ P/E Ratio</li> <li>▪ Payouts and high yields</li> <li>▪ Price volatility</li> <li>▪ Downside risk</li> <li>▪ Price Zones</li> <li>▪ Upside/Downside Ratio</li> <li>▪ Price appreciation</li> </ul> | <p>Calculations (including): Pre-tax profit, Ratio of pre-tax profit to sales, debt ratio</p> <p>EPS and Sales Projection Lines for Tootsie Roll - what do they say?</p> <p>Price trends, volatility and P/E ratios - what does this mean for Tootsie Roll?</p> <p>Calculate upside/downside ratio</p> <p>Price Zones: Buy, Sell, and Maybe - How is each one calculated?</p> <p>How does P/E ration help set expectations</p> | <p>Case Analysis</p> <p>What does your portfolio say? Is your company well managed? How can you tell?</p> <p>Estimate future sales growth</p> <p>EPS and Sales Projection Lines for your portfolio companies - what do they say?</p> <p>Price trends, volatility and P/E ratios - what does this mean for your portfolio companies?</p> <p>Investigate cyclical stock industries</p> <p>Manage Virtual Stock Exchange Portfolio</p> |

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| <p>Performance Indicators</p>  | <p>Essential Questions</p>  | <p>Essential Knowledge &amp; Skills</p>  | <p>Classroom Ideas</p>  | <p>Assessment Ideas</p>  |
| <ul style="list-style-type: none"> <li>▪ Work collaboratively with other students to problem solve and analyze cases</li> <li>▪ Calculate dividend yield</li> <li>▪ Determine the estimated annual total return for the next five years</li> <li>▪ Determine how to evaluate a stock for investment</li> <li>▪ Explain the Rule of Five</li> </ul> | <p>(8) How can I help to plan for the next five years?</p>  | <ul style="list-style-type: none"> <li>▪ Price appreciation</li> <li>▪ Dividend yield</li> <li>▪ Annual total return</li> <li>▪ Present Yield</li> <li>▪ Average earnings per share - 5 years out</li> <li>▪ % of payout</li> <li>▪ Estimate total return</li> <li>▪ Rule of Five</li> <li>▪ Evaluating a stock potential for success</li> </ul> | <p>Calculate present yield for Tootsie Roll</p> <p>Why should an investor know how much of the annual return is from dividend income?</p> <p>When is the estimated average annual return over the next five years found for Tootsie Roll?</p> <p>What does all this mean?</p> | <p>Case Analysis</p> <p>Calculate present yield for one of the companies in your stock portfolio</p> <p>Manage Virtual Stock Exchange Portfolio</p> <p>Portfolio Evaluation - a student evaluation of investment success</p> |

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| <ul style="list-style-type: none"> <li>▪ Work collaboratively with other students to problem solve and analyze cases</li> <li>▪</li> </ul> |  | <ul style="list-style-type: none"> <li>▪</li> </ul> |                 | Case Analysis    |
| <ul style="list-style-type: none"> <li>▪ Work collaboratively with other students to problem solve and analyze cases</li> <li>▪</li> </ul> |  | <ul style="list-style-type: none"> <li>▪</li> </ul> |                 | Case Analysis    |

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## Learning Standards for Career Development and Occupational Studies

### Standard 1: 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.

### Standard 2: Integrated Learning

Students will demonstrate how academic knowledge and skills are applied in the workplace and other settings.

### Standard 3a: Universal Foundation Skills

Students will demonstrate mastery of the foundation skills and competencies essential for success in the workplace.

### Standard 3b: Career Majors

Students who choose a career major will acquire the career-specific technical knowledge/skills necessary to progress toward gainful employment, career advancement, and success in postsecondary programs.