

Running Head: Standards Based Interdisciplinary Unit

Standards Based Interdisciplinary Unit

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## Standards Based Interdisciplinary Unit

## Unit Framework

UNIT STUDY TITLE:					
THEME/TOPIC: Business Financing and Financials			BIG QUESTION: How do companies build enough capital and financing through stock, loans, and other investments to start and grow their business?		
UNIT GOALS/OBJECTIVES		STANDARDS	ESSENTIAL QUESTIONS		EVIDENCE/ASSESSMENT
The goal of the unit includes using multiple disciplines including: business, mathematics, and reading. Through the use of these three disciplines, students will learn about financial planning, analyzing the health of a company, and real-world financial examples. Students will understand how business start and grow.		PBM-3.1 Construct and interpret financial documents PBM-3.3 Apply concepts of financial analysis PBM-3.5 Examine the principles of short- and long-range financial planning	What is an income statement? What is a balance sheet? What are stocks? How do companies apply for loans? How does the selling of stocks help businesses grow? What type of financial services are available to businesses?		There will be six, short four question assessments. Two reading comprehension case studies One ongoing investment challenge

UNIT STUDY	MONDAY		TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
	WEEK #1	Unit Introduction. Monday will be spent introducing the upcoming unit and starting to learn the first topic. Topic #1 will be types of business capital such as equity and debt.	Topic #2 will address how to raise capital through the sale of stock. Students will learn the basics about what stock is.	I will be introducing a stock market simulation that students will continue to participate in throughout the rest of the year.	Topic #3 will cover financing debt over the short-term and the long-term. This includes types of debt such as line of credit, leases, mortgages, and bonds.	Students will complete a reading activity. The reading will cover a study of a small business owner wanting to expand his business. Students will learn the qualifications to get a loan, the risks to getting a loan, giving a loan, and how it can also be beneficial.
	ASSESSMENT	A four question check for understanding will be given.	A four question check for understanding will be given.	Outside of the introduction of the simulation and the creation of the account, there will not be any other assessment.	Students will think-pair-share about various ideas.	The case study has three questions that apply to the reading. The questions are open-ended and require complete sentences for a thoughtful response.

UNIT STUDY	MONDAY		TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
	WEEK #2	We will continue to learn about topic #3 to adequately cover financing debt over the short-term and the long-term. This includes types of debt such as line of credit, leases, mortgages, and bonds.	Topic #4 will cover financial institutions and what they offer, including a variety of loans, deposit services, and their regulations.	Topic #5 will cover the value of checking accounts and loans. We will also discuss changing technology and how that technology affects the price of financial services. .	Topic #6, the final topic, will cover investments, investment tools, and how they all help achieve financial goals.	Students will complete an activity that will incorporate mathematics. They will be completing an analysis of how much money they could have made if they had invested in the stock market in 2010.
	ASSESSMENT	A four question check for understanding will be given.	A four question check for understanding will be given.	A organizer to guide students through the content today will be provided along with a four question check for understanding.	A four question check for understanding will be given.	Students will complete an activity that will incorporate mathematics. They will be completing an analysis of how much money they could have made if they had invested in the stock market in 2010. Calculating return on investment and account values. There are 5 open-ended questions.

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## Secondary Education Lesson Plan Template

Student Teacher	Mentor Teacher	Field Supervisor	Unit Title /Lesson #	
Devin Pinney	Bryan Reed	Dr. McCraney	Types of Business Capital/ Lesson #1	
Grade Level	Overarching Concept	Time Requirements	Course Title /Subject	Title of Lesson
9-12	Equity and debt are the main ways companies grow their business.	1 class day (44 minutes)	Principles of Business Management	Debt and Equity

**Directions:** Complete the following components. This section will expand when lines are added.

Content Standards (Which standards from the specific discipline will be addressed in this lesson?)	Additional Standards (Which standards from outside of the main discipline from which this lesson is focused are addressed in this lesson?)
<p>PBM-3.3 Apply concepts of financial analysis</p> <p>PBM-3.5 Examine the principles of short- and long-range financial planning</p>	
Instructional Learning Objectives and Desired Outcomes (What knowledge do you expect the learners to take away from this lesson?)	Direct Assessments (How will you measure the objectives for the lesson? This will be described in greater detail later, but it is critical to think about it in the beginning)
<p>I expect my students to learn several things. They will learn what capital is, and the two types of capital: equity capital and debt capital. The students will explore the differences, and how to raise that capital. Students will also learn about retained earnings.</p>	<p>Students will answer a 4 question mini-quiz to ensure they understand the content.</p>
Key Questions	
<p>(What questions will you focus on to guide the learners as they interact with the content and gain new knowledge?)</p> <p>How do businesses get money to grow their operations?</p> <p>What are the advantages and disadvantages of using debt to raise capital?</p> <p>How do the three types of business ownership gain equity capital?</p>	

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**Materials** (What will you need to successfully teach this lesson?)

Students will need a notebook and a pencil. I will be creating a sheet to put the 4 question lesson checks. I have developed a notes-based PowerPoint to engage students in learning the baseline vocabulary and content. Several students will be using their cell phones to translate various words during the lesson.

**Overview of the Lesson**

The lesson will consist of students getting to know the vocabulary words for this topic, conversing with one another about the vocabulary and connecting it to prior knowledge and real-world situations, and a mini-assessment to ensure they understand what they need to understand after the lesson. We will begin with a Do Now which gets the students in the frame of mind for learning. After the Do Now, I will discuss any important class information while students get out their folders, notebooks, and pencils. Students will begin taking notes and engaging with the lesson while I ask them to read, share ideas about what certain words mean, and think-pair-share with a partner. When the students have finished gathering all the appropriate information from the notes, we will have a few minutes to review what we learned so far, and the students will take what I call a lesson check, which is a 4 question assessment that covers the most important information we learned during that class period.

**Introduction of the Lesson**

The Do Now is a three-question warm-up required by our school, but I often use it as a transition into new topics, because the Do Now is highly open to conversation. I will introduce this lesson by challenging students to think of a few ways they could raise money to start a new business. They will more than likely come up with many of the ways we will discuss in class, but just without proper verbiage. With this, I am activating prior knowledge, making them more comfortable learning something that is new, and easily transitioning to the next topic.

**Guided practice and Independent practice**

(What will the learners be doing to practice and demonstrate their knowledge of the content?)

**Guided Practice:** Students will participate in conversations, answer checks for understanding, and share their thoughts with one another. They will be asked guided questions to help them better understand the content and to be able to provide more meaningful insight.

**Independent Practice:** Students will answer questions on their own as a part of the lesson check that will be given at the end of the lesson. They will do this independently and it will demonstrate their knowledge of the content.

## Standards Based Interdisciplinary Unit

**Assessment**

(How will you know that the learners have mastered the content? What will the evidence be to

The evidence will be from two main things. The first will be from non-formal body language, facial gestures, and checks for understanding. The 4-question lesson check will serve as the primary way of identifying if students have mastered the content, the evidence will be that students get a minimum of 3 questions right.

<p>Summary: (Key ideas the students are to remember)</p>	<p>I expect my students to learn several things. The twill learn what capital is (money required to start or expand a business), and the two types of capital: equity capital (money provided by the owner of the business) and debt capital (money loaned by an outside source). The students will explore the differences, and how to raise that capital (grants, loans, friends and family, credit cards, personal savings). Students will also learn about retained earnings (funds the company makes, but are reinvested into the business). Proprietorships generally use their own savings, partners use combined savings or being in new partners; corporations use retained earnings or sell stock.</p>
<p>Connections: (How does this lesson fit into the theme or content, and how will you use the information to transition to the next lesson on this topic?)</p>	<p>This lesson is an introduction to the financing of a business. It provides students with crucial information about how businesses can start even when the owner of the business does not have a lot of money. Students need this information to continue learning about these processes in detail. We will use the sale of stock information to transition into the first in-detail topic of raising business capital through the sale of stock, what stock is, and how students can use it.</p>

**Secondary Education Lesson Plan Template**

## Standards Based Interdisciplinary Unit

Student Teacher	Mentor Teacher	Field Supervisor	Unit Title /Lesson #	
Devin Pinney	Bryan Reed	Dr. McCraney	Raising business capital through stock/ Lesson #2	
Grade Level	Overarching Concept	Time Requirements	Course Title /Subject	Title of Lesson
9-12	Raising business capital for new businesses or expanding current ones	1 class day (44 minutes)	Principles of Business Management	Using stock to raise capital

**Directions:** Complete the following components. This section will expand when lines are added.

Content Standards (Which standards from the specific discipline will be addressed in this lesson?)	Additional Standards (Which standards from outside of the main discipline from which this lesson is focused are addressed in this lesson?)
PBM-3.1 Construct and interrupt financial documents  PBM-3.3 Apply concepts of financial analysis  PBM-3.5 Examine the principles of short- and long-range financial planning	
Instructional Learning Objectives and Desired Outcomes (What knowledge do you expect the learners to take away from this lesson?)	Direct Assessments (How will you measure the objectives for the lesson? This will be described in greater detail later, but it is critical to think about it in the beginning)
I will want my students to know the what common stock and preferred stock are as well as the difference. I also want students to know what the shareholder benefits and the business benefits are of trading stocks. Students will know what par value, market value, and book value are, and how they differ. Students will also learn how corporations divide their profits.	Students will answer a 4 question mini-quiz to ensure that they understand the content.
Key Questions	
(What questions will you focus on to guide the learners as they interact with the content and gain new knowledge?)	
What is the difference between common stock and preferred stock? Why would a company sell shares of its business, and why would a shareholder purchase those shares? How are book values, par values, and market values used to analyze the value of a company?	

## Standards Based Interdisciplinary Unit

**Materials** (What will you need to successfully teach this lesson?)

Students will need a notebook and a pencil. I will be creating a sheet to put the 4 question lesson checks. I have developed a notes-based PowerPoint to engage students in learning the baseline vocabulary and content. Several ESL students will be using their cell phones to translate various words during the lesson.

**Overview of the Lesson**

The lesson will consist of students getting to know the vocabulary words for this topic, conversing with one another about the vocabulary and connecting it to prior knowledge and real-world situations, and a mini-assessment to ensure they understand what they need to understand after the lesson. We will begin with a Do Now which gets the students in the frame of mind for learning. After the Do Now, I will discuss any important class information while students get out their folders, notebooks, and pencils. Students will begin taking notes and engaging with the lesson while I ask them to read, share ideas about what certain words mean, and think-pair-share with a partner. When the students have finished gathering all the appropriate information from the notes, we will have a few minutes to review what we learned so far, and the students will take what I call a lesson check, which is a 4 question assessment that covers the most important information we learned during that class period.

**Introduction of the Lesson**

The Do Now is a three-question warm-up required by our school, but I often use it as a transition into new topics, and also to review, because the Do Now is highly open to conversation. The do now will have two questions as a review, and one question to activate prior knowledge. I will introduce this lesson by challenging students to think about what they already know about stocks and the stock market. I think they will know a little about stocks but I do not think they will be able to fully understand the content just yet!

**Guided practice and Independent practice**

(What will the learners be doing to practice and demonstrate their knowledge of the content?)

**Guided Practice:** Students will participate in conversations, answer checks for understanding, and share their thoughts with one another. They will be asked guided questions to help them better understand the content and to be able to provide more meaningful insight.

**Independent Practice:** Students will answer questions on their own as a part of the lesson check that will be given at the end of the lesson. They will do this independently and it will demonstrate their knowledge of the content.

## Standards Based Interdisciplinary Unit

**Assessment**

(How will you know that the learners have mastered the content? What will the evidence be to

The evidence will be from two main things. The first will be from non-formal body language, facial gestures, and checks for understanding. The 4-question lesson check will serve as the primary way of identifying if students have mastered the content, the evidence will be that students get a minimum of 3 questions right.

Summary: (Key ideas the students are to remember)	I want them to remember that common stock is the ownership of rights to participate in management of the company and the profits those decisions may lead to. I want them to know that preferred stock is similar, but owners of these shares, get first claim to corporate dividends. I also want students to remember that those shares can be valued in different ways such as the market value, par value, and book value.
Connections: (How does this lesson fit into the theme or content, and how will you use the information to transition to the next lesson on this topic?)	Stock is a way that companies can raise money to expand their corporation. Students will now know what stock is, what the benefits of trading stocks are, and what type of stock is available. This fits into the 2-week lesson because it takes a detailed look into one of the key components of financing a larger business. This will be crucial information as students begin the next lesson. Tomorrow's lesson will have students analyzing and selecting stocks to buy in a class competition. Without knowing what stock is, what the market value vs. book value vs. par value is, that analysis would be difficult and the process would be confusing.

**Secondary Education Lesson Plan Template**

Student Teacher	Mentor Teacher	Field Supervisor	Unit Title /Lesson #
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## Standards Based Interdisciplinary Unit

Devin Pinney	Bryan Reed	Dr. McCraney	Stock Market Simulation Account Setup/ Lesson #3	
Grade Level	Overarching Concept	Time Requirements	Course Title /Subject	Title of Lesson
9-12	Buying and selling stock. The risk/reward	1 class day (44 minutes)	Principles of Business Management	Signing Up for the Stock Market Simulation

**Directions:** Complete the following components. This section will expand when lines are added.

Content Standards (Which standards from the specific discipline will be addressed in this lesson?)	Additional Standards (Which standards from outside of the main discipline from which this lesson is focused are addressed in this lesson?)
PBM-3.1 Construct and interrupt financial documents  PBM-3.3 Apply concepts of financial analysis  PBM-3.5 Examine the principles of short- and long-range financial planning	
Instructional Learning Objectives and Desired Outcomes (What knowledge do you expect the learners to take away from this lesson?)	Direct Assessments (How will you measure the objectives for the lesson? This will be described in greater detail later, but it is critical to think about it in the beginning)
Although it will take a majority of the class to sign students up for the simulation, the long-term goal of this lesson is to teach students about why companies sell stocks to others. I also want students to see how risky the market can be, especially if they do not know how to do research.	For this lesson, I will measure success by ensuring each student has an account and can make one "purchase" of stock.
Key Questions	
(What questions will you focus on to guide the learners as they interact with the content and gain new knowledge?)  How can the sale of stock benefit a company? How can purchasing stock benefit a shareholder? What are some key things to look for when picking a stock to purchase?	

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**Materials** (What will you need to successfully teach this lesson?)

Students will need a computer (provided in class), WiFi, and the link to the stock market simulation. I have already created the contest and the link is active and ready to share. Students will need a working knowledge of financial ratios which they will be doing in the week previous' lesson.

**Overview of the Lesson**

This lesson is fairly basic to plan, but will take some time to execute! The overview is that students will be signing up for accounts on a website called how the market works. Through this account they will be able to compete in a stock market contest against all students across all my classes. The teacher will have a do now to review some of the things we have learned about stocks, then will transition into the obtaining of the account.

**Introduction of the Lesson**

The introduction will include a do now review of the things we have learned about stocks to activate the prior knowledge and review content addressed over the last few days.

**Guided practice and Independent practice**

(What will the learners be doing to practice and demonstrate their knowledge of the content?)

The students will then get their number computer from the cart and sign in. from there, they will listen to instructions on how to access the contest and create an account. The teacher will circulate to ensure all are on the same page. The students will be required to do two things:

- The students will be required to complete one assignment that has been assigned to them via the contest website. (the assignments are generally guided videos with assessments at the end)
- The students will be required to buy one share of stock to ensure they understand how to utilize the program.

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**Assessment**

(How will you know that the learners have mastered the content? What will the evidence be to

The assessment piece will be three-fold.

- The student created an account
- The student completed one assignment in the website with mastery (80% or higher)
- The student bought one share of stock to ensure understanding of how to use the website.

Summary: (Key ideas the students are to remember)	Students will know about why companies sell stocks to others. I also want students to see how risky the market can be, especially if they do not know how to do research. I want students to take away the fact that stocks, although not familiar to most of them, are how many well off people become well off, the power of savings long term, and how it can still be very dangerous.
Connections: (How does this lesson fit into the theme or content, and how will you use the information to transition to the next lesson on this topic?)	This lesson directly connects to the previous lesson. The previous lesson they learned about what stock is, and how companies use it. This lesson they are learning the real-world application of buying and selling stock as well as the inherent risk/reward of that process. It also fits with the next lesson. Many times, companies with a lot of cash on hand will still get loans to pay for items of great cost, not because they can't afford it, but because they would be losing money factoring in opportunity cost. For example, if a trucking company was to buy a semi-trailer for \$100,000 cash it would cost \$100,000 plus taxes. If they bought with a loan over 10 years, it may cost them \$118,000 with interest. Which is more, but if they could invest the \$100,000 instead of spending it all on the trailer at once, they could make \$211,000 assuming 6% return, netting the company \$80,000. Knowing the potential gains in the market can be beneficial to making the correct financing decisions.

### Secondary Education Lesson Plan Template

Student Teacher	Mentor Teacher	Field Supervisor	Unit Title /Lesson #	
Devin Pinney	Bryan Reed	Dr. McCraney	Financing debt through the short term and the long term/ Lesson #4 and #5	
Grade Level	Overarching Concept	Time Requirements	Course Title /Subject	Title of Lesson
9-12	Differing types of debt such as line of credit, leases, mortgages, and bonds.	<b><u>2 class days (88 minutes)</u></b>	Principles of Business Management	Types of Debt

**Directions:** Complete the following components. This section will expand when lines are added.

Content Standards (Which standards from the specific discipline will be addressed in this lesson?)	Additional Standards (Which standards from outside of the main discipline from which this lesson is focused are addressed in this lesson?)
<p>PBM-3.3 Apply concepts of financial analysis</p> <p>PBM-3.5 Examine the principles of short- and long-range financial planning</p>	
Instructional Learning Objectives and Desired Outcomes (What knowledge do you expect the learners to take away from this lesson?)	Direct Assessments (How will you measure the objectives for the lesson? This will be described in greater detail later, but it is critical to think about it in the beginning)
I expect learners to be able to differentiate between short-term debt and long-term debt. They will be able to identify some factors to choose the type of financing that might be right for their business. I also want students to be	The first day of the lesson, the students will be asked to share thoughts on questions asked with partners, and then share out to the rest of the class. Students will answer a question mini-quiz to ensure that they understand the content on the second day.

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able to identify sources from where their businesses can get capital.

### Key Questions

(What questions will you focus on to guide the learners as they interact with the content and gain new knowledge?)

What is the difference between short-term debt and long-term debt?

What examples of short-term debt are there?

What examples of long-term debt are there?

Where do companies get this type of capital?

What considerations need to be made when getting capital?

### Materials (What will you need to successfully teach this lesson?)

Students will need a notebook and a pencil. I will be creating a sheet to put the 4 question lesson checks. I have developed a notes-based PowerPoint to engage students in learning the baseline vocabulary and content. Several ESL students will be using their cell phones to translate various words during the lesson.

### Overview of the Lesson

The lesson will consist of students getting to know the vocabulary words for this topic, conversing with one another about the vocabulary and connecting it to prior knowledge and real-world situations, and a mini-assessment to ensure they understand what they need to understand after the lesson. We will begin with a Do Now each day which gets the students in the frame of mind for learning. After the Do Now, I will discuss any important class information while students get out their folders, notebooks, and pencils. Students will begin taking notes and engaging with the lesson while I ask them to read, share ideas about what certain words mean, and think-pair-share with a partner. When the students have finished gathering all the appropriate information from the notes, we will have a few minutes to review what we learned so far, and on the second day of this lesson, students will take what I call a lesson check, which is a 4 question assessment that covers the most important information we learned during that class period.

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**Introduction of the Lesson**

The Do Now is a three-question warm-up required by our school, but I often use it as a transition into new topics, and also to review, because the Do Now is highly open to conversation. The do now will have two questions as a review, and one question to activate prior knowledge. I will introduce this lesson by challenging students to think about what they already know. Most students will probably be familiar with things like leases and mortgages, but might not know what they fully entail. I will also be asking students how people buy things like homes and cars they do not have the cash for, which will activate their prior knowledge about short-term and long-term debt.

**Guided practice and Independent practice**

(What will the learners be doing to practice and demonstrate their knowledge of the content?)

**Guided Practice:** Students will participate in conversations, answer checks for understanding, and share their thoughts with one another. They will be asked guided questions to help them better understand the content and to be able to provide more meaningful insight. They will do this in partners as well as with the whole classroom. Many of these topics will be new, so consistent checks for understanding will be necessary.

**Independent Practice:** Students will answer questions on their own as a part of the lesson check that will be given at the end of the lesson. They will do this independently and it will demonstrate their knowledge of the content.

(How will you know that the learners have mastered the content? What will the evidence be to

The evidence will be from two main things. The first will be from non-formal body language, facial gestures, and checks for understanding. The 4-question lesson check will serve as the primary way of identifying if students have mastered the content, the evidence will be that students get a minimum of 3 questions right.

Summary:  
(Key ideas the students  
are to remember)

Learners will remember a lot of things relating to financing. Students will receive information about several vocabulary terms, but the most important things they need to remember are the following; short-term debt, long-term debt, lease, bond, mortgage, investment bank, and venture capital. Students must know how these terms fit into how companies raise money for their businesses. Students will also find out what they need to know before making the decision to get financing.

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<p>Connections: (How does this lesson fit into the theme or content, and how will you use the information to transition to the next lesson on this topic?)</p>	<p>The students have been learning several different ways for businesses to raise money, and they are continuing to learn about these. First, they learned about stocks to finance a business, and now they are learning about debt. There are pros and cons to each and students will analyze these. The lesson ends with a few institutions that will help finance the expansion of their business. The next lesson, students will have the opportunity to read about a business that wants to expand, and they will make their own decisions about how. The students will then get an in-depth look at several types of financing institutions.</p>
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## Secondary Education Lesson Plan Template

Student Teacher	Mentor Teacher	Field Supervisor	Unit Title /Lesson #	
Devin Pinney	Bryan Reed	Dr. McCraney	Are loans the way to go? Lesson #6	
Grade Level	Overarching Concept	Time Requirements	Course Title /Subject	Title of Lesson
9-12	Raising business capital for new businesses or expanding current ones	1 class day (44 minutes)	Principles of Business Management	Using loans to expand

**Directions:** Complete the following components. This section will expand when lines are added.

Content Standards	Additional Standards
(Which standards from the specific discipline will be addressed in this lesson?)	(Which standards from outside of the main discipline from which this lesson is focused are addressed in this lesson?)

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PBM-3.3 Apply concepts of financial analysis

PBM-3.5 Examine the principles of short- and long-range financial planning

9-10.RL.2.1 Cite strong and thorough textual evidence to support analysis of what a text says explicitly as well as inferences and interpretations drawn from the text.

9-10.RV.2.2 Students are expected to build upon and continue applying concepts learned previously.

<b>Instructional Learning Objectives and Desired Outcomes</b> (What knowledge do you expect the learners to take away from this lesson?)	<b>Direct Assessments</b> (How will you measure the objectives for the lesson? This will be described in greater detail later, but it is critical to think about it in the beginning)
I expect students to learn about the real-world application of getting loans to expand their business. They will also learn about how their previous financial decisions can change their ability to secure financing, which may cause them to need to make different financial plans.	Students will answer three questions in complete sentences about the passage they will read. They are open-ended and require writing.
<b>Key Questions</b> (What questions will you focus on to guide the learners as they interact with the content and gain new knowledge?)	
What are the advantages/disadvantages to debt financing in a real-world situation? What are the advantages/disadvantages to equity financing in a real-world situation? What kind of information would banks want if they were to give out a loan? How do business owners make the decision between debt and equity financing?	
<b>Materials</b> (What will you need to successfully teach this lesson?)	
Students will need a pencil, the case study will be printed and supplied to the students.	



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**Overview of the Lesson**

The lesson will consist of students completing a quick three-question do now as required by the school. The do now will activate prior knowledge and review content recently learned. They will then complete a reading comprehension assignment. The assignment is about a company wanting to expand their business and needs capital, and would like to use a loan. The students will read the passage, then answer three free-response questions.

**Introduction of the Lesson**

The Do Now is a three-question warm-up required by our school, but I often use it as a transition into new topics, and also to review, because the Do Now is highly open to conversation. The do now will have two questions as a review, and one question to activate prior knowledge. I will introduce this lesson by challenging students to think about how a business could expand without having the cash to do so. The students will hopefully come up with many ways they could raise money.

**Guided practice and Independent practice**

(What will the learners be doing to practice and demonstrate their knowledge of the content?)

Guided Practice: Students will participate in reading out loud as a class.

Independent Practice: Students will answer questions on their own after reading the passage together. They will not only demonstrate they were reading, but also demonstrate they have learned the content that they have learned all of last week. This is, in a way, a cumulative assessment of the content learned so far.

**Assessment**

(How will you know that the learners have mastered the content? What will the evidence be to

I will know the learners have mastered the content by the depth of answer they provide in their response to the case study questions. A student that knows the content well will be able to answer the questions well, and receive at least an 80%. Quality responses will be in complete sentences, answer all of the prompts fully, and show content area knowledge.

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Summary: (Key ideas the students are to remember)	The main things I want students to remember is that businesses have options when they need to raise capital. I want the students to know that those options have their own advantages and disadvantages. They will remember that banks need a variety of information to make their decision to finance a company as well as how much.
Connections: (How does this lesson fit into the theme or content, and how will you use the information to transition to the next lesson on this topic?)	This is the ultimate assignment that summarizes everything we have discussed. It encompasses knowing about long-term debt while also incorporating equity capital. This connects directly with the first 5 lessons. The next 3 lessons will be about financial institutions and the services they offer. This assignment builds a bridge between the two sections of learning. Companies need good relations with financial institutions in order to get favorable rates, downgraded fees, and access to tools others do not have.

## Secondary Education Lesson Plan Template

Student Teacher	Mentor Teacher	Field Supervisor	Unit Title /Lesson #	
Devin Pinney	Bryan Reed	Dr. McCraney	Raising business capital through stock/ Lesson #7	
Grade Level	Overarching Concept	Time Requirements	Course Title /Subject	Title of Lesson
9-12	Financial institutions and what they offer for businesses	1 class day (44 minutes)	Principles of Business Management	Types of Financial Institutions (Banks and Non-banks)

**Directions:** Complete the following components. This section will expand when lines are added.

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<b>Content Standards</b> (Which standards from the specific discipline will be addressed in this lesson?)	<b>Additional Standards</b> (Which standards from outside of the main discipline from which this lesson is focused are addressed in this lesson?)
PBM-3.1 Construct and interpret financial documents  PBM-3.3 Apply concepts of financial analysis  PBM-3.5 Examine the principles of short- and long-range financial planning	
<b>Instructional Learning Objectives and Desired Outcomes</b> (What knowledge do you expect the learners to take away from this lesson?)	<b>Direct Assessments</b> (How will you measure the objectives for the lesson? This will be described in greater detail later, but it is critical to think about it in the beginning)
I expect my learners to be able to identify several categories of banks and how each type is regulated. I also expect them to be able to differentiate between financial institutions and banks.	Students will answer a 4 question mini-quiz to ensure they understand the content.
<b>Key Questions</b> (What questions will you focus on to guide the learners as they interact with the content and gain new knowledge?)	
What are banks and non-banks? What are the differences? What regulations are there for financial institutions? What basic services do banks and non-banks offer?	
<b>Materials</b> (What will you need to successfully teach this lesson?)	
Students will need a notebook and a pencil. I will be creating a sheet to put the 4 question lesson checks. I have developed a notes-based PowerPoint to engage students in learning the baseline vocabulary and content. Several ESL students will be using their cell phones to translate various words during the lesson.	

## Standards Based Interdisciplinary Unit

**Overview of the Lesson**

The lesson will consist of students getting to know the vocabulary words for this topic, conversing with one another about the vocabulary and connecting it to prior knowledge and real-world situations, and a mini-assessment to ensure they understand what they need to understand after the lesson. We will begin with a Do Now which gets the students in the frame of mind for learning. After the Do Now, I will discuss any important class information while students get out their folders, notebooks, and pencils. Students will begin taking notes and engaging with the lesson while I ask them to read, share ideas about what certain words mean, and think-pair-share with a partner. When the students have finished gathering all the appropriate information from the notes, we will have a few minutes to review what we learned so far, and the students will take what I call a lesson check, which is a 4 question assessment that covers the most important information we learned during that class period.

**Introduction of the Lesson**

The Do Now is a three-question warm-up required by our school, but I often use it as a transition into new topics, and also to review, because the Do Now is highly open to conversation. The do now will have two questions as a review, and one question to activate prior knowledge. I will introduce this lesson by asking if students have ever visited a bank, use a debit/credit card, and general banking questions. I want to know what my students already know about banks and what I need to teach them.

**Guided practice and Independent practice**

(What will the learners be doing to practice and demonstrate their knowledge of the content?)

**Guided Practice:** Students will participate in conversations, answer checks for understanding, and share their thoughts with one another. They will be asked guided questions to help them better understand the content and to be able to provide more meaningful insight.

**Independent Practice:** Students will answer questions on their own as a part of the lesson check that will be given at the end of the lesson. They will do this independently and it will demonstrate their knowledge of the content.

## Standards Based Interdisciplinary Unit

(How will you know that the learners have mastered the content? What will the evidence be to

The evidence will be from two main things. The first will be from non-formal body language, facial gestures, and checks for understanding. The 4-question lesson check will serve as the primary way of identifying if students have mastered the content, the evidence will be that students get a minimum of 3 questions right.

Summary: (Key ideas the students are to remember)	The students will remember what financial institutions are, the types of financial institutions that exist, what they offer, and who regulate them. Students will also remember that there are financial institutions that are banks, and those that are non-banks, and how they are different.
Connections: (How does this lesson fit into the theme or content, and how will you use the information to transition to the next lesson on this topic?)	This lesson fits in perfectly with what students have been learning. The students have been learning about how they can fund their businesses, and now they are learning about where they can go to actually get their funding. They will also learn what other services are available at the locations to help them. The next lesson will take a more in-depth look at the financial services that these places, whether it be a bank or non-bank, offer; such as their checks, endorsements, loans, and ATMs.

### Secondary Education Lesson Plan Template

Student Teacher	Mentor Teacher	Field Supervisor	Unit Title /Lesson #	
Devin Pinney	Bryan Reed	Dr. McCraney	Raising Business Capital / Lesson #8	
Grade Level	Overarching Concept	Time Requirements	Course Title /Subject	Title of Lesson
9-12	Common Financial Services	1 class day (44 minutes)	Principles of Business Management	Services of Financial Institutions

**Directions:** Complete the following components. This section will expand when lines are added.

Content Standards	Additional Standards
(Which standards from the specific discipline will be addressed in this lesson?)	(Which standards from outside of the main discipline from which this lesson is focused are addressed in this lesson?)
PBM-3.1 Construct and interrupt financial documents  PBM-3.3 Apply concepts of financial analysis  PBM-3.5 Examine the principles of short- and long-range financial planning	
Instructional Learning Objectives and Desired Outcomes	Direct Assessments
(What knowledge do you expect the learners to take away from this lesson?)	(How will you measure the objectives for the lesson? This will be described in greater detail later, but it is critical to think about it in the beginning)
I expect my learners to be able to describe the perks of usage of checking accounts, savings accounts, and different types of loans. Students will also be able to discuss how technology has impacted the banking industry.	Students will answer a 4 question mini-quiz to ensure they understand the content.
Key Questions	
(What questions will you focus on to guide the learners as they interact with the content and gain new knowledge?)	
What services to banks offer?	

## Standards Based Interdisciplinary Unit

What are checking accounts and how do checks work?

What type of loans do banks offer and what key points of information do students need to know?

**Materials** (What will you need to successfully teach this lesson?)

Students will need a notebook and a pencil. I will be creating a sheet to put the 4 question lesson checks. I have developed a notes-based PowerPoint to engage students in learning the baseline vocabulary and content. Several ESL students will be using their cell phones to translate various words during the lesson.

**Overview of the Lesson**

The lesson will consist of students getting to know the vocabulary words for this topic, conversing with one another about the vocabulary and connecting it to prior knowledge and real-world situations, and a mini-assessment to ensure they understand what they need to understand after the lesson. We will begin with a Do Now which gets the students in the frame of mind for learning. After the Do Now, I will discuss any important class information while students get out their folders, notebooks, and pencils. Students will begin taking notes and engaging with the lesson while I ask them to read, share ideas about what certain words mean, and think-pair-share with a partner. When the students have finished gathering all the appropriate information from the notes, we will have a few minutes to review what we learned so far, and the students will take what I call a lesson check, which is a 4 question assessment that covers the most important information we learned during that class period.

**Introduction of the Lesson**

The Do Now is a three-question warm-up required by our school, but I often use it as a transition into new topics, and also to review, because the Do Now is highly open to conversation. The do now will have two questions as a review, and one question to activate prior knowledge. I will introduce this lesson by asking if students have a checking account, own a car, or know anything about payment plans. I will ask students what they know about using their phones to bank.

**Guided practice and Independent practice**

(What will the learners be doing to practice and demonstrate their knowledge of the content?)

**Guided Practice:** Students will participate in conversations, answer checks for understanding, and share their thoughts with one another. They will be asked guided questions to help them better understand the content and to be able to provide more meaningful insight.

**Independent Practice:** Students will answer questions on their own as a part of the lesson check that will be given at the end of the lesson. They will do this independently and it will demonstrate their knowledge of the content.

## Standards Based Interdisciplinary Unit

**Assessment**

(How will you know that the learners have mastered the content? What will the evidence be to

The evidence will be from two main things. The first will be from non-formal body language, facial gestures, and checks for understanding. The 4-question lesson check will serve as the primary way of identifying if students have mastered the content, the evidence will be that students get a minimum of 3 questions right.

<p>Summary: (Key ideas the students are to remember)</p>	<p>Students will remember a variety of services offered by financial institutions, primarily ATM, EFT, checks, checking, and loans. Students will remember how technology has changed the way traditional banks operate. Students will remember how the increase of technology keeps prices for their services lower than brick-and-mortar options.</p>
<p>Connections: (How does this lesson fit into the theme or content, and how will you use the information to transition to the next lesson on this topic?)</p>	<p>This lesson simply is an expansion of the previous lesson. The lesson connects to the last one by expanding upon the details and services that financial institutions offer. It also connects to the unit as a whole as certain services such as loans, help fund the business, while other services such as checking accounts and ATMs make doing business much easier. Banks allow businesses to pay bills, track cash flow, among other items. It connects with the next lesson because the next lesson will focus on investments that are available through financial institutions.</p>



### Secondary Education Lesson Plan Template

Student Teacher	Mentor Teacher	Field Supervisor	Unit Title /Lesson #	
Devin Pinney	Bryan Reed	Dr. McCraney	Raising Business Capital / Lesson #9	
Grade Level	Overarching Concept	Time Requirements	Course Title /Subject	Title of Lesson
9-12	Types of Investing and Investments	1 class day (44 minutes)	Principles of Business Management	Making Money with Your Money

**Directions:** Complete the following components. This section will expand when lines are added.

Content Standards (Which standards from the specific discipline will be addressed in this lesson?)	Additional Standards (Which standards from outside of the main discipline from which this lesson is focused are addressed in this lesson?)
<p>PBM-3.3 Apply concepts of financial analysis</p> <p>PBM-3.5 Examine the principles of short- and long-range financial planning</p>	
Instructional Learning Objectives and Desired Outcomes (What knowledge do you expect the learners to take away from this lesson?)	Direct Assessments (How will you measure the objectives for the lesson? This will be described in greater detail later, but it is critical to think about it in the beginning)

## Standards Based Interdisciplinary Unit

I expect my learners to be able to identify several characteristics of different types of investment instruments. Learners will be able to describe how those investments can help them meet goals.

Students will answer a 4 question mini-quiz to ensure they understand the content.

### Key Questions

(What questions will you focus on to guide the learners as they interact with the content and gain new knowledge?)

What type of investments are available to businesses?

How can investments help businesses meet their financial goals?

What are the three most important goals that help make investment decisions?

### Materials (What will you need to successfully teach this lesson?)

Students will need a notebook and a pencil. I will be creating a sheet to put the 4 question lesson checks. I have developed a notes-based PowerPoint to engage students in learning the baseline vocabulary and content. Several ESL students will be using their cell phones to translate various words during the lesson.

### Overview of the Lesson

The lesson will consist of students getting to know the vocabulary words for this topic, conversing with one another about the vocabulary and connecting it to prior knowledge and real-world situations, and a mini-assessment to ensure they understand what they need to understand after the lesson. We will begin with a Do Now which gets the students in the frame of mind for learning. After the Do Now, I will discuss any important class information while students get out their folders, notebooks, and pencils. Students will begin taking notes and engaging with the lesson while I ask them to read, share ideas about what certain words mean, and think-pair-share with a partner. When the students have finished gathering all the appropriate information from the notes, we will have a few minutes to review what we learned so far, and the students will take what I call a lesson check, which is a 4 question assessment that covers the most important information we learned during that class period.

### Introduction of the Lesson

The Do Now is a three-question warm-up required by our school, but I often use it as a transition into new topics, and also to review, because the Do Now is highly open to conversation. The do now will have two questions as a review, and one question to activate prior knowledge. I will introduce this lesson by asking students to check the performance of their stock portfolio that they created last week. I will also be checking to see if they know anything about the types of investments.

## Standards Based Interdisciplinary Unit

**Guided practice and Independent practice**

(What will the learners be doing to practice and demonstrate their knowledge of the content?)

**Guided Practice:** Students will participate in conversations, answer checks for understanding, and share their thoughts with one another. They will be asked guided questions to help them better understand the content and to be able to provide more meaningful insight.

**Independent Practice:** Students will answer questions on their own as a part of the lesson check that will be given at the end of the lesson. They will do this independently and it will demonstrate their knowledge of the content.

(How will you know that the learners have mastered the content? What will the evidence be to

The evidence will be from two main things. The first will be from non-formal body language, facial gestures, and checks for understanding. The 4-question lesson check will serve as the primary way of identifying if students have mastered the content, the evidence will be that students get a minimum of 3 questions right.

Summary: (Key ideas the students are to remember)	Students will remember a variety of investments such as savings accounts, CDs, money markets, bonds, mutual funds, treasury instruments, and stock indexes. I will also want students to remember that investment decisions will be guided by three things: liquidity of investment, safety of the investment, and potential growth.
Connections: (How does this lesson fit into the theme or content, and how will you use the information to transition to the next lesson on this topic?)	This lesson connects in a variety of ways. The lesson connects to the previous lessons, especially the lesson in which students started to buy and sell their own stocks. The lesson also connects to the rest of the unit through the fact that the overarching concept that businesses need capital to grow their businesses. Investments can be a great way to bring additional capital to the business on a regular basis. Businesses also have to keep in mind that some investments have risks, and sacrifice liquidity. The lesson connects with the next lesson as students will compute their returns had they purchased stock 5 years ago in companies they know.

Standards Based Interdisciplinary Unit

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Secondary Education Lesson Plan Template

Student Teacher	Mentor Teacher	Field Supervisor	Unit Title /Lesson #	
Devin Pinney	Bryan Reed	Dr. McCraney	Building Capital to Finance a Business/ Lesson #10	
Grade Level	Overarching Concept	Time Requirements	Course Title /Subject	Title of Lesson
9-12	Investing in the Market	1 class day (44 minutes)	Principles of Business Management	How much would I have now?

**Directions:** Complete the following components. This section will expand when lines are added.

Content Standards	Additional Standards
(Which standards from the specific discipline will be addressed in this lesson?)	(Which standards from outside of the main discipline from which this lesson is focused are addressed in this lesson?)

## Standards Based Interdisciplinary Unit

PBM-3.3 Apply concepts of financial analysis

PBM-3.5 Examine the principles of short- and long-range financial planning

PS.1: Make sense of problems and persevere in solving them.

MA10.NSEC.6 Solve real-world problems with rational numbers by using multiple operations.

**Instructional Learning Objectives and Desired Outcomes**

(What knowledge do you expect the learners to take away from this lesson?)

**Direct Assessments**

(How will you measure the objectives for the lesson? This will be described in greater detail later, but it is critical to think about it in the beginning)

Students will answer five questions in complete sentences relating to the investment choices they make. They are open-ended and require writing and also require the use of mathematic operations such as multiplication, division, and percentages.

**Key Questions**

(What questions will you focus on to guide the learners as they interact with the content and gain new knowledge?)

**Materials** (What will you need to successfully teach this lesson?)

Students will need a pencil, the paper assignment will be printed and supplied to the students. Students will also need a computer to research current stock prices and to calculate their returns, shares to purchase, and their ROI.

**Overview of the Lesson**

The lesson will consist of students completing a quick three-question do now as required by the school. The do now will activate prior knowledge and review content recently learned. They will then complete a reading comprehension assignment. The assignment is about the returns on investment that can be had on the stock market. Students are asked to buy shares in at least five of the provided companies, and evaluate their performance over the last five years.

## Standards Based Interdisciplinary Unit

**Introduction of the Lesson**

The Do Now is a three-question warm-up required by our school, but I often use it as a transition into new topics, and also to review, because the Do Now is highly open to conversation. The do now will have two questions as a review, and one question to activate prior knowledge. I will introduce this lesson by reviewing what the students have learned so far about stocks, finances, and other forms of investments. The students should know the basics of investments to be able to have a discussion.

**Guided practice and Independent practice**

(What will the learners be doing to practice and demonstrate their knowledge of the content?)

**Guided Practice:** Students will participate in reading the directions out loud as a class. We will also complete an example purchase of stock together in class.

**Independent Practice:** Students will answer questions on their own after reading the instructions together. They will not only demonstrate that they understand how companies grow in value, how that can impact their personal wealth, and how much money they could possibly make or lose on the stock market.

**Assessment**

(How will you know that the learners have mastered the content? What will the evidence be to

I will know the learners have mastered the content by the depth of answer they provide in their response to the case study questions. A student that knows the content well will be able to answer the questions well, and receive at least an 80%. Quality responses will be in complete sentences, answer all of the prompts fully, and show content area knowledge.

Summary:  
(Key ideas the students  
are to remember)

The main things I want students to remember is that there are tremendous amounts of profits to be made on the stock market but there are also the chances of loss. Students will also see what type of companies are succeeding or not. They will also use mathematics to figure their returns, therefore learning a few real-life calculations.

## Standards Based Interdisciplinary Unit

<p>Connections: (How does this lesson fit into the theme or content, and how will you use the information to transition to the next lesson on this topic?)</p>	<p>This is the ultimate assignment that summarizes everything we have discussed about stocks. The previous week has taught students all about investing, and now this assignment puts that information to work. This is the last lesson of the unit and provides a great application of the information the students have learned in the last two weeks overall. The next topic will be about credit and insurance. This lesson is a transition out of sources of funding to requirements needed to obtain loans (a common source of funding).</p>
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