

Course Profile

Introduction to Business

Grade 9 or 10

Open

• *for teachers by teachers*

Units 1 and 2

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Unit #1: Personal Finance

Time: 35.5 hours

Development Date: March 1, 1999

Unit Description

Students will explore the dimensions of personal finance including income sources, budgeting, financial planning and the use of credit. Through this exploration, students will identify educational requirements to achieve the level of income desired; examine work and employability skills to ensure personal growth and development; and examine financial goals and the strategies to achieve them.

Strand and Expectations

Strand: Personal Finance and The Role and Impact of Business

Overall Expectations

Students will:

- RBV.01X demonstrate an understanding of how businesses respond to needs, wants, and demand;
- PFV.09X distinguish the various ways in which individuals and households acquire income and other benefits;
- PFV.10X develop skills in managing personal income effectively, such as budgeting, planning, saving, and investing;
- PFV.11X analyze the role and importance of consumer credit.

Specific Expectations

Needs, Wants, and Demand

Students will:

- RB2.01X describe the concept of demand and the conditions that give rise to demand;
- RB2.02X explain how needs, wants, and demand create opportunities for business;
- RB2.03X compare the ways in which different companies address similar consumer needs and wants.

Income and Benefits

Students will:

- PF2.28X summarize the various ways in which individuals and households acquire income (e.g., employment, saving, investing, social programs);
- PF2.29X describe the major factors that can influence a job's income level (e.g., experience, education, personal performance, uniqueness of abilities, success of the business);
- PF2.30X describe other benefits of a job in addition to income (e.g., skill development, self fulfilment, pension, health insurance).

Personal Financial Skills

Students will:

- PF2.31X distinguish the various ways of using income (e.g., spending, saving, investing, donating);
- PF2.32X identify the types of expenses, including taxes, that individuals and households typically incur;
- PF2.33X identify the criteria required for making effective purchasing decisions (e.g., cost, quality, guarantees, service, money available, product information);
- PF2.34X evaluate the products and services offered by major Canadian financial institutions;

- PF2.35X explain how fluctuations in interest rates affect saving, investing, and spending decisions;
- PF2.36X identify various types of investment alternatives (e.g., GICs, stocks, bonds, mutual funds);
- PF2.37X compare the benefits of saving and investing;
- PF2.38X demonstrate an understanding of the factors that will affect the value of money over time (e.g., compounding interest, rate of inflation, saving, investment decisions);
- PF2.39X develop personal budgeting and financial planning skills through the use of appropriate software.
- CC2.21X identify key employability skills.

Consumer Credit

Students will:

- PF2.40X discuss the advantages and disadvantages of consumer credit;
- PF2.41X describe the process of establishing a personal credit rating and applying for and obtaining credit;
- PF2.42X calculate the total cost of credit on a variety of loans.

Activity Titles, Time and Sequence

Activity #1	Understanding Needs, Wants, and Demand	7.0 hours
Activity #2	Earning and Spending	3.5 hours
Activity #3	Investing	9.5 hours
Activity #4	Credit: What's It All About?	6.0 hours
Activity #5	The Cost of Borrowing	2.5 hours
Activity #6	Putting It All Together	7.0 hours

Prior Knowledge Required

- *Mind mapping*
- Construction of a Timeline
- Use of a spreadsheet
- Addition, subtraction, multiplication and division
- Use of a calculator

Unit Planning Notes

Review the Planning Notes for each activity and prepare a checklist of guest speakers, suggested resource materials, and handouts before starting the unit. Since several of the Teaching/Learning Strategies listed are described in the Course Notes, read the course notes to familiarize yourself with these activities.

Teaching/Learning Strategies

Activity Based

Discuss
Concentration Game
Interview
Oral presentation

Independent Learning

Note Making Guide
Timeline
Research

Cooperative Learning

Small Group Discussion
Combined Groups

Direct Instruction

Demonstration
Guest Speaker
Spreadsheets
Focused questioning
Worksheets

Thinking Skills

Treasure Chest
Brainstorm
Mind mapping
Dictionary of Key Words
Response journals

Assessment/Evaluation

Refer to the course overview for the purposes of evaluation. The methods used in this unit are:

1. Formative assessment of collage and presentation, Appendix B 1.1
2. Summative assessment of unit terminology
3. Formative assessment of group interaction
4. Anecdotal feedback from teacher and class on *mind maps* and product research
5. Formative assessment of contributions to the dictionary of key words
6. Formative assessment of student response journals
7. Assessment of timeline for evidence of cause-and-effect relationships between changes in the student's life and choices from the *Treasure Chest*
8. Summative test on unit
9. Summative assessment of budget using handout B 1.4
10. Peer evaluation of cooperative group work
11. Formative observation by the teacher of group interaction
12. Interview completed
13. Summative quiz to review terminology
14. Summative rubric for peer evaluation of group presentations (see Appendix B 1.3)

Resources

1. The World of Business
2. The World of Business video series
3. Exploring Business
4. Demystifying Thinking
5. Marketing: A Global Perspective
6. www.rc.gc.ca
7. Money and Youth
8. Choices & Decisions
9. Stock Market Place Education Program
10. Daily newspaper
11. www.tse.com
12. A Financial Guide for Students, Money 101, Ontario Association of Credit Counselling Services
<http://www.creditcanada.com>, 1-800-267-2272
13. Your Money, Your Life, Your Way!, Ontario Women's Directorate
14. Managing Money, Canadian Bankers Association, 1-800-263-0231, www.cba.ca
15. Statistics Canada, www.statcan.ca

Activity #1: Understanding Needs, Wants and Demand

Time: 420 minutes

Description

Students will distinguish among the terms needs, wants and demand. They will describe the concept of demand and the conditions that give rise to it. Throughout this unit, team building will be emphasized.

Strand and Expectations

Strand: The Role and Impact of Business

Overall Expectation

Students will:

- RBV.01X demonstrate an understanding of how businesses respond to needs, wants and demand.<

Specific Expectations

Students will:

- RB2.01X describe the concept of demand and the conditions that give rise to demand;<
- RB2.01X explain how needs, wants and demand create opportunities for business;<
- RB2.01X compare the ways in which different companies address similar consumer needs and wants.<

Planning Notes

- Ensure students start collecting items for the collage in advance of when they are required.
- Be prepared to supplement the supply of media resources by having a large supply of magazines and newspapers available in the classroom. Request assistance gathering these periodical resources from other staff including the teacher librarian.
- Prepare the Maslow's Hierarchy of Needs material.

Prior Knowledge Required

- Construction of an electronic spreadsheet.

Teaching/Learning Strategies

1. The teacher will lead a discussion to bring out the distinctions between needs and wants and how both relate to demand which in turn, creates opportunities for business. (Appendix A 1.1)
2. The teacher will demonstrate the problem of multiple word meanings by using such related words as: needs, wants, demand.
3. The students will look up the meanings of these words in several sources, including a standard dictionary, an encyclopedia and a classroom text.
4. The teacher will provide students with a supply of index cards to create a *Dictionary of Key Words*. The teacher will demonstrate the entry format for the definition of the key words from #1, giving the subject-specific meaning only. Drawings and diagrams may also be used. The students will complete their analysis of the key words, record subject-specific definitions on their cards and alphabetize the cards.
5. In small groups, the students will compare their key word searches and exchange entries. The teacher will remind students to keep their cards in a safe place as they will refer to them throughout the course. (see Course Notes)
6. To facilitate students getting to know each other and working as a team, the teacher will use an icebreaker activity such as People Bingo. This strategy will also introduce students to the distinction between needs and wants.

People Bingo (see Appendix A 1.2)

1. Hand each player a grid sheet and pencil.
2. Students must go around the room and find other students who fit the description on each square of the grid. The other student then signs that square. Students may sign each person's paper only once.
3. The game is over when a student has all squares signed.
7. The students will brainstorm their needs and wants. This may also be done in a Think-Pair-Share exercise.
8. The teacher will introduce Maslow's Hierarchy of Needs. The students will classify the needs identified in #7 using this theory and construct an electronic spreadsheet to record this strategy. The students will create and label a pie graph or bar graph to visually represent the findings.
9. The students will create a collage to illustrate needs, wants and demand using the media resources collected earlier. The students will include the computer graph generated for Maslow's Hierarchy of Needs into the collage. Prior to starting this activity, the teacher will introduce the Rubric Assessment tool, Appendix B 1.1. Using the Presentation Rubric, the students will identify the key criterion to be assessed in this activity.

Assessment/Evaluation Techniques

1. Formative assessment of collage and presentation, Appendix B 1.1 (RBV.01X, RB2.03X)
2. Summative assessment of unit terminology, Appendix B 1.2 (RB2.02X)

Resources

1. The World of Business, pages 15–27
2. The World of Business video series, Unit 1, Program 1
3. Exploring Business, pages 6–9; pages 143–152
4. Demystifying Thinking, pages 150–151
5. Marketing: A Global Perspective, pages 64–66

Accommodations

1. Assist students with the interaction required in People Bingo.
2. Prepare a note outline for students to follow the discussion on needs, wants, and demand.
3. Provide the opportunity for students to use computer facilities in the school. This may also include providing one-on-one assistance. Students familiar with spreadsheets should be encouraged to provide peer coaching.
4. Pair written instructions with verbal instructions to create a *Dictionary of Key Words*.
5. Use key visuals to illustrate definitions and encourage use of first language/English dictionary for developing the students' dictionary of key words.

Activity #2: Earning and Spending Personal Income

Time: 210 minutes

Description

Students will learn how individuals and households acquire income and analyze the factors that affect a job's income level and other benefits. Students will investigate expenditures that individuals and households incur and learn how to make informed purchasing decisions.

Strand and Expectations

Strand: Personal Finance

Overall Expectations

Students will:

- PFV.09X distinguish the various ways in which individuals and households can acquire income and other benefits.

Specific Expectations

Students will:

- PF2.28X summarize the various ways in which individuals and households acquire income (e.g., employment, saving, investing, social programs);
- PF2.29X describe the major factors that can influence a job's income level (e.g., experience, education, personal performance, uniqueness of abilities, success of the business);
- PF2.30X describe other benefits of a job in addition to income (e.g., skill development, self-fulfillment, pension, health insurance);
- PF2.31X distinguish the various ways of using income (e.g., spending, saving, investing, donating);<
- PF2.32X identify the types of expenses, including taxes, that individuals and households typically incur;<
- PF2.33X identify the criteria required for making effective purchasing decisions (e.g., cost, quality, guarantees, service, money available, product information).<

Planning Notes

- Obtain a T1 General tax form and make copies of page two for students.
- Invite a guest speaker and brief your guest on the topic you wish to be presented.
- Obtain a supply of newsprint or flip chart paper.

Prior Knowledge Required

- *Mind mapping*

Teaching/Learning Strategies

1. The teacher will organize the class into small groups. The teacher will distribute copies of page two of T1 General tax form to each student and discuss and explain each category of income on the form. Working in groups, the students will categorize sources of income as employment income, self-employment income, investment income and government transfers. The teacher will place a transparency of the T1 form on the overhead and reach a consensus as a class on the categories of income. The teacher will ask the class if there are any sources of income that have been missed and list these.
2. The teacher will invite a human resources person/business owner to visit the class and make a presentation on the factors that can influence a job's income level and to describe the benefits of

a job other than income. Request the speaker to put the presentation into context by first describing the culture of the organization. The teacher will distribute the *Note Making Guide* to students.

3. The teacher will use the *Note Making Guide* to debrief the students on what they have learned from this speaker and what questions remain.
4. The teacher will describe to the class the four ways of using income as spending, saving, investing and donating. The teacher will organize the class into groups and have each group prepare a *mind map* that identifies the types of expenses (e.g., spending) incurred by individuals and households. The groups will post their results and present their work to the class.
5. The students will identify items, such as a car, that would represent major purchases for an individual or household. The students will brainstorm the criteria for making effective purchasing decisions and discuss ways that a person could research a major purchase. Each group will choose a product to research and identify a different source of research to be used by each group member. Students will research the product and the group will present its findings using newsprint or flip charts.

Assessment/Evaluation Techniques

1. Formative assessment of group interaction (PF2.31X)
2. Anecdotal feedback from teacher and class on *mind maps* and product research (PF2.32X, 33)

Resources

1. www.rc.gc.ca (for T1)
2. Money and Youth, pages 31–37 and 96–104
3. Choices & Decisions, Lessons 1, 2 and 8
4. The World of Business, pages 50–52, 380–395, 448–463, 552–553

Accommodations

1. Organize balanced groups that reflect the diversity of the class.
2. The teacher participates in the groups and contributes, listens, and encourages others.
3. Provide *Note Making Guide* in advance for guest speaker presentation.
4. Highlight key words and phrases and provide new vocabulary in advance.

Activity #3: Investing

Time: 660 minutes

Description

Students will compare the products and services offered by major Canadian financial institutions and evaluate the investment opportunities offered by these institutions. They will understand the effect on investments of fluctuating interest rates by making their own investment decisions. The investment opportunities examined will include GICs, stocks, bonds and mutual funds.

Strands and Expectations

Strand: Personal Finance

Overall Expectations

Students will:

- PFV.10X develop skills in managing personal income effectively such as budgeting, planning, saving, and investing.<

Specific Expectations

Students will:

- PF2.34X evaluate the products and services offered by major Canadian financial institutions;<
- PF2.35X explain how fluctuations in interest rates affect saving, investing, and spending decisions;
- PF2.36X identify various types of investment alternatives (e.g., GICs, stocks, bonds, mutual funds);<
- PF2.37X compare the benefits of saving and investing;<
- PF2.38X demonstrate an understanding of the factors that will affect the value of money over time (e.g., compounding interest, rate of inflation, saving, investment decisions).

Planning Notes

- Obtain brochures from several financial institutions on a complete range of the institutions' consumer products and services for inclusion in the *Treasure Chest*.
- Prepare a checklist of financial services and products.
- Order the Stock Market Place Education Program from the TSE by calling 416 947-4676, 416 947- 4674, 1 888 TSE-8392 or send an e-mail to learn@tse.com.
- For all stock market activities, use the Toronto Stock Exchange listing.
- Prepare transparencies from Capital Markets Part 1 located after the evaluation form in the Stock Market Place Education Program.
- Prepare a transparency from the stock market tables of a newspaper.
- Copy handout A1.5.
- Invite a speaker and brief him on the topics to be addressed.
- Research prices and wages for Teaching/Learning Strategy #7.

Prior Knowledge Required

- Use of a spreadsheet
- Construction of a timeline

Teaching/Learning Strategies

1. The students will select a brochure from the *Treasure Chest* and write their names on the checklist. They then select a brochure on the same product or service from a competing financial institution and research the meaning of the products/services and compare and contrast the features offered by two competing institutions. Students will organize their findings for posting on the bulletin board and a brief presentation to the class. Students will do a "walkabout" and choose which terms to add to their dictionary of key words.
2. Students will construct a timeline which predicts their personal futures from the present to retirement. As circumstances change in their lives, the students will add to or delete from the timeline items from the *Treasure Chest*. See sample A1.4 in appendix.
3. The teacher will use the transparencies from Capital Markets Part 1 to introduce the Toronto Stock Exchange to the students. The teacher will explain how to read the stock pages using the transparency prepared.
4. The teacher will divide the class into small groups and give each class current copies of stock pages (TSE) from a newspaper. Each group will select the names of four stocks. One of these choices should be a company that they recognize and the other three should be names of companies that they don't recognize. The teacher will give each group member the Personal Portfolio handout and the students will record the stock symbols that they have chosen.
The teacher will :
 - Tell each group they have \$100,000 to invest in their chosen stocks.
 - Stipulate a minimum \$10,000 investment in any one stock.

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- Choose four stocks and illustrate how a group might invest its \$100,000. Have each group decide how to invest its \$100,000 and record its decisions on the Personal Portfolio.
 - Explain that each group will track its stocks for ten weeks using its Personal Portfolio handout and the stock tables from the newspaper or by using the Internet. Allocate time over the next ten weeks for tracking the stocks.
 - Describe the steps required to get a quote online: **www.tse.com; select "quote look-up"; type stock symbol; select "get quote."**
 - Arrange for the students to obtain an online quote which will provide them with the names of their chosen stocks and up-to-date trading information.
 - Individual students will record weekly their stocks' performance and verify their findings with their group members.
 - At the end of the ten weeks, each group will record:
 - the final value of its portfolio;
 - the net gain or loss;
 - the dates and values at which the portfolio reached its highest and lowest values;
 - the dates and prices for the individual highs and lows for each stock.
 - The students will track the performance of their personal portfolios on a spreadsheet and graph the results.
5. The teacher will invite a financial planner or advisor to the class and request that the speaker explain how the values of different investments have fluctuated over time and illustrate the effect that inflation has on the value of investments. Ask the guest to explain how the benefits of savings and investment instruments vary depending on the circumstances of the investor. The teacher will distribute the *Note Making Guide* and the students will write journals as a response to the speaker. The teacher will debrief students on the presentation by the speaker.
 6. The teacher will ask students if there are times when saving is more important than investing. The students will revise their timelines to reflect what they have learned from the financial planner.
 7. The students will brainstorm a list of common items and then price these items. After selecting one item to research, students will talk to adults and ask what they paid for this item when they were in grade nine. The teacher will construct a chart of the students' findings and add two items that you have researched such as the salaries of the CEO of a major corporation and a police officer.
 8. The teacher will explain the calculations of simple and compound interest and the students will work on sample problems that illustrate the differences between the two methods.

Assessment/Evaluation Techniques

1. Formative assessment of contributions to the dictionary of key words (PFV.10X)
2. Formative assessment of student response journals reflecting on the guest speaker (PF2.37X)
3. Assessment of timeline for evidence of cause and effect relationships between changes in the student's life and choices from the *Treasure Chest* (PF2.34X)
4. Summative test on unit (PFV.10X;PF2.34X,36,37)

Resources

1. Pamphlets and brochures from several financial institutions
2. Helping you Bank (CBA)
3. The Money Coach
4. The Wealthy Barber
5. The World of Business video series Units 4 & 5 Programs 2 & 3
6. Stock Market Place Education Program
7. Daily newspaper
8. www.tse.com
9. Demystifying Thinking, pages 44–5
10. Exploring Business, pages 214–53
11. Choices & Decisions, lessons 5 and 11

Accommodations

1. Peer assistance for Internet stock search.
2. Pair students that are weak in English so that they can brainstorm in their first language.
3. Put formulas for compound interest on worksheets.
4. Modify unit test to accommodate special needs.
5. Provide models of charts, timelines or diagrams.
6. Provide electronic resources to prepare assignments.

Activity #4: Credit: What's It All About?

Time: 360 minutes

Description

Students will learn the various forms and uses of credit. The advantages and disadvantages of credit will be explored, along with the importance of obtaining and maintaining a good credit rating. Students will be able to calculate the total cost of credit on a variety of loans. Students will develop a personal budget and financial plan using appropriate software.

Strand and Expectations

Strand: Personal Finance

Overall Expectation

Students will:

- PFV.11X analyze the role and importance of consumer credit.<

Specific Expectations

Students will:

- PF2.40X discuss the advantages and disadvantages of consumer credit;<
- PF2.41X describe the process of establishing a personal credit rating and applying for and obtaining credit;<
- PF2.42X calculate the total cost of credit on a variety of loans.<

Planning Notes

- Prepare Concentration Game as per Teaching/Learning Strategy 1.
- Copy Handout A 1.6 for students to use as a guideline for interviews.
- Obtain applications for a credit card, charge card, loan, mortgage.
- Invite guest speaker and brief on topic request.
- Prepare lesson materials for instructional topics.
- Copy student prepared handouts.

Prior Knowledge Required

None

Teaching/Learning Strategies

1. The teacher will use a version of the game “Concentration” for introducing terminology related to credit and its use. Prepare the game surface by creating a grid of twenty squares, each about half the size of a standard sheet of paper. Number them one through twenty and tape them to a flip chart or chalk board from the top, so they can be easily lifted to reveal what is behind them. Write each of the following terms on a Post-it note, record their definitions on 10 more Post-it notes. Place them randomly, one under each game square. Divide the class into teams of two to

four. Teams take turns, choosing to reveal the first number, then another. The object is to select a term and its definition on the same turn. If a team succeeds, its turn continues. The game ends when all the matches have been made. Multiple rounds can be played by replacing the Post-its with different ones, prepared in advance.

credit	credit card	three c's of credit
interest	impulse buying	credit rating
principal	loan	charge account
	mortgage	

2. When the Concentration Game is finished, the students will record definitions in their *Dictionary of Key Words*.
3. In small groups, the students will brainstorm the influences that lead to impulse buying. The teacher will ask "What are the implications of this?"
4. The teacher will write: Shakespeare wrote "Neither a borrower nor a lender be" on the chalk board. The teacher will ask students: What did he mean by this? Was Shakespeare referring to credit when he wrote this? If we were to apply this quote to the use of credit, what would it mean? Do people live by this adage today? Discuss as a whole class. The teacher will include a discussion about misconceptions when a quote is taken out of context.
5. The teacher will distribute Handout A 1.6. And ask students to interview a family member, neighbour, teacher or community member using the handout as a guide.
6. In groups of four, the students will prepare a list of benefits of credit and challenges of credit, based on the information gathered through the interviews.
7. The teacher will *combine groups* to merge lists. Share combined lists with the whole class and discuss each of the benefits and challenges.
8. The teacher will review the three c's of credit: character, capacity and collateral.
9. The students will review: credit card applications, charge card applications, loan applications and mortgage applications and categorize the questions under the headings of the three c's of credit. The class will discuss why a lender wants to know this information.
10. The teacher will describe the process of establishing a personal credit rating and the consequences of not fulfilling obligations.
11. The teacher will invite a credit manager to visit the class. Ask the guest to discuss how to apply for credit, questions asked of applicants in an interview, how clients get into difficulty using credit and some solutions. The teacher will distribute the *Note Making Guide*.
12. The teacher will introduce the different forms of credit: revolving credit cards, charge cards, lines of credit, consumer loans and mortgages and divide students into five groups, assigning one type of credit to each group. Each group will research the type of credit to determine: who offers this type of credit, credit limits, payment requirements, interest rates, method of interest calculation, fees and accessibility. Students will compare the credit offerings from two different companies in the category. Each group will prepare a handout and present its findings to the class.

Assessment/Evaluation Techniques

1. Peer evaluation of cooperative group work (PFV.11X)
2. Formative observation by the teacher of group interaction (PF2.40X)
3. Interview completed (PF2.41X)
4. Summative quiz to review terminology (PFV.11X)
5. Summative rubric for peer evaluation of group presentations (see Appendix B 1.3) (PF2.42X)

Resources

1. Money and Youth, pages 79–93
2. World of Business, pages 323–376
3. Exploring Business, pages 426–440
4. A Financial Guide for Students, Money 101, Ontario Association of Credit Counselling Services <http://www.creditcanada.com>, 1-800-267-2272
5. Your Money, Your Life, Your Way!, Ontario Women's Directorate

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6. Managing Money, Canadian Bankers Association, 1-800-263-0231, www.cba.ca
 7. Statistics Canada, www.statcan.ca
 8. Choices & Decisions, Lessons 6, 7 and 12
 9. World of Business, Video Series Units 4 & 5

Accommodations

1. Prepare written outlines of important information.
2. Provide handouts for research and interview activities.
3. Enable students to use school computers to access Internet sites, research using e-mail and prepare assignments.
4. Provide opportunities for modification of summative assessment.

Activity # 5: The Cost of Borrowing

Time: 150 minutes

Description

Students will calculate and compare the costs of borrowing.

Strand and Expectations

Strand: Personal Finance

Specific Expectation

Students will:

- PF2.42X calculate the total cost of credit on a variety of loans.<

Planning Notes

- Prepare instruction notes for teaching total cost of credit.
- Prepare worksheet for students to practise calculating interest in various scenarios.
- Prepare a spreadsheet and reserve LCD panel for use in class.
- Meet with the Grade 9 Mathematics Teacher to discuss how this topic can be integrated for both subject areas.

Prior Knowledge Required

- Addition, subtraction, multiplication and division
- Ability to use calculator

Teaching/Learning Strategies

1. The class will review the handouts prepared by students in Activity #4 on the different forms of credit. The teacher will use a computer and project a table onto a screen for students to see the comparison in interest rates.
2. Using the table, the teacher will discuss the range of interest rates and the factors that affect the interest charged: term, amount borrowed, risk factor of borrower, security (collateral), current rates in the economy, anticipated inflation, convenience of borrowing, who the lender is and demand for product/service.
3. The students will select words for the *Dictionary of Key Words*.
4. Have students select three advertisements from the local newspaper that advertise financing available. Using these samples create a chart to demonstrate how the total cost of credit is calculated in various circumstances. Some suggestions:
 - Car loan with various down payments
 - Car lease with the same down payments
 - Furniture with no money down, no payments for 12 months

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- Use the Multiple Listing Service Internet site to demonstrate the total cost of real estate with 5 % down, balance paid over 15 years, 20 years, 25 years.
5. Distribute worksheet A 1.7 for students to complete giving various scenarios of credit costs. Have students complete the exercise using either a calculator or a spread sheet on the computer. Have students hand in completed worksheets.

Assessment/Evaluation Techniques

1. Formative evaluation of worksheets (PF2.42X)
2. Summative quiz on the total cost of credit (PF2.42X)

Accommodations

1. Provide students with formula(s) on worksheet.
2. Provide new vocabulary in advance.
3. Provide opportunities for modification of summative assessment.
4. Pair student with a peer tutor and use peer conferencing to reinforce instructions/information.

Resources

1. www.mls.ca
2. The World of Business, pages 323–376
3. Exploring Business, pages 426–440
4. Money and Youth, pages 79–93

Activity # 6: Putting it all Together!

Time: 330 minutes

Description

Students will practise developing a personal budget and financial plan based on career and lifestyle choices.

Strands and Expectations

Strands: Personal Finance and Conducting Business in a Competitive Marketplace and the Changing Workplace

Specific Expectations

Students will:

- PF2.39X develop personal budgeting and financial planning skills through the use of appropriate software;<
- CC2.21X identify key employability skills.

Prior Knowledge Required

None

Planning Notes

- Bring copies of career section of newspaper to class.
- Obtain a copy of the Conference Board of Canada's Work and Employability Skills Profile.
- Invite a teacher from student services to conduct an interest inventory with students.

Teaching Learning/Strategies

1. The teacher will invite teacher from student services to administer an interest inventory survey with students.

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2. Based on the results of the interest inventory, students will think about the type of work they are interested in for a career. The students will review the career sections and select a position that fits their interests.
 3. The teacher will introduce the Conference Board of Canada's Work and Employability Skills Profile to the class. Working in groups of four, students will list the qualifications requested in each of the positions selected in #2 and categorize them according to the Work and Employability Skills Profile.
 4. Students will identify a personal goal to work on from the Work and Employability Skills Profile. Students will write the personal goal and a plan to achieve it in their *Response Journal*.
 5. Using the career advertisements, students will identify salary levels for their chosen career.
 6. The teacher will distribute the budget outline in Handout A 1.8. and review budgeting, the format and categories with students.
 7. Students will review their financial planning timelines constructed in Activity #3. Using the salary expectations of their career goal and the financial planning goals from the timeline, students will prepare a budget with appropriate software. Students can use the classified and display advertisements from newspapers to determine costs of housing, food, furniture, entertainment and transportation. Students may have to ask family members to assist them in determining some costs.
 8. Working in pairs, students will share their budgets. The teacher will ask them to discuss how the budget can help them accomplish their personal and financial goals.
 9. Students will reflect on their learning by writing the responses to the following questions in their response journals: What did you learn that you did not already know? How can you connect this new learning to what you already know? How can you apply your new learning? How can you ensure your personal financial safety when considering your financial goals?

Assessment/Evaluation Techniques

1. Summative assessment of budget using handout B 1.4 (PF2.39X)
2. Formative assessment of response journal (PF2.39X)

Resources

1. Money and Youth pages 60–70
2. Choices & Decisions, Lessons 3 and 4
3. Managing Money, Canadian Bankers Association

Accommodations

1. Pair or group students with English speakers.
2. Display subject specific key visuals.
3. Provide new vocabulary in advance.
4. Provide models of budgets.
5. Provide opportunities for modification of summative assessment.

Unit #2: The Role and Impact of Business

Time: 15.5 hours

Development Date: March 1, 1999

Unit Description

Students are introduced to various types of business ownership, distinguishing features and advantages and disadvantages of each. They will research growth trends in businesses and business sectors. An evaluation of the impact of businesses on the community includes how businesses influence standards of living and quality of life, social and environmental issues in the community and change in the community.

Strand and Expectations

Strand: The Role and Impact of Business

Overall Expectations

Students will:

- RBV.02X compare types of businesses;
- RBV.03X demonstrate an understanding of the impact of businesses on their community.

Specific Expectations

Types of Businesses

Students will:

- RB2.04X compare the features of sole proprietorships, partnerships, corporations (public, private and crown) and cooperatives;
- RB2.05X identify the types of businesses and business sectors that have experienced the greatest growth in recent years;
- RB2.06X explain why a person or group of people may choose to establish one type of business rather than another (e.g., consider start-up costs, availability of financing and skills, level of risk, complexity of production, resource requirements).

Impact on Community

Students will:

- RB2.07X describe how businesses can generate wealth, jobs and incomes, and influence standards of living;
- RB2.08X distinguish the various ways in which business activity can affect the quality of life (e.g., level of income, products available, environmental impact, stress in the workplace);
- RB2.09X investigate issues in their community that have been created or affected by business (e.g., land use, environment, tragic, health and safety, employment);
- RB2.10X explain the impact that business activity has on the changes occurring in their community.

Activity Titles, Time and Sequence

Activity 1	Types of Businesses	8.5 Hours
Activity 2	Understanding the Role and Impact of Business	7.0 Hours

Unit Planning Notes

- Invite guest speakers and brief on topics requested.
- Do a personal “walkabout” to familiarize yourself with the student assignment.
- Copy all handouts for student distribution.
- Review Graffiti steps.
- Review “What If” process.

Prior Knowledge Required

- Familiarity with completing crossword puzzles.

Teaching/Learning Strategies

Activity Based

- Field Trip
- Interview
- Oral Discussion
- Panel Discussion

Cooperative Learning

- Small Group Cooperative Learning
- Brainstorming

Direct Instruction

- Focused Questioning
- Guest Speakers
- Worksheets

Independent Learning

- Homework
- Research

Thinking Skills

- Brainstorming
- Graphic Organizers
- Problem Solving

Assessment/Evaluation

Refer to the course overview for the purposes of evaluation. The methods used in this unit are:

1. Formative assessment of worksheet;
2. Summative assessment of career research;
3. Summative assessment of crossword puzzle;
4. Formative observation of chart;
5. Formative observation of *Note Making Guide*;
6. Formative assessment of letter.

Resources

1. The World of Business
2. Exploring Business
3. Mastering Keyboarding Skills 1
4. Crossword Creator (software)
5. The Edge
6. Local Media
7. The World of Business video series

Activity #1: Types of Businesses

Time: 8.5 hours

Description

Students will distinguish among the various types of business ownership. They will examine the features of each type and identify the advantages and disadvantages of each type of business ownership.

Strand and Expectations

Strand: The Role and Impact of Business

Overall Expectation

Students will:

- RBV.02X compare types of businesses.

Specific Expectations

Students will:

- RB2.04X compare the features of sole proprietorships, partnerships, corporations (public, private and crown), and co-operatives;<
- RB2.05X identify the types of businesses and business sectors that have experienced the greatest growth in recent years;<
- RB2.06X explain why a person or group of people may choose to establish one type of business rather than another (e.g., consider start-up costs, availability of financing and skills, level of risk, complexity of production, resource requirements).<

Planning Notes

- Invite the guest speaker(s) and brief on topics requested.
- Do a personal “walkabout” to familiarize yourself with student assignment.
- Copy handout, Appendix A 2.2 for students to use as a worksheet for their walkabout.
- Copy handout, Appendix A 2.3, Career Research
- Copy handout, Appendix B 2.1, Crossword Puzzle.

Prior Knowledge Required

- Familiarity with completing crossword puzzles.
- Familiarity with the stock market.

Teaching/Learning Strategies

1. The teacher will lead a discussion to bring out existing knowledge students have regarding types of business ownership. This may include information about businesses they are familiar with in the community run by parents, relatives or friends of the family and will lead into the presentation by the guest speaker(s).
2. The teacher will invite an economic development officer, business representative, lawyer, accountant and/or banker to talk to the class about different types of business ownership. This should include features, start-up costs and the availability of financing. The teacher will distribute the *Note Making Guide*.
3. Now that students are familiar with the different types of business ownership, the teacher will engage them in a discussion of the advantages and disadvantages of each type. In addition to the features previously presented, discussion should focus on availability of skills, level of risk, complexity of production and resource requirements.
4. Students will transcribe their notes into chart summary form (Appendix A 2.1) for ease of reference.
5. Students will add the terminology from this activity to their *Dictionary of Key Words*.

-
6. The teacher will set up a community “walkabout” to a mall or business area in the community. Using handout, Appendix A 2.1, students will identify the businesses, the needs and wants satisfied by those businesses and the type of business ownership. The teacher will review safety procedures for field trips.
 7. The teacher will invite Student Services to lead a discussion about careers and career planning. This will include occupational information, trends and sources of information for student reference. The teacher will lead a discussion on the importance and value of work.
 8. Using handout, Appendix A 2.3, Career Research, each student will research a career of their choice.
 9. The teacher will use crossword puzzle, Appendix B 2.1 to assess student’s knowledge of unit terminology.

Assessment/Evaluation Techniques

1. Formative assessment of worksheet, Appendix A 2.2 (RB2.04X)
2. Summative assessment of career research, Appendix A 2.3 (RB2.05X,06)
3. Summative assessment of crossword puzzle, Appendix B 2.1 (RB2.04X)

Resources

1. The World of Business, pages 58–74
2. The World of Business video series, Unit 1, Programs 2 and 4
3. Exploring Business, pages 51–68
4. Crossword Creator (software)
5. The Edge, Human Resources Development Canada

Accommodations

1. Prepare note outlines for students to follow the presentations/discussions on types of businesses.
2. Provide models of charts.
3. Pair students with peers for the “walkabout.”
4. Provide new vocabulary in advance.
5. Provide opportunities for modification of summative assessment.

Activity #2: Understanding The Role and Impact of Business

Time: 420 minutes

Description

Students will develop an understanding of the role and impact of business. They will examine issues in the community that have been created or affected by business and explain the impact business has on their quality of life and standard of living.

Strand and Expectations

Strand: The role and Impact of Business

Overall Expectation

Students will:

- RBV.03X evaluate the impact of businesses on their community.<

Specific Expectations

Students will:

- RB2.07X describe how businesses can generate wealth, jobs, and incomes, and influence standards of living;<
- RB2.08X distinguish the various ways in which business activity can affect the quality of life (e.g., level of income, products available, environmental impact, stress in the work place);<
- RB2.09X investigate issues in the community that have been created or affected by business (e.g., land use, environment, traffic, health, safety, employment);
- RB2.10X explain the impact that business activity has on the changes occurring in the community.<

Planning Notes

- Provide handout 2.3 for each student in the class.
- Review *Graffiti* steps – see course notes
- Review *What If* process
- Invite guests for a panel discussion – distribute *Note Making Guide*

Prior Knowledge Required

None

Teaching/Learning Strategies

1. Statistics Canada divides the Canadian economy into nine industry sectors. These are business, personal and community services; retail trade; construction; resources; wholesale trade; manufacturing; finance, insurance and real estate; transportation and communication; and public administration. The teacher will list these sectors on the blackboard or on an overhead and elicit examples of each sector from the class. The teacher will explain the sectors.
2. Working in pairs, the students will complete the chart in handout A 2.4, brainstorming at least four examples for each sector.
3. The teacher will invite up to three guests from student services, co-op department, the teacher librarian, a person from the career centre, a member of the local board of trade, business person, or, for that matter, anyone that you feel could contribute to a panel discussion on which businesses and business sectors have experienced the greatest growth in the past few years. The teacher will provide students with the *Note Making Guide* before the panel discussion begins and debrief the panel discussion.
4. The teacher will organize the class into groups of four or five. Following the steps in *Graffiti*, students will write the heading “Ways in which Businesses Affect Our Quality of Life”. The

students will divide the page in half – one side for positive effects, the other side for negative effects. Follow the *Graffiti* steps until the exercise is over. Each group will read, discuss and summarize their *Graffiti* ideas. Students will reflect on their *Graffiti* experience in their *response journals*.

5. Students will prepare a list of products in their homes that have affected their own or their family's quality of life. For each product, the students will explain the effect. For example, a microwave oven – effect – convenience, speed, cost efficient, etc. The teacher will generate a discussion on the overall impact businesses have had on our quality of life.
6. The teacher will divide the class into groups of four to six students. Using the *What If* technique handout A 2.4, the students will brainstorm a business activity in their community that could have a positive and negative impact on the community. These activities can be real or hypothetical. For example, “what if” the corner store sells cigarettes to minors? “What if” the local industry pollutes the river? “What if” the local clothing manufacturer decides to close its plant? And so on. The teacher will lead a discussion on ethical business practices. Once the exercise is complete, the teacher will review the correct format for writing a letter to the editor of a newspaper. Have newspapers available for examples.
7. Students will peer edit the letters and then prepare a final draft. In reviewing the format pay particular attention to:
 - the address of the newspaper;
 - length of the letter (between 100 and 300 words);
 - the salutation and closing;
 - correct grammar and spelling.The students will submit a letter. Some of these letters could be forwarded to a local newspaper or a school newspaper or newsletter.

Assessment and Evaluation

1. Formative observation by the teacher of the industry sector chart (RB2.08X)
2. Formative observation of the *Note Making Guide* (RB2.07X)
3. Summative assessment of letters to the editor. (RB2.10X)
4. Summative test on the unit (RBV.03X)

Resources

1. The Entrepreneurial Spirit, page 6
2. Keyboarding Text

Accommodations

1. Provide oral preplanning of activities with students.
2. Provide outlines of critical information.
3. Provide photocopies of the teacher's notes.
4. Brainstorm in pairs in first language if English is limited.
5. Organize balance groups to reflect the diversity of the class.
6. Allow additional time to complete assignments and assessment instruments.
7. Provide opportunities for modification of summative assessment.

Appendix A 1.1

Unit Terminology

- **Needs** –an item necessary for survival. Examples include, food, clothing, shelter.
- **Wants** –an item not necessary for survival but which adds pleasure and comfort to life.
- **Goods** –items that have monetary value and which can be seen and touched.
- **Services** –assistance provided, usually in return for payment, to satisfy needs/wants of people or business. The service cannot be touched.
- **Essential Goods** –items that can be seen and touched and are necessary for survival.
- **Essential Services** –assistance provided that is essential for survival. Examples include lighting, heating and water.
- **Luxury Goods** –items that can be seen and touched but are not necessary for survival.
- **Luxury Services** –assistance provided that is not necessary for survival.
- **Producers** –individuals and/or businesses that make a product.
- **Consumers** –persons who buy goods and services. They can also be referred to as customers.
- **Demand** –the willingness and ability of consumers to pay for a product or service.

Other terms to cover:

The students can use the word list to add to their *Dictionary of Key Words*.

Appendix A 1.2

PEOPLE BINGO

Needs a new pair of jeans Name:	Needs regular dental checkups Name:	Wants a ride to school Name:	Wants to own "wheels" Name:
Wants contact lenses Name:	Wants to have own private bathroom Name:	Wants a part-time job for after school Name:	Wants a bag of chips and a pop Name:
Needs glasses Name:	Wants a designer label pair of jeans Name:	Wants front-row concert tickets Name:	Needs a part-time job to save for college Name:
Needs a home to live in Name:	Wants a CD player Name:	Needs a ride to school Name:	Wants to go on a skiing holiday Name:
Wants cosmetic orthodontic work done Name:	Needs a nutritious breakfast Name:	Needs new running shoes Name:	Needs bus transportation to school Name:

My Needs

My Wants

Appendix A 1.3

Speaker _____

Date _____

Topic _____

•

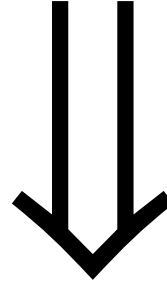
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Note Making Guide



**analysis
questions
key words
reflections
suggestions
connections**

	Spend!! Cash RSPs
Age 70	
Move to condo	Buy stocks, bonds, GICs and mutual funds
	RSP investments stop
Retire	
Kids grown up – leave home	More GICs and Bonds to RSP, fewer mutual funds
House paid for!	Maximize RSP contributions
Big promotion!	Add some GICs to RSPs
New job at higher salary Second child First child	Increase RSP contributions (mutual funds)
First house	Cash CSBs
Get married	Reduce RSP contributions– buy CSBs Internet banking
Full-time job Graduate College/University	Regular RSP contributions (mutual funds) Chequing account ABM card
Start College/University Complete highschool	Already have savings account
Grade 9	

Appendix A 1.5

Personal Portfolio

Name _____

Date _____

Stock Name	Symbol	Initial Investment date _____			Date _____		Date _____	
		# of shares	Price/share	Total cost	Price/share	Total value	Price/share	Total value

Symbol	Date _____		Date _____		Date _____		Date _____	
	Price/share	Total value	Price/share	Total value	Price/share	Total value	Price/share	Total value

Symbol	Date _____		Date _____		Date _____		Date _____	
	Price/share	Total value	Price/share	Total value	Price/share	Total value	Price/share	Total value

Appendix 1.6

Credit Use Interview

Locate a family member, family friend, neighbour or teacher who has used credit and ask for their assistance with your assignment by answering the following questions. Record their answers accurately so that you can use the information to contribute to group work.

1. Please indicate which of the following forms of credit you have used?

- credit card
- charge card
- consumer loan
- line of credit
- mortgage

2. List 5 items that you have purchased on credit:

-
-
-
-
-

3. In your experience, what are the benefits of using credit?

-
-
-
-
-

4. What disadvantages have you found in the use of credit?

-
-
-
-

Thank you for your assistance.

Calculate the total cost of credit in each of the following examples:

1. Anwar purchases a car with a selling price of \$16,950.00. He puts \$4000.00 down and pays the \$416.45 each month for 36 months.
2. Vernanda decides to lease a car for two years. She puts 0 money down and pays \$209.15 per month for 24 months. At the end of the lease, Vernanda can buy the car for \$11,345. The selling price for the car today is \$13,500.00. What is the total cost of the car if Vernanda buys it at the end of the lease?
3. A living room suite is advertised for \$890. No payments are required for 12 months. At the end of twelve months, Jessica finds she has to pay \$1075. What is the total cost of credit?
4. The bank offers Nabat a car loan for 48 months at a rate of 13%. Nabat buys a car for \$23,890. She puts \$3000 down and takes the bank loan for the balance. What is the total cost of the car?
5. If Nabat puts down \$7,500 how does that affect the total cost of the car?
6. Ivan buys a snowmobile for \$2,200. He pays with his credit card. When he gets the bill, he pays in full before the due date. What is the total cost of the snowmobile?

A budget is a way of managing your finances. It gives an overview of where your income is coming from and what your savings, expenses and investments are. A budget needs to be flexible and change as your goals change.

When preparing a budget the following categories should be included:

Monthly Income

Refer to Activity #3 for the different sources of monthly income.

Fixed Expenses

Bills that tend to be the same month after month or year to year. Items that fall in this category include:

rent	gift fund	telephone
cable TV	property tax	debt payments
retirement savings	day care	electricity/heat
water tax	public transportation	car payments
mortgage	insurance	personal income tax
regular savings	license fees	

Variable Expenses

These amounts are different from month to month. You have more control over these expenses as you could choose to postpone them. Variable expenses include:

car repairs	clothing	recreation/entertainment
gas/oil	home repairs	personal care items
parking	furniture	charitable donations
eating out	medical/prescriptions	gifts
groceries	dental	spending money
vacations		

Appendix A 2.1**Types of Business Ownership**

Complete the following chart by defining each type of business ownership and listing the advantages and disadvantages of each type.

Consider start-up costs, availability of financing and skills, level of risk, complexity of production and resource requirements.

DEFINITION	ADVANTAGES	DISADVANTAGES
SOLE PROPRIETORSHIP		
PARTNERSHIP		
CORPORATION		
COOPERATIVE		

BUSINESS	NEED/WANT	TYPE OF BUSINESS OWNERSHIP
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		

Appendix A 2.3

Career Research

Using some of the sources discussed in class, do an independent study of an occupation of your choice.

Name of Occupation: _____

What are the specific duties and responsibilities?

What education is required?

What special qualifications are needed? (e.g. age, licence, physical)

List the advantages you see for yourself in this occupation.

List the disadvantages you see for yourself in this occupation.

What is the entry income? Top income? Opportunities for advancement?

What are the future growth trends anticipated in this career?

Identify resources used for this assignment.

Industry Sector	Examples
Business, personal and community services	
Retail trade	
Construction	
Resources	
Wholesale trade	
Manufacturing	
Finance, insurance and real estate	
Transportation and communication	
Public administration	

Appendix B 1.1

COLLAGE/PRESENTATION ASSESSMENT/EVALUATION

Criteria	Level 1	Level 2	Level 3	Level 4
Commitment to Task	Rarely focuses on task Rarely perseveres with task(s), when faced with problems Rarely uses time effectively to complete task(s)	Focuses on task some of the time Sometimes perseveres with task(s), when faced with problems Sometimes uses time effectively to complete task(s)	Focuses on task most of the time Frequently perseveres with task(s), when faced with problems Frequently uses time effectively to complete task(s)	Almost always focuses on task Routinely perseveres with task(s), when faced with problems Routinely uses time effectively to complete task(s)
Content Criteria – depicts needs, wants, demand visually	Limited content criteria present	Some content criteria present	Most content criteria present	All content criteria present
Physical Layout – each criterion is visible – title and subheadings are present – border present	Limited layout criteria present	Some layout criteria present	Most layout criteria present	All layout criteria present
Visual Layout – all space has been utilized – variety of media usage – edges are smooth	Limited visual criteria present	Some visual criteria present	Most visual criteria present	All visual criteria present
Presentation Skills Refer to the Presentation Skills Rubric for specific criteria				

Appendix B 1.2

DEFINITIONS QUIZ

Complete the following chart by defining each term and providing an example of each.

Definition of Term	Example
Needs	
Wants	
Goods	
Services	
Essential Goods	
Essential Services	
Luxury Goods	
Luxury Services	
Producers	
Consumers	
Demand	

Appendix B 1.3**Peer Evaluation of Group Presentation**

Categories	Level 1	Level 2	Level 3	Level 4
Knowledge of facts and terms in credit	group demonstrates limited knowledge of facts and terms	group demonstrates some knowledge of facts and terms	group demonstrates considerable knowledge of facts and terms	group demonstrates thorough knowledge of facts and terms
Understand the concept of interest, interest costs and type of credit	demonstrates limited understanding of concepts	demonstrates some understanding of concepts	demonstrates considerable understanding of concepts	demonstrates thorough and insightful understanding of concepts
Inquiry skills	applies few of the skills involved in an inquiry process	applies some of the skills involved in an inquiry process	applies most of the skills involved in an inquiry process	applies all of the skills involved in an inquiry process
Communication of information and ideas	communicates information and ideas with limited clarity	communicates information and ideas with moderate clarity	communicates information and ideas with considerable clarity	communicates information and ideas with a high degree of clarity
Communication of content in a handout	handout contains limited content	handout communicates content with moderate clarity	handout communicates content with considerable clarity	handout communicates content with a high degree of clarity

Appendix B 1.4**Budget Assessment**

Categories	Level 1	Level 2	Level 3	Level 4
Understanding of concepts and principles in budgeting	demonstrates limited understanding of concepts and principles	demonstrates some understanding of concepts and principles	demonstrates considerable understanding of concepts and principles	demonstrates thorough understanding of concepts and principles
Understanding of relationship between income, savings and expenses	demonstrates limited understanding of relationship between income, savings and expenses	demonstrates some understanding of relationship between income, savings and expenses	demonstrates considerable understanding of relationship between income, savings and expenses	demonstrates thorough and insightful understanding of relationships between income, savings and expenses
Use of appropriate software to prepare budget	uses appropriate software with limited accuracy and effectiveness	uses appropriate software with some accuracy and effectiveness	uses appropriate software with considerable accuracy and effectiveness	uses appropriate software with a high degree of accuracy and effectiveness
Inquiry skills (planning; analysing, interpreting and assessing information, forming conclusions)	applies few of the skills involved in the inquiry process	applies some of the skills involved in the inquiry process	applies most of the skills involved in the inquiry process	applies all or almost all of the skills involved in the inquiry process
Group Work contributes to the group in a positive way	contributes to the group in a reactive way	contributes to the group in an active way	contributes to the group in a proactive way	contributes to the group in an interactive way

Appendix B 1.5

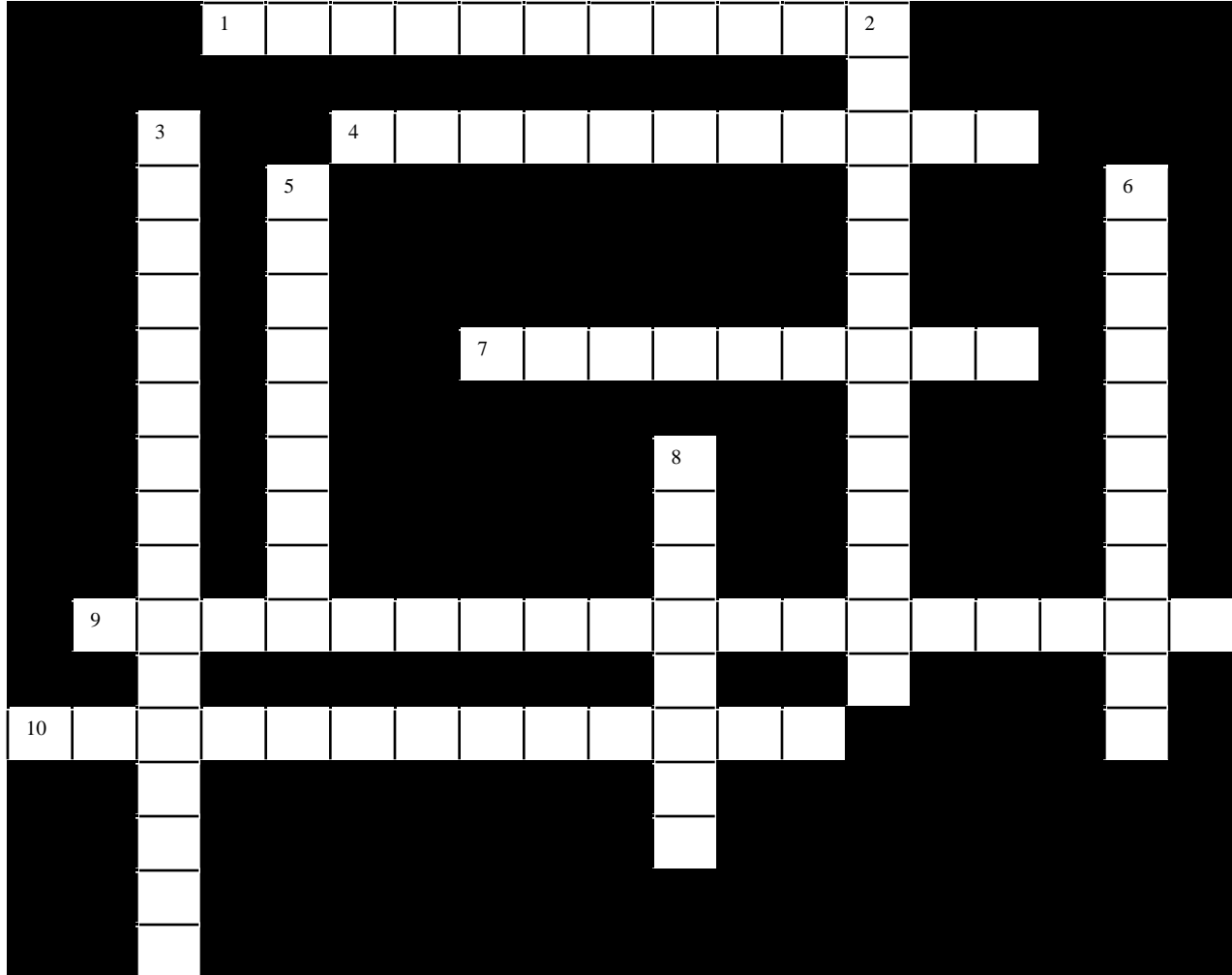
Oral Presentation Rubric

Name: _____ Topic _____

Category	Level 1	Level 2	Level 3	Level 4
<p>Content</p> <ul style="list-style-type: none"> - complete evidence of knowledge of topic presented 	Demonstrates a limited understanding of the concepts and/or facts of the topic	Demonstrates some understanding of the concepts and/or facts specific to the topic	Demonstrates a considerable understanding of the concepts and/or facts specific to the topic	Demonstrates a thorough understanding of the concepts and/or facts specific to the topic and provides some new insights into some aspect of this information
<p>Organization</p> <ul style="list-style-type: none"> - logical, clear evidence of planning 	Information is presented in a sequence demonstrating limited planning	Information is presented in a sequence that demonstrates some planning	Information is presented in a clear, logical sequence that demonstrates considerable planning	Information is presented in a clear, logical sequence that demonstrates excellent planning
<p>Communication</p> <ul style="list-style-type: none"> - eye contact - voice - humour - variety in delivery - confident manner 	Presents information in a style and tone inappropriate for both the audience's level of interest and level of knowledge	Presents information in a style and tone appropriate for both the audience's level of interest and level of knowledge	Presents information in a style and tone consistent with the audience's level of interest and knowledge or understanding	Presents information in a style and tone that effectively meets the audience's level of interest and knowledge or understanding
<p>Visual Aids</p> <ul style="list-style-type: none"> - key visuals, videos, charts, diagrams, overheads, props, signs, flipcharts 	Limited use of visual aids to support presentation	Makes some use of visual aids to support presentation	Makes good use of visual aids to support presentation	Demonstrates excellent use of appropriate visual aids to support visual presentation

Appendix B 2.1

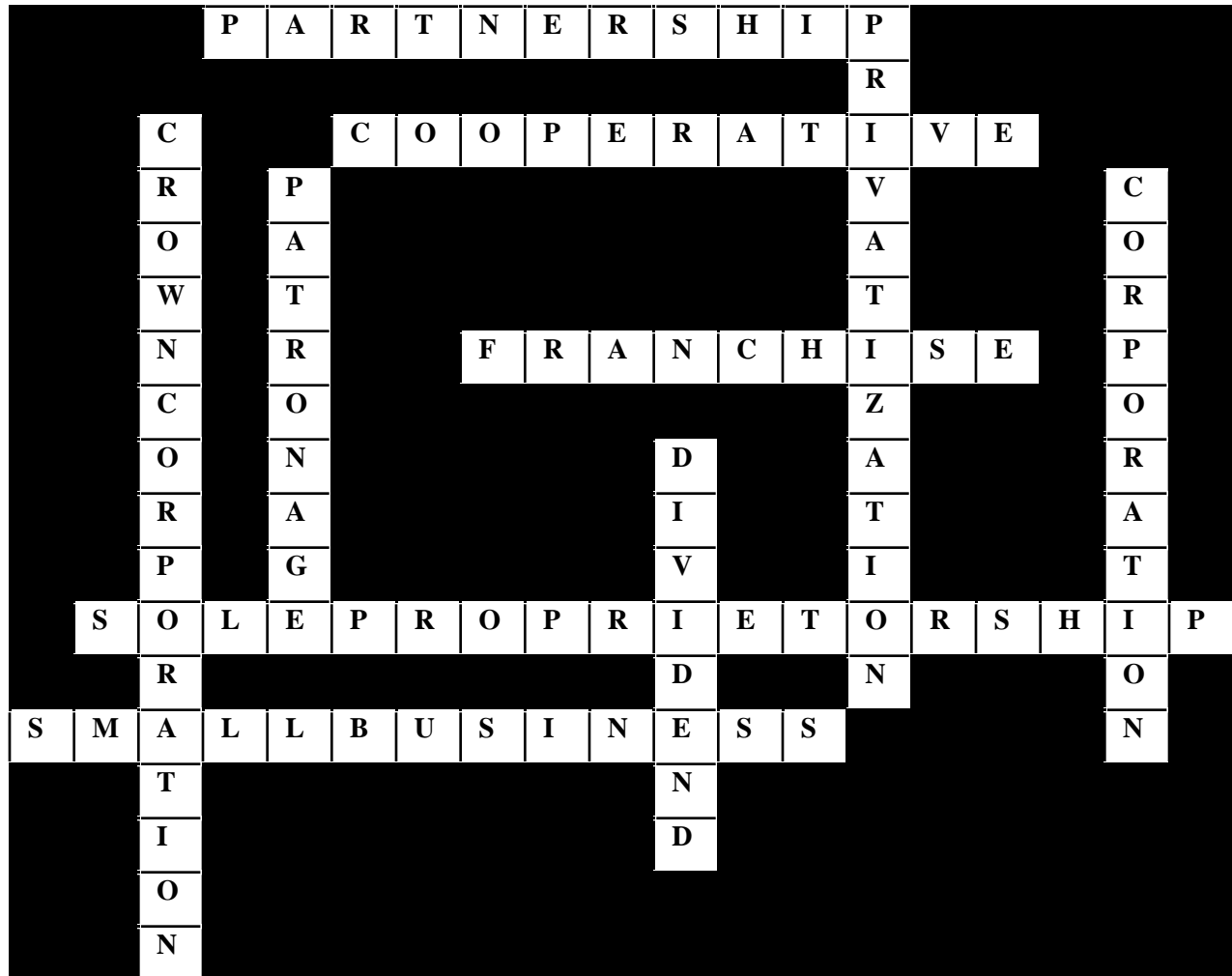
BUSINESS OWNERSHIP



Across	Down
1. A business with two or more owners.	2. Selling of part or all of a Crown corporation by government to privately owned businesses or individuals.
4. A business in which the customers are the owners.	3. A business owned by the government.
7. Businesses that operate under a parent firm name.	5. Profit paid to a cooperative member.
9. A business with one owner.	6. A business with many owners.
10. A business with income, sales and number of employees that do not exceed certain government specifications.	8. The payment of profit that is received by a shareholder of a corporation.

Appendix B 2.1

BUSINESS OWNERSHIP



Across	Down
1. A business with two or more owners.	2. Selling of part or all of a Crown corporation by government to privately owned businesses or individuals.
4. A business in which the customers are the owners.	3. A business owned by the government.
7. Businesses that operate under a parent firm name.	5. Profit paid to a cooperative member.
9. A business with one owner.	6. A business with many owners.
10. A business with income, sales and number of employees that do not exceed certain government specifications.	8. The payment of profit that is received by a shareholder of a corporation.