

Senior School Curriculum

Business Studies



MINISTRY OF EDUCATION

Bermuda

2000

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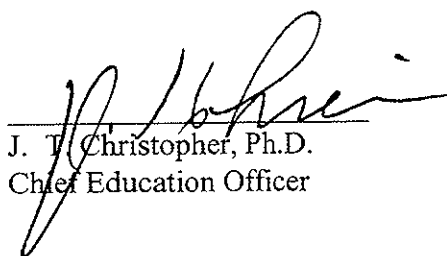
FOREWORD

Quality curriculum is basic to any educational programme. The written curriculum must provide the structure and substance of what is taught to all students. The written curriculum is a guide to teachers to ensure that the knowledge, skills, competencies and resources students need in order to learn are provided during instruction.

In particular, it is acknowledged that knowledge is virtually infinite in that it is continually changing and expanding as “new” knowledge is developed and “old” knowledge is refined. In addition the skills and competencies that students need change as the environment in the total community changes. It is important therefore that a school system has a structure for the instructional programme that provides direction, focus, flexibility and state-of-the-art thinking about each content area.

Because of its strategic geographical position, Bermuda has been influenced continuously by the changes in the relationship between the continents bordering the Atlantic -- North and South America, Africa and Europe. The current interest in the globalization of the world community allows Bermuda to build on its strength in international relations. It is essential that our students become accustomed to viewing the entire world as the area in which they must live and grow. They must integrate knowledge across all subjects in preparation for their adult life. Our curriculum guides must be viewed from this perspective.

A team of teachers, education officers and other persons within the school system and community, drawing from their collective experience in working with young people, has developed this curriculum guide. Input from community representatives on each Curriculum Advisory Committee has assisted us in Bermudianizing the curriculum. All of the contributors share both the pride and the responsibilities of authorship. This guide represents the essential elements of education in Bermuda's senior schools.



J. T. Christopher, Ph.D.
Chief Education Officer

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These documents would not have been completed without the support of a very hardworking, dedicated group of people - the secretarial/support staff who typed and assisted with numerous tasks associated with completing these documents. This group includes the following persons:

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OVERVIEW

The aim of the senior school is to provide for the academic achievement and personal development necessary to prepare students for work, further education and productive citizenry in the 21st Century. In keeping with this aim, the senior school curriculum builds on the middle level programme and is organized around four (4) career pathways: arts and communications, applied technologies, health & human services and international business and tourism.

The senior school curriculum, composed of a rigorous programme of study, sets high expectations for students by emphasizing mastery of complex academic and technical concepts. The programme is based on the belief that all students make every effort to succeed when in an environment that fosters and encourages success, regardless of their background or previous level of achievement.

The curriculum guide contains three (3) sections beginning with the Introduction. The stated twelve goals of education direct instructional outcomes in all senior school subjects and programmes. Specifically, a curriculum framework has been approved for each subject and is to be used as the basis for the subject specific philosophy, goals and subgoals, performance indicators and scope and sequence. Effective utilization of this framework will establish continuity and progression of instruction throughout all year levels.

The second section of this guide delineates the senior school programme of instruction and contains the following: subject's rationale, course description, requirements and outline, correlation matrix and modules for each course offered. It is expected that all teachers will focus instruction on the established curriculum objectives outlined in the modules. The final section of this guide contains an appendix of valuable resources for teachers.

GOALS OF EDUCATION

In Bermuda, the Goals of Education provide the direction for senior level education. These twelve (12) goals enable senior level students to:

- develop responsiveness to the dynamic process of learning
- develop resourcefulness, adaptability and creativity in learning and living
- acquire the basic knowledge and skills needed to comprehend and express ideas through words, numbers and other symbols
- develop a wellness approach to life
- gain satisfaction from participating in and appreciating the various forms of artistic expression
- develop a feeling of self-worth
- develop values related to personal and ethical beliefs and to the common welfare of society
- develop an understanding of the role of the individual within a family unit, the role of the family within society and the role of our society in a global context
- develop a sense of personal responsibility in society at the national and international levels
- acquire skills that contribute to self-reliance in solving practical problems in everyday life
- acquire skills and attitudes that will lead to satisfaction and productivity in a career
- develop respect for the environment and a commitment to the wise use of resources.

CAREER PATHWAYS

The curriculum at the senior level will be organized around four (4) career pathways: arts and communications, applied technologies, health and human services and international business and tourism. Career pathways are clusters of occupations/careers that are grouped because many of the people in them share similar interests and strengths. All pathways include a variety of occupations that require different levels of education and training. Career pathways help students focus on and prepare for the future. In addition, teachers, counsellors and other adults can better support students as they direct their energies toward their established goal.

The senior school graduation requirements are subsumed within each pathway and include four years of English language arts and three years of mathematics, science and social studies. Students also are required to take physical education, health education, computer studies, business studies, family studies or design and technology and at least one of the arts.

Additionally, information technology, library information, career education, learning support and other student service programmes will be offered to all senior level students. It is expected that the implemented curriculum will be based on the premise that all students can learn and that instruction should be differentiated to meet the unique needs of the learner. Further, it is expected that the senior school curriculum will be implemented from a Bermudianized and multicultural perspective as much as is feasible.

BERMUDA SCHOOL CERTIFICATE (BSC)

From September 1999 all students who successfully complete the graduation requirements will be awarded the Bermuda School Certificate (BSC). Students must acquire 116 credits; the 70 required credits from the chart below and an additional 46 credits from student selected courses.

SUBJECTS	COURSE LEVELS				Total Requirements
	100	200	300	400	
English Language Arts	4	4	4	4	16
Mathematics	4	4	4	-	12
Science	4	4	4	-	12
Social Studies	4	4	4	-	12
Physical Education	2	2	2	-	6
Health Education	2	-	-	2	4
The Arts*	2	-	-	-	2
Business Studies	2	-	-	-	2
Computer Studies	2	-	-	-	2
EITHER: Family Studies OR Design Technology	2 or 2	-	-	-	2 or 2
TOTALS	28	18	18	6	70

*A further two credits will be required in the Arts when the new facility at The Berkeley Institute is completed.

How will the courses be organized?

All 100 level courses will be mandatory.

200-400 level courses will be organized under broad career pathways:

Applied Technologies
Arts and Communications
Health and Human Services
International Business and Tourism

Within each Career Pathway students will choose courses in line with their intended career choice.

How are course grades obtained?

A variety of assessments, including written tests, portfolios and practical assignments will be used to indicate achievement of course objectives. Each assessment instrument is detailed in the curriculum document. Students need a pass grade (D) in each course to be awarded credit.

What do the grades mean?

GRADE	% SCORES	MEANING OF GRADE	GRADE POINT
A	90 and above	Outstanding	4.0
B	80 -89	Good	3.0
C	70 -79	Satisfactory	2.0
D	60 - 69	Pass	1.0
F	59 and below	Failing Grade	0.0

What is a Grade Point Average (GPA)?

The GPA is the total of grade points achieved in all courses taken by the student divided by the number of courses taken.

$$\text{GPA} = \frac{\text{grade points for all courses}}{\text{number of courses taken}}$$

Can students graduate and go directly to College or University?

Students will be able to enter the Bermuda College or another college or university directly from the senior school programme provided they meet that college's or university's entry requirements. Admission will depend upon the courses the student has taken, the grades obtained and overall grade point average.

Will students who enter the system from abroad or from a local private institution be given credit towards the BSC?

Students coming from a recognized institution will be given credit for course work successfully completed at that institution.

SENIOR SCHOOL COURSES AT A GLANCE

English Language Arts (EL)	Mathematics (MT)
English Language & Literature I (R) English Language & Literature II (R) English Language & Literature III English Language & Literature IV Journalism & Publications Literature of Africa, Bermuda & the Caribbean Reading & Study Skills Speech & Debate Writer's Workshop	Foundations of Mathematics (R) Mathematics Laboratory (no credit) Advanced Mathematics Applied Mathematics I Applied Mathematics II Applied Mathematics IIIA Applied Mathematics IIIB Business Mathematics I Business Mathematics II Integrated Mathematics I Integrated Mathematics II Introductory Calculus
Science (SC)	Social Studies (SS)
Science I (R) Science II (R) Applied Biology & Chemistry Applied Physics Biology I Biology II Chemistry I Chemistry II Earth Science Environmental Science I Environmental Science II Human Biology Introduction to Horticulture Marine Science Physics I Physics II	Bermuda Social Science: An Overview (R) Politics & Law in Action (R) Comparative Religion and Ethics Introduction to African History Introduction to American History Preserving our Heritage Physical and Human Geography I Physical and Human Geography II Physical and Human Geography III World History

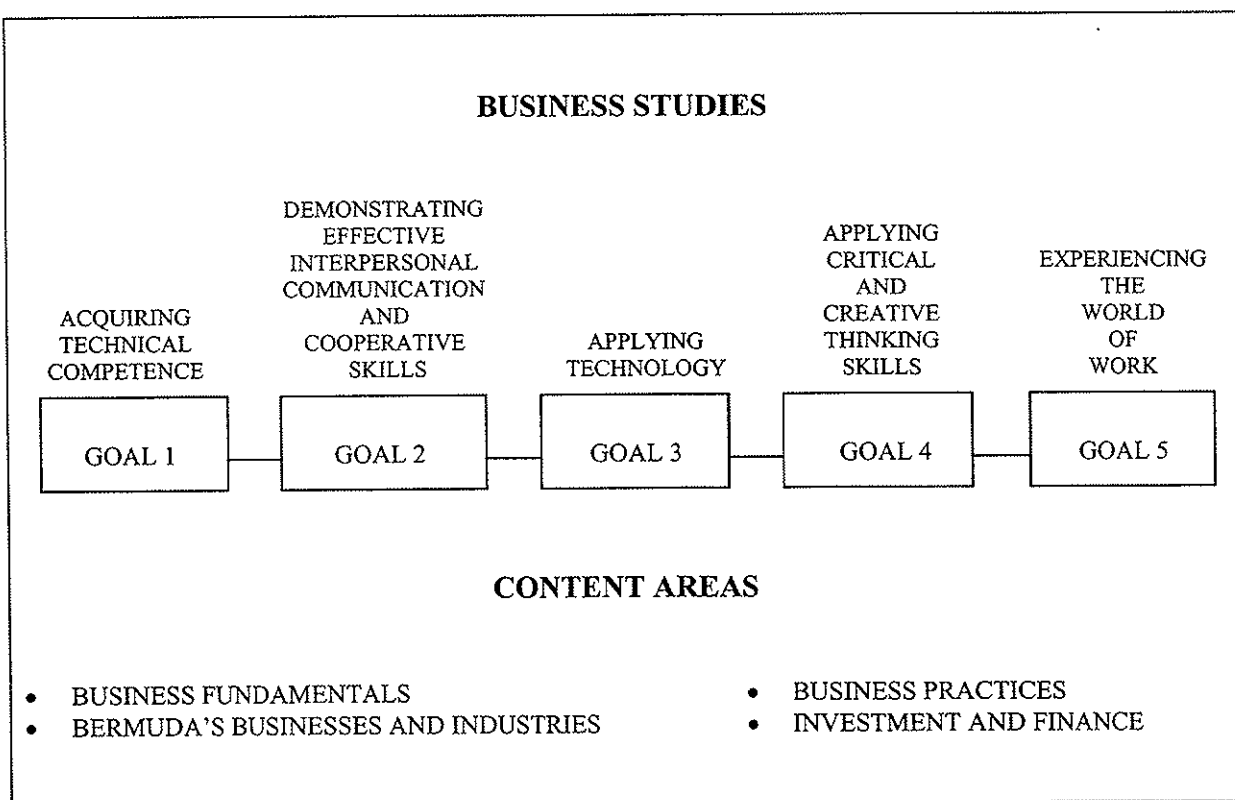
Business Studies (BS)	Computer Science (CS)
Business Essentials I (R) Accounts I Accounts II Business & Personal Law Business Essentials II Computer Keyboarding & Business Applications Economics Insurance International Business Marketing Office Technology Office Technology & Business Application Small Business Management Travel & Tourism	Computer Science I (R) Computer Science II Computer Programming I Computer Programming II Information Technology Projects Inside the Computer Multimedia Network Technology Presentation Tools Web-Page Design
Design & Technology (DT)	Family Studies (FM)
Design & Technology Design & Realization I Design & Realization II Design & Realization III Electronics Technology I Electronics Technology II Electronics Technology III Graphic Communication I Graphic Communication II Graphic Communication III Transportation Technology I Transportation Technology II Transportation Technology III	Exploring Family Living Child Care & Development I Child Care as a Profession II Discovering Food & Nutrition Exploring Careers in Design & Textiles Exploring Careers in Nutrition & Hospitality Fashion & Textile Design Interior Decorating Meal Management & Hospitality Personal Care I Personal Care II Textile Design

Health (HE)	Physical Education (PE)
Health & Wellness (R) Health Issues(R) Tobacco, Alcohol & Other Drugs (A)* First Aid CPR (A)* Relationships & Human Sexuality (B)** Diseases, Prevention & Control (B)** Health Occupations ***Courses labeled A or B will run consecutively as a pair.	Physical Education I (R) Physical Education II (R) Physical Education III (R) Physical Education IV
Foreign Languages (FL)	Functional Skills (FC)
French/Spanish/Portuguese I French/Spanish/Portuguese II French/Spanish/Portuguese III French/Spanish/Portuguese IV Foreign Languages for International Business	Functional Skills I Functional Skills II Functional Skills III Functional Skills IV

Music (MU)	Visual Art (VR)
Music in Society <u>Instrumental Music</u> Instrumental Ensemble Instrumental Independent Study Jazz Band Keyboard Lab Music Technology Show Band Ensemble <u>Vocal Music</u> Concert Choir Vocal Independent Study Vocal Ensemble	Visual Art in Society Ceramics Drawing & Painting Drawing, Painting & Printed Works Photography Three Dimensional Visual Art
Dance (DN)	Theatre (TH)
Dance in Society Ballet, Modern, Tap & Jazz I Ballet, Modern, Tap & Jazz II Dance & Sports Dance Production Popular & Social Dance Dance Company World Dance Forms	Theatre in Society Acting I Acting II General Communication Play Directing Play Production Scriptwriting Technical Theatre Video Arts

BUSINESS STUDIES PHILOSOPHY

Business Studies allows students to obtain the skills necessary to make socio-economic contributions to society. Business Studies contributes to the critical understanding of business decision-making in today's contemporary society. The Business Studies programme is designed to provide students with sound values and skills related to business procedures and business principles. In Business Studies students will extend their appreciation of the various business relationships and conflicts which are present in the economy of Bermuda and globally. Focus is placed on developing the students' ability to handle data, use language and numbers accurately and efficiently, and also to make diagrammatic and graphical applications that clearly express their ideas. Economic policy issues, accounting principles, numeracy in business, keyboarding, word processing office procedures and business communications will be among the topics covered. A problem solving approach will be used throughout the programme, intended to encourage students to define and analyze relevant issues rather than merely memorizing facts. Business Studies will therefore provide a variety of options for students to meet the requirements for continued education in business, preparing to enter the work force and also for providing the necessary skills for responsible, productive citizenship in their adult lives.



**BUSINESS STUDIES
GOALS AND SUBGOALS**

GOAL 1

TECHNICAL COMPETENCE

STUDENTS WILL ACQUIRE TECHNICAL COMPETENCE THROUGH MASTERING BUSINESS FUNDAMENTALS.

- Subgoal 1.1** Demonstrate the ability to plan, research, organize and prepare a proposal to present current business issues
- Subgoal 1.2** Develop personal and professional skills necessary for employment
- Subgoal 1.3** Manipulate data in business applications
- Subgoal 1.4** Apply concepts and principles to various business situations
- Subgoal 1.5** Evaluate uniquely developed services and products for Bermuda

GOAL 2

INTERPERSONAL COMMUNICATION SKILLS

STUDENTS WILL APPLY EFFECTIVE INTERPERSONAL COMMUNICATION SKILLS TO BUSINESS.

- Subgoal 2.1** Demonstrate how interpersonal communication skills can enhance personal and professional development
- Subgoal 2.2** Apply effective communication skills to business situations
- Subgoal 2.3** Demonstrate the ability to listen and respond in formal and informal business situations
- Subgoal 2.4** Demonstrate the ability to effectively speak in formal and informal business situations
- Subgoal 2.5** Demonstrate the ability to communicate effectively in written form in formal and informal business situations
- Subgoal 2.6** Analyze and synthesize from print and electronic sources the nature and extent of cultural diversity in Bermuda's businesses and industries

GOAL 3

TECHNOLOGY

STUDENTS WILL APPLY TECHNOLOGY TO BUSINESS PRACTICE

- Subgoal 3.1** Operate computer systems skillfully
- Subgoal 3.2** Design "multimedia" business presentations
- Subgoal 3.3** Categorize computer system components
- Subgoal 3.4** Demonstrate excellence in using basic commands
- Subgoal 3.5** Apply standards to document production

GOAL 4

THINKING SKILLS

STUDENTS WILL APPLY THINKING SKILLS TO BUSINESS FUNDAMENTALS.

- Subgoal 4.1** Solve complex business problems
- Subgoal 4.2** Apply decision-making skills to business dilemmas
- Subgoal 4.3** Apply logic in analyzing the impact of media and technology on business fundamentals and practices
- Subgoal 4.4** Analyze business practices which require collaborative decision making

GOAL 5

WORK EXPERIENCE

STUDENTS WILL EXPERIENCE THE WORLD OF WORK IN BUSINESS

- Subgoal 5.1** Apply skills knowledge and values to the world of work
- Subgoal 5.2** Demonstrate responsible work ethics
- Subgoal 5.3** Demonstrate the ability to use entrepreneurial skills in a business related situation
- Subgoal 5.4** Display a professional organization and management style
- Subgoal 5.5** Analyze opportunities for employment in Bermuda
- Subgoal 5.6** Evaluate career goals

GOAL 1		Students will acquire technical competence through mastering business fundamentals.			
BUSINESS STUDIES		PERFORMANCE INDICATORS			
Sub Goals		PS – P3* Learning Phase A	P4 - P6* Learning Phase B	M1 - M3 Learning Phase C	S1 - S4 Learning Phase D
1.1	Demonstrate the ability to plan, research, organize and prepare a proposal to present current business issues	N/A	N/A	identify current business issues	demonstrate the ability to plan, research, organize and prepare a proposal to present current business issues
1.2	Develop personal and professional skills necessary for employment	N/A	N/A	value the importance of sound work ethics	develop personal and professional skills necessary for employment
1.3	Manipulate data in business applications	N/A	N/A	analyze business data	manipulate data in business applications
1.4	Apply concepts and principles to various business situations	N/A	N/A	apply simple business principles to selected business situations	apply concepts and principle to various business situations
1.5	Evaluate uniquely developed services and products for Bermuda	N/A	N/A	design a unique business service and product for Bermuda	evaluate uniquely developed services and products for Bermuda

*Refer to primary school social studies and mathematics curricula

GOAL 2		Students will apply effective interpersonal communication skills to business.			
BUSINESS STUDIES		PERFORMANCE INDICATORS			
Sub Goals		PS – P3* Learning Phase A	P4 – P6* Learning Phase B	M1 – M3 Learning Phase C	S1 – S4 Learning Phase D
2.1	Demonstrate how interpersonal communication skills can enhance personal and professional development	N/A	N/A	identify human relations skills needed for professional success	demonstrate how interpersonal communications skills can enhance personal and professional development
2.2	Apply effective communication skills to business situation	N/A	N/A	apply effective communication skills to business situations	apply effective communication skills to business situations
2.3	Demonstrate the ability to listen and respond in formal and informal business situations	N/A	N/A	listen and respond to business content	demonstrate the ability to listen and respond in formal and informal business situations
2.4	Demonstrate the ability to effectively speak in formal and informal business situations	N/A	N/A	pronounce and enunciate business words correctly and with meaning	demonstrate the ability to effectively speak in formal and informal business situations

*Refer to primary school social studies and mathematics curricula

GOAL 2 (cont'd)					
		PERFORMANCE INDICATORS			
Sub Goals		PS – P3 Learning Phase A	P4 - P6 Learning Phase B	M1 - M3 Learning Phase C	S1 - S4 Learning Phase D
2.5	Demonstrate the ability to communicate effectively in written form in formal and informal business situations	N/A	N/A	write clear, concise, complete and consistent business related messages	demonstrate the ability to communicate effectively in written form in formal and informal business situations
2.6	Analyze and synthesize from print and electronic sources the nature and extent of cultural diversity in Bermuda's businesses and industries	N/A	N/A	recognize the importance of cultural diversity in Bermuda's businesses and industries	analyze and synthesize from print and electronic sources the nature and extent of cultural diversity in Bermuda's businesses and industries

*Refer to primary school social studies and mathematics curricula

GOAL 3		Students will apply technology to business practice.			
BUSINESS STUDIES		PERFORMANCE INDICATORS			
Sub Goals		PS – P3* Learning Phase A	P4 - P6* Learning Phase B	M1 - M3 Learning Phase C	S1 - S4 Learning Phase D
3.1	Operate computer systems skillfully	N/A	N/A	perform technology applications as demonstrated	operate computer systems skillfully
3.2	Design “multi-media” business presentations	N/A	N/A	explain the concept of “multimedia” presentations	design “multimedia” business presentations
3.3	Categorize computer system components	N/A	N/A	distinguish among computer systems components	categorize computer system components
3.4	Demonstrate excellence in using basic commands	N/A	N/A	perform basic commands as demonstrated	demonstrated excellence in using basic commands
3.5	Apply standards to document production.	N/A	N/A	apply standards to document production	apply standards to document production

*Refer to primary school social studies and mathematics curricula

GOAL 4		Students will apply thinking skills to business fundamentals.			
BUSINESS STUDIES		PERFORMANCE INDICATORS			
Sub Goals		PS – P3* Learning Phase A	P4 - P6* Learning Phase B	M1 - M3 Learning Phase C	S1 - S4 Learning Phase D
4.1	Solve complex business problems	N/A	N/A	solve simple business problems	solve complex business problems
4.2	Apply decision-making skills to business dilemmas	N/A	N/A	explain how making decisions can solve business problems	apply decision-making skills to business dilemmas
4.3	Apply logic in analyzing the impact of media and technology on business	N/A	N/A	recognize the impact of media and technology on business fundamentals and practices	apply logic in analyzing the impact of media and technology on business fundamentals and practices
4.4	Analyze business practices which require collaborative decision-making	N/A	N/A	explain when to ask for assistance when making business related decisions and establishing business goals	analyze business practices which require collaborative decision-making

*Refer to primary school social studies and mathematics curricula

GOAL 5		Students will experience the world of work in business			
BUSINESS STUDIES		PERFORMANCE INDICATORS			
Sub Goals		PS – P3* Learning Phase A	P4 - P6 * Learning Phase B	M1 - M3 Learning Phase C	S1 - S4 Learning Phase D
5.1	Apply skills, knowledge and values to the world of work	N/A	N/A	observe the world of work	apply skills, knowledge and value to the world of work
5.2	Demonstrate responsible work ethics	N/A	N/A	follow policies and rules of an organization	demonstrate responsible work ethics
5.3	Demonstrate the ability to use entrepreneurial skills in a business related situation	N/A	N/A	describe the benefits of ownership	demonstrate the ability to use entrepreneurial skills in a business related situation
5.4	Display a professional organization and management style	N/A	N/A	use correct business etiquette	display a professional organization and management style
5.5	Evaluate opportunities for employment in Bermuda	N/A	N/A	analyze opportunities for employment in Bermuda	evaluate opportunities for employment in Bermuda
5.6	Evaluate career goals	N/A	N/A	explore career options	evaluate career goals

*Refer to primary school social studies and mathematics curricula

BUSINESS FUNDAMENTALS (1 of 2)	BUSINESS STUDIES SCOPE AND SEQUENCE			
	PS – P3* Learning Phase A	P4 - P6* Learning Phase B	M1 - M3 Learning Phase C	S1 - S4 Learning Phase D
Management Functions	N/A	N/A	• planning • organizing • directing • controlling • evaluating • leadership styles • quality assurance	• functions of management • business objectives • schools of thought • human resources • organizational structure • government regulations • labor unions • ethics • total quality management
Characteristics of Marketing	N/A	N/A	• product/production • import/export • advertising • pricing	• research • forecasting • promotion • public relations • insurance • wholesale/retail
Foundations of Communication	N/A	N/A	• oral/written • style/tone format • listening/responding • nonverbal gestures • computer applications	• flow of communication • proofreading/editing • verbal/nonverbal • oral presentation • report writing • computer applications
Business Law	N/A	N/A	• legal terminology • legal rights/duties • respect for law • legal issues • rules	• contractual agreements • employment contracts • formation/operations of business • current legal issues • case studies • insurance

*Refer to primary school social studies and mathematics curricula

BERMUDA'S BUSINESSES & INDUSTRIES	BUSINESS STUDIES SCOPE AND SEQUENCE			
	PS – P3* Learning Phase A	P4 - P6* Learning Phase B	M1 - M3 Learning Phase C	S1 - S4 Learning Phase D
International Business	N/A	N/A	- characteristics of international business - industry contributions to Bermuda - career exploration	- reasons for international business (awareness) - Bermuda's role in international business - importance of international business to Bermuda's Economy – GNP/GDP - import/export of goods and services
The Visitor Industry	N/A	N/A	- nature of the visitors industry - visitor industry contributions to Bermuda - business traveller - visitor attractions - site visits - career exploration	- hospitality - infrastructure - accommodation - business traveller - travel planning - career development - conventions
Entrepreneurship	N/A	N/A	- business simulations - business plans - career exploration	- business simulations - business plans - Young Enterprise - career development
The World of Work	N/A	N/A	- career orientation - career exploration - work shadowing - work attitudes	- career planning - manpower survey - entrance requirements - specific training - work attitudes and ethics

*Refer to primary school social studies and mathematics curricula

BUSINESS PRACTICES	BUSINESS STUDIES SCOPE AND SEQUENCE			
	PS – P3* Learning Phase A	P4 - P6* Learning Phase B	M1 - M3 Learning Phase C	S1 - S4 Learning Phase D
The Accounting System	N/A	N/A	• accounting equation - assets - liabilities - capital • business transactions - receiver/giver • types of businesses	• accounting cycles • accounting process • financial statements • disclosure of statements • computer applications
Computation	N/A	N/A	• basic math skills • number relations • word problems • percentages • algebra/symbols/patterns	• business math • consumer math • problem solving applications • statistics • computer applications
Information Technology	N/A	N/A	• keyboarding • software/hardware • computer applications - word processing - database - spreadsheet	• nature/purpose of computer systems • application of system • integration of system • management of system • electronic research
Administrative Office Service	N/A	N/A	• the professional office work • skills for working with others • time and task management	• office automation • office productivity • reprographic technology • information distribution • records management • office simulation

*Refer to primary school social studies and mathematics curricula

INVESTMENT & FINANCE (1 of 2)	BUSINESS STUDIES SCOPE AND SEQUENCE			
	PS – P3* Learning Phase A	P4 - P6* Learning Phase B	M1 - M3 Learning Phase C	S1 - S4 Learning Phase D
Economics	N/A	N/A	• Bermuda's economy • production • distribution • supply/demand • goods and services • consumerism • international trade	• resources • production • distribution • supply/demand • completion • graphs/technology • wholesale/retail
Personal Finance	N/A	N/A	• money management • savings/investments • income • shopping • expenditure • bank accounts • bank services • consumer rights	• financial resources • consumer loans/mortgages • consumer credit/protection • bank reconciliation • stocks & shares • legal issues • interest
Banking	N/A	N/A	• money calculations • cheque writing • bank balances • site visit	• commercial banks - banking services • foreign currencies • other banking institutions

*Refer to primary school social studies and mathematics curricula

INVESTMENT & FINANCE (2 of 2)	BUSINESS STUDIES SCOPE AND SEQUENCE			
	PS – P3* Learning Phase A	P4 - P6* Learning Phase B	M1 - M3 Learning Phase C	S1 - S4 Learning Phase D
Taxation	N/A	N/A	government's income	- advantages of taxation - direct - indirect (duties)
Bermuda Monetary Authority	N/A	N/A	- Bermuda's currency - foreign currency - monetary policies	- monetary regulations - currency regulations - exportation of currency - capital transaction
Government Spending	N/A	N/A	- government's expenditure - Bermuda's wealth	- departmental budgets - departmental spending - budget cuts - allocation of funds

*Refer to primary school social studies and mathematics curricula

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INTRODUCTION TO SENIOR SCHOOL CURRICULUM

The senior school curriculum (S1 - S4) recognizes the distinct needs of the middle to late adolescent learner (14 to 18 years) and is based on the necessity of working consciously with the many developmental changes of students during this phase. It is a time to build on the foundation laid in the middle school by preparing students for work, further education and productive citizenry in the 21st Century.

As members of the senior school community, students have an opportunity to choose from a number of options and to participate in a variety of activities. The more involved students become in the life of the school, the more meaning school will have. Students will get the most from their educational experiences if their choices reflect their personal needs, interests, and talents. Students should select carefully those courses which offer the greatest opportunity for learning and which serve to better individual education and career goals.

Following are some of the characteristics of senior school students:

- intellectual habits increase
- thought processes become more abstract
- awareness of complexity of issues increases; rejection of simplistic explanations
- thought becomes more comprehensive
- ability to hypothesize and analyze increases
- thought becomes less egocentric
- interest in laws that regulate society increases
- ability to focus attention for long periods, increases (i.e. on topics of interest)

The senior school curriculum is a written guide that identifies the goals and curriculum objectives which teachers establish for students to achieve. It makes visible the articulation necessary for preschool through senior level programmes so that students do not have large gaps in their understanding, skills and competencies. Its scope and sequence also allows teachers to plan linkages across the curriculum so those cross-curricular connections can be made more easily between and among various subjects.

Given the above characteristics, the senior school curriculum is intended to provide students opportunities to:

- discuss, explore, investigate and hypothesize
- find solutions to real problems
- utilize both concrete and abstract reasoning skills
- process information at formal operations level

The following section outlines the curriculum to be taught in Bermuda's senior schools.

SENIOR LEVEL EDUCATION

GOAL:

To ensure students become critical and analytical readers, logical and insightful thinkers, and concise users of visual, written and oral language.

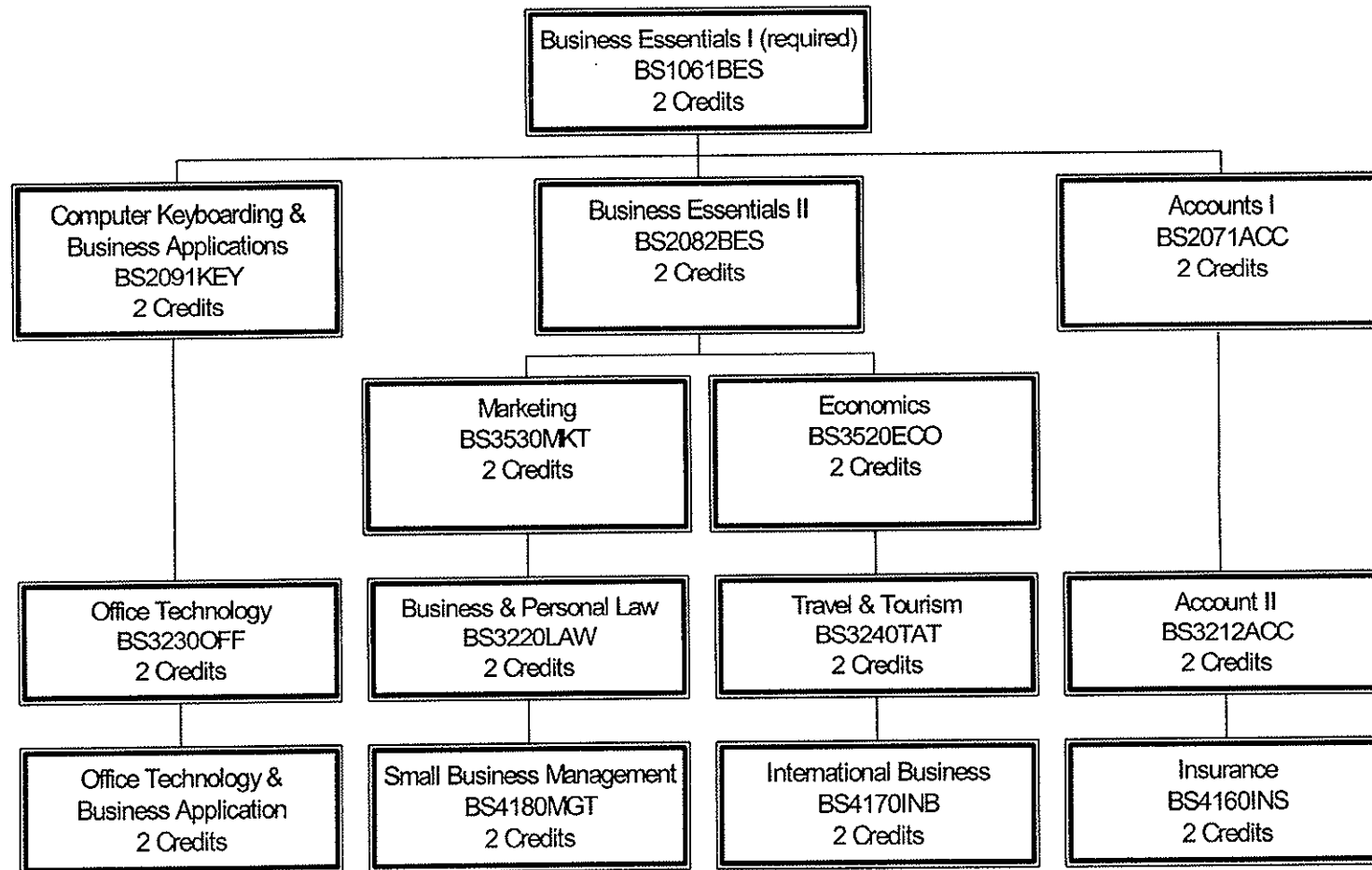
SENIOR SCHOOL BUSINESS STUDIES RATIONALE

The philosophy of the Business Studies programme states that its aim is to meet the needs of the community and to develop in students those skills, attitudes, and attributes which are necessary for gaining greater social economic understanding in their adult years. Therefore, the Business Studies programme at the senior school level is designed to meet those needs by offering a variety of educational pathways to all students. These educational pathways will enable them to attain competencies for making the greatest personal contribution to their growth and progress. These pathways include:

- preparation for a professional in business (college entrance)
- technical preparation/tech prep (community college)
- preparation for immediate employment (world of work)
- business courses for everyday use (skills for living)
- a combination of any of the above educational pathways

The career-focused courses will expose students to a variety of business fundamentals. Each course has a three-part foundation built into its applications that will reinforce basic skills, thinking skills and personal qualities. In addition to a three-part foundation within each course, the courses will be delivered using an integrated and cooperative approach whenever possible. Upon completing three or four years in any of the pathways, the students will be afforded the opportunity of connecting a variety of business fundamentals taught in school to the world of work by participating in a cooperative business education programme (CBE). The CBE will be an extension of the Business Studies programme that will focus on the concept of “school to work”.

SENIOR SCHOOL BUSINESS STUDIES COURSES



COURSE DESCRIPTIONS

Business Studies (BS)

Business Essentials I (required course)

Prerequisite: None

BS1061 BES

2 credit (s)

S1 level (s)

This course is designed to expand students' understanding of what is involved in business enterprise in Bermuda. Students will appreciate the interrelationship between all business courses. This course will provide students with the foundation necessary to proceed to the next level of study in a comprehensive business programme. Student will develop the appreciation, knowledge, skills and abilities necessary to prepare them to work in a global marketplace.

Accounting I

Prerequisite: Business Essentials I

BS2071 ACC

2 credit (s)

S2-S4 level (s)

This course provides an introduction to the basic concepts and principles of accounting, as well as the terms and phrases commonly used. The accounting cycle for a sole proprietorship including recording and posting of transactions, worksheet with adjustments, financial statements and closing entries will be learned.

Accounting II

Prerequisite: Accounting I

BS3212 ACC

2 credit (s)

S3-S4 level (s)

This course is a continuation of Accounting I, including the accounting cycle for a partnership and an introduction to automated accounting. A manual and electronic business simulation will be completed.

Business Essentials II

Prerequisite: Business Essential I

BS2082 BES

2 credit (s)

S2-S4 level (s)

This course is designed to further enhance the skills and knowledge gained in Business Essentials I. The course is intended to reinforce those lifelong skills necessary for the world of work by providing the students with business fundamentals, business practices, communication, thinking and technological skills. Students will develop career awareness and its related skills; the ability to market their assets; use technology as it relates to personal business decision making; communicate effectively as writers, listeners and speakers in social and business settings.

Business and Personal Law

Prerequisite: Successful completion of two (2) business courses.

BS3220 LAW

2 credit (s)

S3-S4 level (s)

This course is designed to encourage students to be more aware of their responsibilities as good citizens. It looks at crime, torts and the court system. It encourages students to be more aware of consumer issues, as they discuss sample cases. Students will examine how to enter into general and employment contracts, wills and pensions. Students will acquire knowledge about various negotiable instruments and strategies for effectively using their purchasing power. Business law focuses on teaching students how to start a small business, how to apply skills in resolving disputes and work with the law.

Computer Keyboarding and Business Applications

Prerequisite: Business Essentials I

BS2091 KEY

2 credit (s)

S2-S4 level (s)

This is a beginning course in which emphasis is primarily placed on developing expertise in making a wide variety of communication decisions. This course emphasizes the effective operation of the computer, touch typing, speed and accuracy in the production of professional and business correspondence. Applications of library information, career planning and communication will also be infused into this course.

Economics

Prerequisite: Business Essentials II

BS3520 ECO

2 credit (s)

S2-S4 level (s)

This is a foundation course that introduces students to basic economic concepts. The course emphasizes the importance of being a conscientious consumer and the need to use resources wisely. Topics include scarcity and choice; supply and demand; factors of production; and types of production and the Bermudian economy. Special care will be taken to relate economic theory to everyday life, especially within the Bermudian context.

Insurance

Prerequisite: Successful completion of two (3) business courses.

BS4160 INS

2 credit (s)

S4 level (s)

This course is designed to give students a good understanding of what is involved in insurance and the insurance industry in Bermuda. They will appreciate the impact that insurance has on society. It is intended that this course will provide students with a foundation in insurance. Through investigation, students will develop an appreciation, knowledge and basic skills necessary to use insurance in every day life.

International Business

Prerequisite: Economics

BS4170 INB

2 credit (s)

S3-S4 level (s)

This course is designed to enable students to examine and understand the functioning and importance of international business to Bermuda. Topics to be covered include characteristics of international exempted companies; reasons for international trade; benefits of international business and the balance of payments.

Marketing

Prerequisite: Business Essentials II

BS3530 MKT

2 credit (s)

S2-S4 level (s)

This course introduces students to the basic principles of marketing. Topics to be covered include the definition of marketing; the stages in the development of marketing; the role and importance of marketing in Bermuda; target marketing and the four Ps of the marketing mix. These concepts will come alive for students as they incorporate these marketing skills in various business initiatives around the school.

Office Technology

Prerequisite: Computer Keyboarding and Business Technology

BS3230 OFF

2 credit (s)

S2-S4 level (s)

This course provides and reinforces the essential office skills and competencies needed in today's electronic office. The content will include, but not be limited to electronic research methods, business communication, telecommunications skills and emerging technologies related to business.

Office Technology and Business Applications

Prerequisite: Office Technology

BS4360 OFT

2 credit (s)

S3-S4 level (s)

This course further develops and enhances the essential skills learned in Office Technology I. A hands-on cooperative approach will be used to deliver content. Students will use technology to carry out various office duties. This course is intended to provide real-world experiences through the use of office simulations.

Small Business Management

Prerequisite: Successful completion of two (3) business courses.

BS4180 MGT

2 credit (s)

S4 level (s)

This course will help students to recognize the opportunities, needs, wants and problems associated with running a business. They will use various forms of technology to local resources to implement innovative ideas for new business enterprises in Bermuda. They will have the opportunity to enhance entrepreneurial skills developed in earlier business courses. (e.g. business plans, numeracy skills, communication skills and decision-making skills.) Students will be encouraged to link those competences with new skills in order to respond with increased confidence to challenges they will meet in the course and in the world market.

Travel and Tourism

Prerequisite: Successful completion of two (2) business courses.

BS3240 TAT

2 credits

S3-S4 level (s)

This is a one-semester course, which provides an introduction to the travel and tourism industry. Students are given an overview of the various components of the industry, history of the industry, an introduction to marketing and the various exciting careers available in travel and tourism. Students will engage in case studies and the course will place emphasis on developing the skills students will need in order to succeed in the area of travel and tourism.

***All courses will have infused into them information and communication technology, library information and career planning.**

Business Essentials I

Course Code: BS1061BES



MINISTRY OF EDUCATION

Bermuda
2000

Course Requirements

The requirements for this course are as follows:

Performance Assessments: *Oral presentation/computer presentation/interview/video presentation (any display of auditory skills showing expression of a business venture) 10% *Teacher's observation of ergonomics, touching typing and workstation 5% *Timed writings with emphasis on speed and accuracy (20 wpm) 5%	20%
Product Assessments: *Business plan: with supporting documents – title page, table of content, business report, opening balance sheet, projected income statement, flyer, finance letter, business card and executive summary 20% Production work/document portfolio items: 20% *Letter head 10pts company name, address/postal address, telephone and fax number, email address, graphic (optional) *Business letter 40pts (an application letter for finance from any Bermudian financial institution) all components of a letter Paragraph 1 – purpose of letter with background information Paragraph 2 – amount of finance requesting with terms Paragraph 3 – closure requesting appointment to present business plan *Envelope 5pts Letter size *Business card 20pts Owner's name, company name, address, telephone number, fax number Email address, graphics (optional) *Flyer 20pts Advertisement tool promoting product/service Display features such as graphics, color, visual balance Completeness and clarity of word usage Product/service characteristics and availability *Business Report (1½ - 2 pages) 30pts Overview of business initiative Introduction of business initiative Description of product/services Benefits to Bermuda's economy Total Points 125pts	40%
Written Assessments: Written test and quizzes should include a variety of items: short answer, fill in the blanks, multiple choice, case studies that require problem solving and critical thinking skills.	20%
Final Assessment: Marketing Campaign: (Business Fair) poster display board of product/service with oral promotion and explanation of product/service	20%
Total	100%

*Rubrics included in the resources section

SENIOR SCHOOL BUSINESS STUDIES COURSE OVERVIEW

Title: Business Essentials I

**2 credit (s)
60 hour (s)**

Prerequisite (s): None

S1 level (s)

Course Code: BS1061BES

☒ required or ☐ elective

Course Description

This course is designed to expand students' understanding of what is involved in business enterprise in Bermuda. Students will appreciate the interrelationship between all business courses. It is intended that this course will provide students with the foundation necessary to proceed to the next level of study in a comprehensive business programme. Students will develop the appreciation, knowledge, skills and abilities necessary to prepare them to work in a global marketplace.

Course Outline

Module Title	# Double Periods	Module Title	# Double Periods
A. Keyboarding	7	B. Document Processing	7
- keying by touch		- formatting techniques	
- skill building		- executive summary	
- technique skills		- business letters	
- file management		- posters/flyers	
- ergonomics		- business cards	
		- memos	
C. Entrepreneurship	8	D. Accounts	8
- business plan		- financial plan	
- business presentation		- record keeping	
- marketing strategies and plan		- startup cost/capital	
- network/canvassing		- sales forecast	
- product/service		- variable cost/fixed cost	
- leadership skills		- revenue/gross profit	
		- economics of sale/break even	
		- income statement/balance sheet	
E. Bermuda's Major Industries	8	F. Business Etiquette*	
- international business		- communication skills	
- tourism		- interpersonal skills	
		- positive attitude	
		- grooming attire	
		- work ethic	

***NB. This module will be integrated throughout
all business studies courses**

Subtotal	38
Optional double periods	<u>7</u>
Total double periods	45

Course Resources

Johnson, Jack E. and Stanley, Carole G. Microcomputer Keyboarding and Document Processing. New York, NY: Glencoe MacMillan/McGraw-Hill, 1996.

Shickler, Scott J. and Burkhart, Patricia, Growing a Business... A Young Entrepreneur's Start Up Guide. Chamblee, GA: KidsWay, Inc., 1998.

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National Business Education Association (NBEA), Entrepreneurship Teaching Strategies. Reston, VA: NBEA, 1998.

Ober, Poland, et al. Keyboarding and Document Processing for Windows. New York, NY: Glencoe, MacMillan/ McGraw-Hill, 1997.

SENIOR SCHOOL BUSINESS STUDIES

check one: S1 ☒ S2 ☐ S3 ☐ S4 ☐

Business Essentials I

GOALS		SUBGOALS		MODULE & CURRICULUM CORRELATION MATRIX					
1	Technical Competence	1.1	Plan					x	
		1.2	Professionalism	x	x	x	x	x	x
		1.3	Manipulate data	x	x	x	x	x	x
		1.4	Concepts	x	x	x	x	x	
		1.5	Services			x	x	x	
2	Communication Skills	2.1	Demonstrate	x	x	x	x	x	x
		2.2	Apply	x	x				x
		2.3	Listen / respond	x	x				
		2.4	Speak	x	x			x	x
		2.5	Write	x	x			x	
		2.6	Diversity						
3	Technology	3.1	Operate	x	x			x	
		3.2	Present	x	x			x	
		3.3	Categorize					x	
		3.4	Demonstrate	x	x			x	
		3.5	Standards	x	x			x	
4	Thinking Skills	4.1	Business problems			x	x		
		4.2	Decision making			x	x		
		4.3	Logic			x	x		
		4.4	Analyze			x	x	x	
5	Work Experience	5.1	Values	x	x			x	x
		5.2	Work ethics	x	x			x	x
		5.3	Entrepreneurial skills			x	x		x
		5.4	Management style			x	x		x
		5.5	Employment			x	x	x	x
		5.6	Career Planning	x	x	x	x	x	x
CONTENT STRUCTURE		Business Fundamentals		x	x	x	x	x	x
		Bermuda's Business & Industries					x	x	x
		Business Practices		x	x	x	x	x	x
		Investment and Finance				x	x	x	x
		MODULES		A	B	C	D	E	F

MODULE KEY

A - Keyboarding
B - Document Processing
C - Entrepreneurship

D - Accounts
E - Bermuda's Major Industries
F - Business Etiquette

BUSINESS STUDIES

Course Title:	BUSINESS ESSENTIALS I	Sequence Reference:	BS1061BES-A			
Module Title:	Keyboarding		Senior School Level			
Number of Periods:	7 double periods		S1	S2	S3	S4
			☒	☐	☐	☐

Subgoal Emphasis: 1.2, 1.3, 1.4 Technical Competence 2.1, 2.2, 2.3, 2.4, 2.5 Communication Skills 3.1, 3.2, 3.4, 3.5 Technology 5.1, 5.2, 5.6 The World of Work	Content Focus - Business Fundamentals - Business Practices
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Curriculum Objectives:	Content Detail:
At the end of this module, students will: - demonstrate proper keyboarding techniques, correct posture and body position and the importance of a well-maintained work station - recognize the importance of using file management procedures - manipulate text using margins, tabs, alignment, headers and footers, moving and copying text - recognize the importance of basic skills in production - apply basic skills in production of tasks - demonstrate correct usage of skills in production of tasks - recognize the importance of basic skills in production - apply mailability standards to document processing - apply desktop publishing techniques to create business documents - manipulate text using text alignment and character formatting - key documents at a speed of 20 wpm with no errors	- simple blocked paragraphs - simple indented paragraphs - composing - proofreading - language and writing - tab indent, alignment - margins - headers, footers - copying, moving and pasting - word division - speed and accuracy building

Module Evaluation:
Performance Assessments: - speed and accuracy building, oral questions and interviews Product Assessments: - writing samples, portfolios and projects, etc. Written Assessments: - tests and quizzes

Prerequisite Skill Areas (if any):	Special Resources (materials, equipment & community involvement):
N/A	LCD and computers

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Johnson, Jack E. and Stanley, Carole G. Microcomputer Keyboarding and Document Processing. (resource kit) New York, NY: Glencoe MacMillan/McGraw-Hill, 1996.

Meyer, Earl C. Ph.D. and Kathleen R. Allen, Ph.D. Entrepreneurship and Small Business Management. New York, NY: Glencoe/McGraw-Hill, 1994.

Shickler, Scott J. and Burkhart, Patricia, Growing a Business... A Young Entrepreneur's Start Up Guide. Chamblee, GA: KidsWay, Inc., 1998.

Drew, Bonnie, Jump Start To Business. (leader's Guide) Chamblee, GA: KidsWay, Inc., 1998.

National Business Education Association (NBEA) and International Society for Business Education (ISBE), Creative Teaching Ideas for International Business. Reston, VA: NBEA, 1996.

National Business Education Association (NBEA), Entrepreneurship Teaching Strategies. Reston, VA: NBEA, 1998.

Ober, Poland, et al. Keyboarding and Document Processing for Windows. (resource kit) New York, NY: Glencoe MacMillan/McGraw-Hill, 1997.

Robinson, Hoggatt, et al. Century 21 Keyboarding and Information Processing. Cincinnati, Ohio: South-Western Publishing Co., 1997.

REFERENCES - STUDENT:

Johnson, Jack E. and Stanley, Carole G. Microcomputer Keyboarding and Document Processing. New York, NY: Glencoe MacMillan/McGraw-Hill, 1996.

Shickler, Scott J. and Burkhart, Patricia, Get The Edge! Business Plan Workbook. Chamblee, GA: KidsWay, Inc., 1998.

Drew, Bonnie, Jump Start To Business. (Student's Guide) Chamblee, GA: KidsWay, Inc., 1998.

Ober, Poland, et al. Keyboarding and Document Processing for Windows. New York, NY: Glencoe MacMillan/McGraw-Hill, 1997.

BUSINESS STUDIES

Course Title: BUSINESS ESSENTIALS I	Sequence Reference: BS1061BES-B								
Module Title: Document Processing	Senior School Level <table border="1" style="margin: auto; border-collapse: collapse;"> <tr> <td style="padding: 2px 5px;">S1</td> <td style="padding: 2px 5px;">S2</td> <td style="padding: 2px 5px;">S3</td> <td style="padding: 2px 5px;">S4</td> </tr> <tr> <td style="text-align: center; padding: 2px 5px;">☒</td> <td style="text-align: center; padding: 2px 5px;">☐</td> <td style="text-align: center; padding: 2px 5px;">☐</td> <td style="text-align: center; padding: 2px 5px;">☐</td> </tr> </table>	S1	S2	S3	S4	☒	☐	☐	☐
S1	S2	S3	S4						
☒	☐	☐	☐						
Number of Periods: 7 double periods									
Subgoal Emphasis: 1.2, 1.3, 1.4 Technical Competence 2.1, 2.2, 2.4, 2.5 Communication Skills 3.1, 3.2, 3.4, 3.5 Technology 5.1, 5.2, 5.6 The World of Work	Content Focus - Business Fundamentals - Business Practices								
Curriculum Objectives:	Content Detail:								
At the end of this module, students will: - format simple business reports - identify and recognize the importance of the parts of a business letter - apply the concept of open punctuation - design and create business letterhead - center text horizontally and vertically - display text using spread centering, print enhancements - compose business correspondence and related documents - will key documents with a speed of 20 wpm with no errors - key documents at 25 wpm with no errors	- business reports - parts of a business letter - spacing, margins - addressing envelopes - special mailing instructions - enclosure and attachment notations - graphics - text formatting - notices, announcements, invitations, advertisements, menus, etc - blocked and centered styles - all capitals, spread centering, initial capitals, line spacing and underlining - memorandum								
Module Evaluation:									
Performance Assessments: - performance observation, teacher check list, touch keying, timed writing and technique evaluation Product Assessments: - portfolio: business letters, envelopes, memos, announcement, advertisements, business cards, flyers Written Assessments: - tests and quizzes									
Prerequisite Skill Areas (if any):	Special Resources (materials, equipment & community involvement):								
N/A	- site visits - professional printers/graphic designers - LCD - internet/www - stop watch								

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Johnson, Jack E. and Stanley, Carole G. Microcomputer Keyboarding and Document Processing. (resource kit) New York, NY: Glencoe MacMillan/McGraw-Hill, 1996.

Meyer, Earl C. Ph.D. and Kathleen R. Allen, Ph.D. Entrepreneurship and Small Business Management. New York, NY: Glencoe/McGraw-Hill, 1994.

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Shickler, Scott J. and Burkhart, Patricia, Get The Edge! Business Plan Workbook. Chamblee, GA: KidsWay, Inc., 1998.

Drew, Bonnie, Jump Start To Business. (Student's Guide) Chamblee, GA: KidsWay, Inc., 1998.

Ober, Poland, et al. Keyboarding and Document Processing for Windows. New York, NY: Glencoe MacMillan/McGraw-Hill, 1997.

BUSINESS STUDIES

Course Title: BUSINESS ESSENTIALS I

Sequence Reference: BS1061BES-C

Module Title: Entrepreneurship

Senior School Level

Number of Periods: 8 double periods

S1	S2	S3	S4
☒	☐	☐	☐

Subgoal Emphasis:

- 1.2, 1.3, 1.4, 1.5 Technical Competence
- 2.1 Communication Skills
- 4.1, 4.2, 4.3, 4.4 Thinking Skills
- 5.3, 5.4, 5.5, 5.6 The World of Work

Content Focus

- Business Fundamentals
- Business Practices
- Bermuda's Business and Industries
- Investment and Finance

Curriculum Objectives:

Content Detail:

At the end of this module, students will:

- | | |
|---|--|
| <ul style="list-style-type: none"> • determine what factors should be considered when choosing a product/service for a new business • research the various characteristics of local entrepreneurs • compile a database of the different types of local entrepreneurs • identify, develop and apply leadership skills • identify channels of promoting and distributing goods and services • analyze and determine the effects of price, packaging and promotion of a product or service • present, using electronic media, the various characteristics of local entrepreneurs • key documents with a speed of 25 wpm with no errors | <ul style="list-style-type: none"> • writing a business plan • types of businesses: service, product • sole proprietorship • consumer behavior, needs and motivations • advertising, transport • networking/canvassing |
|---|--|

Module Evaluation:

- **Performance Assessments:**
- oral presentation: computer presentation and group presentation
- **Product Assessments:**
- business plan: business report, executive summary
- **Written Assessments:**
- tests and quizzes

Prerequisite Skill Areas

(if any):

- N/A

Special Resources

(materials, equipment & community involvement):

- Small Business Development Corporation
- internet access
- LCD and computers

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Johnson, Jack E. and Stanley, Carole G. Microcomputer Keyboarding and Document Processing. (resource kit) New York, NY: Glencoe MacMillan/McGraw-Hill, 1996.

Meyer, Earl C. Ph.D. and Kathleen R. Allen, Ph.D. Entrepreneurship and Small Business Management. New York, NY: Glencoe/McGraw-Hill, 1994.

Shickler, Scott J. and Burkhart, Patricia, Growing a Business... A Young Entrepreneur's Start Up Guide. Chamblee, GA: KidsWay, Inc., 1998.

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Ober, Poland, et al. Keyboarding and Document Processing for Windows. New York, NY: Glencoe MacMillan/McGraw-Hill, 1997.

BUSINESS STUDIES

Course Title: BUSINESS ESSENTIALS I

Sequence Reference: BS1061BES-D

Module Title: Accounts

Senior School Level

Number of Periods: 8 double periods

S1	S2	S3	S4
☒	☐	☐	☐

Subgoal Emphasis:

- 1.2, 1.3, 1.4, 1.5 Technical Competence
- 2.1 Communication Skills
- 4.1, 4.2, 4.3, 4.4 Thinking Skills
- 5.3, 5.4, 5.5, 5.6 The World of Work

Content Focus

- Business Fundamentals
- Business Practice
- Investment & Finance

Curriculum Objectives:

Content Detail:

At the end of this module, students will:

- perform mathematical computations
- prepare a financial plan for a business
- apply strategies of basic mathematical operations and concepts to the solution of business-related problems
- demonstrate techniques for reporting financial status
- demonstrate touch keyboarding on the numeric keypad
- use basic record keeping practices for financial management
- create financial statements
- prepare an opening-day balance sheet for a planned business
- key documents with a speed of 25 wpm with no errors

- start up capital/cost
- sales forecast
- variable cost/fixed
- revenue/gross profit
- economics of sale/break even
- budget, balance sheet, cash flow
- Income statement/balance sheet
- spreadsheets and formulas
- debits and credits
- Asset = Liability + Capital

Module Evaluation:

- **Performance Assessments:**
 - check lists, teacher observations, touch keying on numeric key pad, interviews, debates and discussions
- **Product Assessments:**
 - business plan: financial plan, bank loan applications, opening balance sheet, projected income statement
- **Written Assessments:**
 - tests and quizzes

Prerequisite Skill Areas

(if any):

- N/A

Special Resources

(materials, equipment & community involvement):

- Institute of Chartered Accountants
- internet access
- large calculators
- guest speakers
- year end financial statements

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Johnson, Jack E. and Stanley, Carole G. Microcomputer Keyboarding and Document Processing. (resource kit) New York, NY: Glencoe MacMillan/McGraw-Hill, 1996.

Meyer, Earl C. Ph.D. and Kathleen R. Allen, Ph.D. Entrepreneurship and Small Business Management. New York, NY: Glencoe/McGraw-Hill, 1994.

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Robinson, Hoggatt, et al. Century 21 Keyboarding and Information Processing. Cincinnati, Ohio: South-Western Publishing Co., 1997.

REFERENCES - STUDENT:

Johnson, Jack E. and Stanley, Carole G. Microcomputer Keyboarding and Document Processing. New York, NY: Glencoe MacMillan/McGraw-Hill, 1996.

Shickler, Scott J. and Burkhart, Patricia, Get The Edge! Business Plan Workbook. Chamblee, GA: KidsWay, Inc., 1998.

Drew, Bonnie, Jump Start To Business. (Student's Guide) Chamblee, GA: KidsWay, Inc., 1998.

Ober, Poland, et al. Keyboarding and Document Processing for Windows. New York, NY: Glencoe MacMillan/McGraw-Hill, 1997.

BUSINESS STUDIES

Course Title: BUSINESS ESSENTIALS I	Sequence Reference: BS1061BES-E								
Module Title: Bermuda's Major Industries	Senior School Level <table><tr><td>S1</td><td>S2</td><td>S3</td><td>S4</td></tr><tr><td>☒</td><td>☐</td><td>☐</td><td>☐</td></tr></table>	S1	S2	S3	S4	☒	☐	☐	☐
S1	S2	S3	S4						
☒	☐	☐	☐						
Number of Periods: 8 double periods									
Subgoal Emphasis: 1.1, 1.2, 1.3, 1.4, 1.5 Technical Competence 2.1, 2.4, 2.5 Communication Skills 3.1, 3.3, 3.4, 3.5 Technology 4.4 Thinking Skills 5.1, 5.2, 5.5, 5.6 The World of Work	Content Focus - Business Fundamentals - Business Practices - Bermuda's Business and Industries - Investment and Finance								
Curriculum Objectives: At the end of this module, students will: - demonstrate an understanding of the principles of business in a global economy - develop an understanding of cultural diversity/customs - identify the major industries - recognize the connection between the major industries - identify the characteristics that attract the major industries to Bermuda - analyze career opportunities in Bermuda's major industries - key documents with a speed of 30 wpm with no errors	Content Detail: - reasons why international business is important - job opportunities, standard of living - climate, time zones, distance - social economic and natural resources - international business - tourism - international business career opportunities - visitor industry career opportunities - local businesses involved and supporting international business								
Module Evaluation: Performance Assessments: - create a database for customers and visitors, interviews Product Assessments: - teacher's observations, check list, touch keying Written Assessments: - tests and quizzes									
Prerequisite Skill Areas (if any): N/A	Special Resources (materials, equipment & community involvement): - Bermuda International Business Association/BIBA - Bermuda Hotel Association - Visitor Industry Partnership/VIP - Department of Tourism - Chamber of Commerce - Bermuda Insurance Institute/BII - Institute of Chartered Accountants/ICA								

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Johnson, Jack E. and Stanley, Carole G. Microcomputer Keyboarding and Document Processing. (resource kit) New York, NY: Glencoe MacMillan/McGraw-Hill, 1996.

Meyer, Earl C. Ph.D. and Kathleen R. Allen, Ph.D. Entrepreneurship and Small Business Management. New York, NY: Glencoe/McGraw-Hill, 1994.

Shickler, Scott J. and Burkhart, Patricia, Growing a Business... A Young Entrepreneur's Start Up Guide. Chamblee, GA: KidsWay, Inc., 1998.

Drew, Bonnie, Jump Start To Business. (leader's Guide) Chamblee, GA: KidsWay, Inc., 1998.

National Business Education Association (NBEA) and International Society for Business Education (ISBE), Creative Teaching Ideas for International Business. Reston, VA: NBEA, 1996.

National Business Education Association (NBEA), Entrepreneurship Teaching Strategies. Reston, VA: NBEA, 1998.

Ober, Poland, et al. Keyboarding and Document Processing for Windows. (resource kit) New York, NY: Glencoe MacMillan/McGraw-Hill, 1997.

Robinson, Hoggatt, et al. Century 21 Keyboarding and Information Processing. Cincinnati, Ohio: South-Western Publishing Co., 1997.

REFERENCES - STUDENT:

Johnson, Jack E. and Stanley, Carole G. Microcomputer Keyboarding and Document Processing. New York, NY: Glencoe MacMillan/McGraw-Hill, 1996.

Shickler, Scott J. and Burkhart, Patricia, Get The Edge! Business Plan Workbook. Chamblee, GA: KidsWay, Inc., 1998.

Drew, Bonnie, Jump Start To Business. (Student's Guide) Chamblee, GA: KidsWay, Inc., 1998.

Ober, Poland, et al. Keyboarding and Document Processing for Windows. New York, NY: Glencoe MacMillan/McGraw-Hill, 1997.

BUSINESS STUDIES

Course Title: BUSINESS ESSENTIALS I Module Title: Business Etiquette Number of Periods: Seamlessly Integrated	Sequence Reference: BS1061BES-F Senior School Level <table border="1" style="margin: auto; border-collapse: collapse;"> <tr> <th style="padding: 2px;">S1</th> <th style="padding: 2px;">S2</th> <th style="padding: 2px;">S3</th> <th style="padding: 2px;">S4</th> </tr> <tr> <td style="text-align: center; padding: 2px;">☒</td> <td style="text-align: center; padding: 2px;">☐</td> <td style="text-align: center; padding: 2px;">☐</td> <td style="text-align: center; padding: 2px;">☐</td> </tr> </table>	S1	S2	S3	S4	☒	☐	☐	☐
S1	S2	S3	S4						
☒	☐	☐	☐						
Subgoal Emphasis: 1.2 Technical Competence 2.1, 2.2, 2.4 Communication Skills 5.1, 5.2, 5.3, 5.4, 5.5 The World of Work	Content Focus - Business Fundamentals - Business Practices - Bermuda's Business and Industries								
Curriculum Objectives:	Content Detail:								
At the end of this module, students will: - recognize the importance of proper grooming and appropriate attire for a business office - apply concepts of oral and written communications - develop and apply those traits that promote good interpersonal relations and that increase job performance - demonstrate appropriate work ethics - demonstrate ability to work cooperatively with others - develop and apply leadership skills	- appropriate attire and grooming for a business office - oral and written instructions - visual material to support an oral presentation - appropriate work habits - employment and business forms								
Module Evaluation:									
Performance Assessments: - ongoing observation, continuous reinforcement Product Assessments: Written Assessments:									
Prerequisite Skill Areas (if any):	Special Resources (materials, equipment & community involvement):								
N/A	N/A								

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

N/A

REFERENCES - STUDENT:

N/A

Accounting I

Course Code: BS2071ACC



MINISTRY OF EDUCATION

Bermuda
2000

SENIOR SCHOOL BUSINESS STUDIES

check: S1 ☐ S2 ☒ S3 ☒ S4 ☒

Accounting I

GOALS		SUBGOALS		MODULE & CURRICULUM CORRELATION MATRIX									
1	Technical Competence	1.1	Plan	x	x	x	x	x	x	x	x		
		1.2	Professionalism	x	x	x	x	x	x	x	x	x	
		1.3	Manipulate data	x	x	x	x	x	x	x	x		
		1.4	Concepts	x	x	x	x	x	x	x	x		
		1.5	Services										
2	Communication Skills	2.1	Demonstrate									x	
		2.2	Apply	x	x	x	x	x	x	x	x	x	
		2.3	Listen/respond	x	x	x	x	x	x	x	x		
		2.4	Speak	x	x	x	x	x	x	x	x	x	
		2.5	Write										
		2.6	Diversity	x	x	x	x	x	x	x	x		
3	Technology	3.1	Operate										
		3.2	Present										
		3.3	Categorize										
		3.4	Demonstrate	x	x	x	x	x	x	x	x		
		3.5	Standards										
4	Thinking Skills	4.1	Business problems	x	x	x	x	x	x	x	x		
		4.2	Decision making	x	x	x	x	x	x	x	x		
		4.3	Logic										
		4.4	Analyze	x	x	x	x	x	x	x	x		
5	Work Experience	5.1	Values									x	
		5.2	Work ethics	x	x	x	x	x	x	x	x	x	
		5.3	Entrepreneurial skills	x	x	x	x	x	x	x	x	x	
		5.4	Management style									x	
		5.5	Employment									x	
		5.6	Career planning										
CONTENT STRUCTURE		Business Fundamentals		x	x	x	x	x	x	x	x	x	
		Bermuda’s Business & Industries		x	x	x	x	x	x	x	x	x	
		Business Practices		x	x	x	x	x	x	x	x	x	
		Investment and Finance		x	x	x	x	x	x	x	x		
		MODULE		A	B	C	D	E	F	G	H	I	

MODULE KEY

A - Starting a Service Business
 B - Analyzing Transactions
 C - Cash Controls
 D - Journalizing
 E - Posting

F - Worksheet with Adjustments
 G - Adjusting and Closing Entries
 H - Financial Statements
 I - Business Etiquette

BUSINESS STUDIES

Course Title: ACCOUNTING I

Sequence Reference: BS2071ACC-A

Module Title: Starting a Service Business

Senior School Level

Number of Periods: 3 double periods

S1	S2	S3	S4
☐	☒	☒	☒

Subgoal Emphasis:

- 1.1, 1.2, 1.3, 1.4 Technical Competence
- 2.2, 2.3, 2.4, 2.6 Communication Skills
- 3.4 Technology
- 4.1, 4.2, 4.4 Thinking Skills
- 5.2, 5.3 Work Experience

Content Focus

- Business Fundamentals
- Bermuda's Businesses and Industries
- Business Practices
- Investment and Finance

Curriculum Objectives:

At the end of this module, students will:

- describe accounting terms related to starting a service business organized as a proprietorship
- classify accounts as assets, liabilities, or owner's equity
- define the parts of the accounting equation
- analyze how transactions affect accounts in an accounting equation
- prepare a balance sheet from information in an accounting equation
- define accounting terms association with accounting career
- identify tasks of accounting occupations

Content Detail:

- the accounting equation
- how business activities change the accounting equation
- definitions of service business, proprietorship, asset equities, etc.
- accountant, controller, payroll clerk, bookkeeper, office clerk, inventory clerk
- professional certification: CPA, CA, CGA, CMA

Module Evaluation:

- **Performance Assessments:**
- simulated business transactions, oral presentation, cooperative activities
- **Product Assessments:**
- preparation of a personal balance sheet, bulletin board display
- **Written Assessments:**
- objective tests, quizzes and case studies

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas (if any):

- numeric keyboarding skills
- computer applications

Special Resources

(materials, equipment & community involvement):

- overhead projector
- television and VCR
- computer and LCD
- calculator

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Ross, Hanson, Robert D. Hanson, Century 21 Accounting. 7th ed., Cincinnati, OH: South-Western Publishing Co., 2000.

Gucrier, Haber, Glenco Accounting: Real-World Applications & Connections. 4th ed. Missions Hill, CA: Glenco McGraw-Hill, 2000.

REFERENCES - STUDENT:

Ross, Hanson and Robert D. Hanson, Century 21 Accounting. 7th ed., Cincinnati, OH: South-Western Publishing Co., 2000.

BUSINESS STUDIES

Course Title: ACCOUNTING I

Sequence Reference: BS2071ACC-B

Module Title: Analyzing Transactions for a Service Business

Senior School Level

Number of Periods: 5 double periods

S1	S2	S3	S4
☐	☒	☒	☒

Subgoal Emphasis:

- 1.1 -1.4 Technical Competence
- 2.2, 2.3, 2.4, 2.6 Communication Skills
- 3.4 Technology
- 4.1, 4.2, 4.4 Thinking Skills
- 5.2, 5.3 Work Experience

Content Focus

- Business Fundamentals
- Bermuda's Businesses and Industries
- Business Practices
- Investment and Finance

Curriculum Objectives:

At the end of this module, students will:

- define accounting terms that affect owner's equity
- define accounting terms related to analyzing transactions into debt and credit parts
- identify accounting practices related to analyzing transactions into debit and credit part
- use T-accounts to analyze a business transactions into debit and credit parts
- verify the equality of debits and credits for each transactions
- identify the normal balance of accounts
- calculate account balances after recording transactions

Content Detail:

- revenue, expense, withdrawals, etc.
- business transactions for a service business
- business transactions for a sole proprietorship
- debit, credit
- double-entry accounting
- chart of accounts
- T-accounts

Module Evaluation:

- **Performance Assessments:**
- simulated business transactions, cooperative activities
- **Product Assessments:**
- portfolio: receipts, memos, check stubs, visual tool: accounting cycle, business simulation
- **Written Assessments:**
- objective tests, quizzes, case studies

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas

(if any):

- numeric keyboarding skills
- computer applications

Special Resources

(materials, equipment & community involvement):

- overhead projector
- television and VCR
- computer and LCD
- calculator
- T-account working papers

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Ross, Hanson and Robert D. Hanson, Century 21 Accounting. 7th ed., Cincinnati, OH: South-Western Publishing Co., 2000.

Gucrrier, Haber, Glenco Accounting: Real-World Applications & Connections. 4th ed. Missions Hill, CA: Glenco McGraw-Hill, 2000.

REFERENCES - STUDENT:

Ross, Hanson and Robert D. Hanson, Century 21 Accounting. 7th ed., Cincinnati, OH: South-Western Publishing Co., 2000.

BUSINESS STUDIES

Course Title: ACCOUNTING I

Sequence Reference: BS2071ACC-C

Module Title: Journalizing

Senior School Level

Number of Periods: 7 double periods

S1	S2	S3	S4
☐	☒	☒	☒

Subgoal Emphasis:

- 1.1 - 1.4 Technical Competence
- 2.2, 2.3, 2.4, 2.6 Communication Skills
- 3.4 Technology
- 4.1, 4.2, 4.4 Thinking Skills
- 5.2, 5.3 Work Experience

Content Focus

- Business Fundamentals
- Bermuda's Businesses and Industries
- Business Practices
- Investment and Finance

Curriculum Objectives:

At the end of this module, students will:

- describe accounting terms related to journalizing transactions
- identify accounting concepts and practices related to journalizing transactions
- record transactions in a multi-column journal
- prove the equality of debits and credits in a multi-column journal
- prove cash
- forward totals and rule a 5 column journal
- analyze transactions, source documents
- describe several examples of source documents

Content Detail:

- journal, journalizing, special amount column, general amount, column, entry, etc.
- transactions for a service business
- transactions for a sole proprietorship
- 5-column journal with 3 special amount columns
- invoice, receipts, memorandum, check stubs

Module Evaluation:

- **Performance Assessments:**
- oral presentation, application activities, cooperative activities
- **Product Assessments:**
- portfolio: - multi-column journals, business simulation
- **Written Assessments:**
- objective tests, mini cases

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas

(if any):

- numeric keyboard skills
- computer application skills

Special Resources

(materials, equipment & community involvement):

- overhead projector
- television and VCR
- LCD and computer
- calculator
- 5 column journal paper

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Ross, Hanson and Robert D. Hanson, Century 21 Accounting. 7th ed., Cincinnati, OH: South-Western Publishing Co., 2000.

Guerrier, Haber, Glenco Accounting: Real-World Applications & Connections. 4th ed. Missions Hill, CA: Glenco McGraw-Hill, 2000.

REFERENCES - STUDENT:

Ross, Hanson and Robert D. Hanson, Century 21 Accounting. 7th ed., Cincinnati, OH: South-Western Publishing Co., 2000.

BUSINESS STUDIES

Course Title: ACCOUNTING I		Sequence Reference: BS2071ACC-D			
Module Title: Posting		Senior School Level			
Number of Periods: 5 double periods		S1 ☐	S2 ☒	S3 ☒	S4 ☒
Subgoal Emphasis: 1.1 -1.4 Technical Competence 2.2, 2.3, 2.4, 2.6 Communication Skills 3.4 Technology 4.1, 4.2, 4.4 Thinking Skills 5.2, 5.3 Work Experience		Content Focus - Business Fundamentals - Bermuda's Businesses and Industries - Business Practices - Investment and Finance			
Curriculum Objectives:		Content Detail:			
At the end of this module, students will: - describe accounting terms related to posting from a journal to a general ledger - identify accounting concepts and practices related to posting from a journal to a general ledger - prepare a chart of accounts - post amounts from a journal to a general ledger - prepare a trial balance - locate and correct trial balance errors		- ledger, general ledger, account number, etc. - arranging accounts in a general ledger - numbering general ledger accounts - opening general accounts - posting separate amounts from a journal to a general ledger - posting totals from a journal to a general ledger - transposition errors, slide errors - proving the ledger			
Module Evaluation:					
Performance Assessments: - application activity, cooperative activities Product Assessments: - portfolio: general ledgers, business simulation Written Assessments: - objective tests, quizzes, case studies Note: Assessment of student learning is to be detailed on individual lesson plans.					
Prerequisite Skill Areas (if any):		Special Resources (materials, equipment & community involvement):			
- numeric keyboarding skills - computer applications		- overhead projector - television and VCR - LCD and computer - calculator - ledger paper			

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Ross, Hanson and Robert D. Hanson, Century 21 Accounting. 7th ed., Cincinnati, OH: South-Western Publishing Co., 2000.

Gucrier, Haber, Glenco Accounting: Real-World Applications & Connections. 4th ed. Missions Hill, CA: Glenco McGraw-Hill, 2000.

REFERENCES - STUDENT:

Ross, Hanson and Robert D. Hanson, Century 21 Accounting. 7th ed., Cincinnati, OH: South-Western Publishing Co., 2000.

BUSINESS STUDIES

Course Title: ACCOUNTING I

Sequence Reference: BS2071ACC-E

Module Title: Cash Controls

Senior School Level

Number of Periods: 4 double periods

S1	S2	S3	S4
☐	☒	☒	☒

Subgoal Emphasis:

- 1.1 - 1.4 Technical Competence
- 2.2, 2.3, 2.4, 2.6 Communication Skills
- 3.4 Technology
- 4.1, 4.2, 4.4 Thinking Skills
- 5.2, 5.3 Work Experience

Content Focus

- Business Fundamentals
- Bermuda's Businesses and Industries
- Business Practices
- Investment and Finance

Curriculum Objectives:

At the end of this module, students will:

- define accounting terms related to using a checking account
- identify accounting concepts and practices related to using a checking account
- prepare business papers related to using a checking account
- reconcile a bank statement
- define accounting terms related to using a petty cash fund
- record transactions related to using a checking account
- prepare checks correctly

Content Detail:

- define checking account, endorsement, blank endorsement, electronic funds transfer, etc.
- depositing cash into a checking account
- endorsing checks
- writing checks
- verifying a bank statement
- dishonored checks
- electronic funds transfer
- payee, drawer, drawee
- outstanding checks
- service charges

Module Evaluation:

- **Performance Assessments:**
- application activities, cooperative activities, simulated business transactions
- **Product Assessments:**
- portfolio: banking documents, checks, bank statements, business simulation
- **Written Assessments:**
- objective tests, quizzes, case studies

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas

(if any):

- numeric keyboarding skills
- computer application

Special Resources

(materials, equipment & community involvement):

- overhead projector
- television and VCR
- LCD and computer
- journal paper
- blank checks
- deposit slips
- bank statements
- site visits: banking institutions

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Ross, Hanson and Robert D. Hanson, Century 21 Accounting. 7th ed., Cincinnati, OH: South-Western Publishing Co., 2000.

Gucrrier, Haber, Glenco Accounting: Real-World Applications & Connections. 4th ed. Missions Hill, CA: Glenco McGraw-Hill, 2000.

REFERENCES - STUDENT:

Ross, Hanson and Robert D. Hanson, Century 21 Accounting. 7th ed., Cincinnati, OH: South-Western Publishing Co., 2000.

BUSINESS STUDIES

Course Title: ACCOUNTING I	Sequence Reference: BS2071ACC-F								
Module Title: Worksheet With Adjustments	Senior School Level								
Number of Periods: 6 double periods	<table><tr><td>S1</td><td>S2</td><td>S3</td><td>S4</td></tr><tr><td>☐</td><td>☒</td><td>☒</td><td>☒</td></tr></table>	S1	S2	S3	S4	☐	☒	☒	☒
S1	S2	S3	S4						
☐	☒	☒	☒						
Subgoal Emphasis: 1.1 - 1.4 Technical Competence 2.2, 2.3, 2.4, 2.6 Communication Skills 3.4 Technology 4.1, 4.2, 4.4 Thinking Skills 5.2, 5.3 Work Experience	Content Focus - Business Fundamentals - Bermuda's Businesses and Industries - Business Practices - Investment and Finance								
Curriculum Objectives: At the end of this module, students will: - define accounting terms related to a worksheet - identify accounting concepts and practices related to a worksheet - plan adjustments for supplies and prepared insurance - complete a worksheet with adjustments organized as a proprietorship - calculate net income and net loss	Content Detail: - fiscal period, worksheet, trial balance, income statement, balance sheet 8-column worksheet - finding and correcting accounting errors - preventing accounting errors - net income/loss - adjustments - ruling - matching principle								
Module Evaluation: Performance Assessments: - application activities, cooperative activities Product Assessments: - portfolio: 8- column worksheets, business simulation project Written Assessments: - objective tests, quizzes, case studies Note: Assessment of student learning is to be detailed on individual lesson plans.									
Prerequisite Skill Areas (if any): - numeric keyboarding skills - computer applications	Special Resources (materials, equipment & community involvement): - overhead projector - television and VCR - LCD and computer - calculator 8-column worksheet paper								

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Ross, Hanson and Robert D. Hanson, Century 21 Accounting. 7th ed., Cincinnati, OH: South-Western Publishing Co., 2000.

Guerrier, Haber, Glenco Accounting: Real-World Applications & Connections. 4th ed. Missions Hill, CA: Glenco McGraw-Hill, 2000.

REFERENCES - STUDENT:

Ross, Hanson and Robert D. Hanson, Century 21 Accounting. 7th ed., Cincinnati, OH: South-Western Publishing Co., 2000.

BUSINESS STUDIES

Course Title: ACCOUNTING I

Sequence Reference: BS2071ACC-G

Module Title: Adjusting and Closing Entries

Senior School Level

Number of Periods: 5 double periods

S1	S2	S3	S4
☐	☒	☒	☒

Subgoal Emphasis:

- 1.1 - 1.4 Technical Competence
- 2.2, 2.3, 2.4, 2.6 Communication Skills
- 3.4 Technology
- 4.1, 4.2, 4.4 Thinking Skills
- 5.2, 5.3 Work Experience

Content Focus

- Business Fundamentals
- Bermuda's Businesses and Industries
- Business Practices
- Investment and Finance

Curriculum Objectives:

At the end of this module, students will:

- define accounting terms related to adjusting and closing entries for a service business organized as a proprietorship
- identify accounting concepts and practices related to adjusting and closing entries for a service business organized as a proprietorship
- record and post adjusting entries
- record and post closing entries for a service business organized as a proprietorship
- prepare a post-closing trial balance
- post adjusting and closing entries to the ledger

Content Detail:

- adjusting entry for supplies
- adjusting entry prepaid insurance
- income summary account
- closing revenue accounts
- closing expense accounts
- closing income summary account recording net income or loss in the equity account
- closing drawings account
- review accounting cycle for a service business organized as a proprietorship
- permanent and temporary accounts

Module Evaluation:

- **Performance Assessments:**
- application activities, cooperative activities
- **Product Assessments:**
- portfolio: journals, business simulation
- **Written Assessments:**
- objective tests, quizzes, case studies

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas

(if any):

- numeric keyboarding skills
- computer application

Special Resources

(materials, equipment & community involvement):

- overhead projector
- annual reports from local service businesses
- LCD and computer
- general journal paper

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Ross, Hanson and Robert D. Hanson, Century 21 Accounting. 7th ed., Cincinnati, OH: South-Western Publishing Co., 2000.

Guerrier, Haber, Glenco Accounting: Real-World Applications & Connections. 4th ed. Missions Hill, CA: Glenco McGraw-Hill, 2000.

REFERENCES - STUDENT:

Ross, Hanson and Robert D. Hanson, Century 21 Accounting. 7th ed., Cincinnati, OH: South-Western Publishing Co., 2000.

BUSINESS STUDIES

Course Title: ACCOUNTING I

Sequence Reference: BS2071ACC-H

Module Title: Financial Statements

Senior School Level

Number of Periods: 3 double periods

S1	S2	S3	S4
☐	☒	☒	☒

Subgoal Emphasis:

- 1.1 - 1.4 Technical Competence
- 2.2, 2.3, 2.4, 2.6 Communication Skills
- 3.4 Technology
- 4.1, 4.2, 4.4 Thinking Skills
- 5.2, 5.3 Work Experience

Content Focus

- Business Fundamentals
- Bermuda's Businesses and Industries
- Business Practices
- Investment and Finance

Curriculum Objectives:

At the end of this module, students will:

- identify accounting concepts and practices related to the preparation of a balance sheet for a sole proprietorship
- prepare a balance sheet for a sole proprietorship
- explain the purpose of a balance sheet
- use information disclosed on the worksheet to prepare a income statement for a service business organized as a sole proprietorship
- analyze income statement components using visual tools

Content Detail:

- service business organized as a sole proprietorship
- owner's equity reported in detail on a balance sheet
- 3 parts of a balance sheet
- revenue and expenses
- net income/loss

Module Evaluation:

- **Performance Assessments:**
 - application activities, cooperative activities
- **Product Assessments:**
 - portfolio: balance sheets, business simulation project
- **Written Assessments:**
 - objective tests, quizzes, case studies

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas

(if any):

- numeric keyboarding skills
- computer application

Special Resources

(materials, equipment & community involvement):

- overhead projector
- annual reports from local service businesses
- LCD and computer
- calculator
- accounting paper for financial statements

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Ross, Hanson and Robert D. Hanson, Century 21 Accounting. 7th ed., Cincinnati, OH: South-Western Publishing Co., 2000.

Guerrier, Haber, Glenco Accounting: Real-World Applications & Connections. 4th ed. Missions Hill, CA: Glenco McGraw-Hill, 2000.

REFERENCES - STUDENT:

Ross, Hanson and Robert D. Hanson, Century 21 Accounting. 7th ed., Cincinnati, OH: South-Western Publishing Co., 2000.

BUSINESS STUDIES

Course Title: ACCOUNTING I

Sequence Reference: BS2071ACC-I

Module Title: Business Etiquette

Senior School Level

Number of Periods: Seamlessly Integrated

S1	S2	S3	S4
☐	☒	☒	☒

Subgoal Emphasis:

- 1.2 Technical Competence
- 2.1, 2.2, 2.4 Communication Skills
- 5.1 - 5.5 Work Experience

Content Focus

- Business Fundamentals
- Business Practices
- Bermuda's Business and Industries

Curriculum Objectives:

Content Detail:

At the end of this module, students will:

- recognize the importance of proper grooming and appropriate attire for a business office
- apply concepts of oral and written communications
- develop and apply those traits that promote good interpersonal relations and that increase job performance
- demonstrate appropriate work ethics
- demonstrate ability to work cooperatively with others
- develop and apply leadership skills

- appropriate attire and grooming for a business office
- oral and written instructions
- visual material to support an oral presentation
- appropriate work habits
- employment and business forms

Module Evaluation:

- **Performance Assessments:**
 - ongoing observation, continuous reinforcement and self evaluation
- **Product Assessments:**
- **Written Assessments:**

Prerequisite Skill Areas

(if any):

- N/A

Special Resources

(materials, equipment & community involvement):

- N/A

GLOSSARY:

- N/A

REFERENCES - TEACHER:

N/A

REFERENCES - STUDENT:

N/A

Accounting II

Course Code: BS3212ACC



MINISTRY OF EDUCATION

Bermuda
2000

SENIOR SCHOOL BUSINESS STUDIES

check: S1 ☐ S2 ☐ S3 ☒ S4 ☒

Accounting II

GOALS		SUBGOALS		MODULE & CURRICULUM CORRELATION MATRIX					
1	Technical Competence	1.1	Plan	x	x	x	x	x	
		1.2	Professionalism	x	x	x	x	x	x
		1.3	Manipulate data	x	x	x	x	x	
		1.4	Concepts	x	x	x	x	x	
		1.5	Services		x				
2	Communication Skills	2.1	Demonstrate						x
		2.2	Apply	x	x	x	x	x	x
		2.3	Listen/respond	x	x	x	x	x	
		2.4	Speak	x	x	x	x	x	x
		2.5	Write	x	x	x	x	x	
		2.6	Diversity						
3	Technology	3.1	Operate	x	x	x	x		
		3.2	Present		x				
		3.3	Categorize	x	x	x	x	x	
		3.4	Demonstrate	x	x	x	x	x	
		3.5	Standards	x	x	x	x	x	
4	Thinking Skills	4.1	Business problems	x	x	x	x	x	
		4.2	Decision making	x	x	x	x	x	
		4.3	Logic	x	x	x	x	x	
		4.4	Analyze	x	x	x	x	x	x
5	Work Experience	5.1	Values	x	x	x	x	x	
		5.2	Work ethics	x	x	x	x	x	
		5.3	Entrepreneurial skills	x	x	x	x	x	
		5.4	Management style	x	x	x	x	x	
		5.5	Employment						x
		5.6	Career planning						
CONTENT STRUCTURE		Business Fundamentals		x	x	x	x	x	x
		Bermuda’s Business and Industries		x	x	x	x	x	x
		Business Practices		x	x	x	x	x	x
		Investment and Finance		x	x	x	x	x	
		MODULE		A	B	C	D	E	F

MODULE KEY

A - Purchases and Cash Payment
 B - Sales and Cash Receipts
 C - General and Subsidiary Ledgers

D - Worksheets and Adjustments
 E - Financial Statements
 F - Business Etiquette

SENIOR SCHOOL BUSINESS STUDIES COURSE OVERVIEW

Title: Accounting II

**2 credit (s)
60 hour (s)**

Prerequisite (s): Accounts I

S3 - S4 level (s)

Course Code: BS3212ACC

☐ required or ☒ elective

Course Description

This is a continuation of Accounting I, including the accounting cycle for a partnership and an introduction to automated accounting. A manual and electronic business simulation will be completed.

Course Requirements

The requirements for this course are as follows:

Performance Assessments: Oral Presentations, application activities, simulated business transactions, cooperative activities	20%
Product Assessments: Production work/document portfolio: expanded journals, general ledger, subsidiary ledgers, schedule of accounts payable, schedule of accounts receivable, 10-column worksheets, trial balance, income statements, distribution of net income/loss, owners' equity statement, balance sheets	40%
Written Assessments: Objective tests, quizzes, short answer, fill in the blanks, matching, case studies	10%
Final Assessment: A team of students will illustrate mastery of an accounting cycle through a merchandise business simulation project. Each team of students as partners should: - develop a business partnership and show the progress of the company to the conclusion of the accounting cycle - start an accounting system with an opening balance sheet outlining each partner's financial contribution, recording these entries and posting to the ledger - record daily transactions in a cash journal from source documents - prove the cash and the journal with correct ruling - create subsidiary ledgers for vendors and customers - post to individual accounts and extract a trial balance - complete an 10-column worksheet with supporting adjusting entries - post adjusting and closing entries - prepare four financial statements for the partnership and a post closing trial balance	30%
Total	100%

Course Resource

Allen, Warren A. and Klooster, Dale H. Automated Accounting 7.0. Cincinnati, OH: South-Western Publishing Co., 1999.

Ross, Hanson, Hanson, Robert D. Century 21 Accounting 7th Ed. Cincinnati, OH: South-Western Publishing Co., 2000.

Gucrrier, Haber, Glencoe Accounting: Real-World Applications and Connections, 4th Ed. Mission Hill, CA: Glencoe McGraw-Hill, 2000.

Witmer, Jack, Peachtree Accounting Software and Applications. McGraw-Hill Educational and Professional Publishing Group, 2000.

Glencoe Integrated Accounting Software. Cincinnati, OH: South-Western Publishing Co., 2000.

Glencoe Accounting: Electronic Learning Center. Cincinnati, OH: South-Western Publishing Co., 2000.

Course Outline

Module Title	# Double Periods	Module Title	# Double Periods
A. Purchases and Cash Payment	8	B. Sales and Cash Receipts	8
- partnerships		- service merchandise	
- merchandise business		- cash sales	
- cost of merchandise		- sales on account	
- purchase on account		- source documents	
- terms of sale		- retailer/wholesaler	
- purchase invoice		- expanded journal	
- automated accounting		- automated accounting	
C. General and Subsidiary Ledgers	8	D. Worksheet with Adjustments	8
- accounts payable ledger		- trial balance/adjusted trial balance	
- accounts receivable ledger		- income statement	
- schedule of accounts payable		- balance sheet	
- schedule of accounts receivable		- merchandise inventory	
- vendors/customers		- prepaid insurance	
- automated accounting		- supplies	
		- income summary	
		- automated accounting	
E. Financial Statements	6	F. Business Etiquette	
- income statement		- communication skills	
- distribution of net income/loss		- interpersonal skills	
- owners' equity statement		- positive attitude	
- balance sheet		- grooming attire	
- automated accounting		- work ethic	

NB. This module will be integrated throughout all business courses

Subtotal	38
Optional double periods	7
Total double periods.....	45

BUSINESS STUDIES

Course Title: ACCOUNTING II		Sequence Reference: BS3212ACC-A			
Module Title: Purchases and Cash Payments		Senior School Level			
Number of Periods: 8 double periods		S1	S2	S3	S4
		☐	☐	☒	☒
Subgoal Emphasis:		Content Focus			
1.1, 1.2, 1.3, 1.4 Technical Competence 2.2, 2.3, 2.4, 2.5 Communication Skills 3.1, 3.3, 3.4, 3.5 Technology 4.1, 4.2, 4.3, 4.4 Thinking Skills 5.1, 5.2, 5.3, 5.4 Work Experience		- Business Fundamentals - Bermuda's Businesses and Industries - Business Practices - Investment and Finance			
Curriculum Objectives:		Content Detail:			
At the end of this module, students will:					
- demonstrate accounting procedures used in an accounting system for a merchandising business organized as a partnership - define term associated with purchases and cash payment for a merchandising business - perform accounting procedures related to purchase and cash payments - analyze purchase and cash payment transactions for a merchandising business - differentiate between cash and credit purchases - use calculated merchandise inventory data to prepare a presentation about a new initiative to the partners - use technology to record purchase and cash payment transactions - key information correctly using an accounting software package - print journal reports for a merchandising business		- partnership, partner - merchandising business, merchandise - cost of merchandise - mark up - purchase on account - purchases invoice, invoice - purchase discount, vendor - term of sale - cash withdrawal - merchandise withdrawal - correcting entry - cash payments: on account, an expense, petty cash			
Module Evaluation:					
Performance Assessments: - simulated business transactions, oral presentation, application activities, cooperative activities Product Assessments: - business simulation project, visual tools, illustrations - production work/document portfolio: expanded journals, purchase invoices, requisitions, vendor database, etc. Written Assessments: - objective tests, quizzes, short answers, matching, fill in the blanks, case studies					
Note: Assessment of student learning is to be detailed on individual lesson plans.					
Prerequisite Skill Areas		Special Resources			
(if any):		(materials, equipment & community involvement):			
- numeric keyboarding skills - computer applications: word-processing, databases, spreadsheet - accounting concepts and procedures - automated accounting skills		- overhead projector - television and VCR - computer and LCD - calculator - accounting software			

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Allen, Warren A. and Klooster, Dale H. Automated Accounting 7.0 (TWE). Cincinnati, OH: South-Western Publishing Co., 1999.

Ross, Hanson, Hanson, Robert D. Century 21 Accounting 7th Ed. (TWE). Cincinnati, OH: South-Western Publishing Co., 2000.

Guerrier, Haber, Glencoe Accounting: Real-World Applications and Connections, 4th Ed. (Resource Kit). Mission Hill, CA: Glencoe McGraw-Hill, 2000.

Witmer, Jack, Peachtree Accounting Software and Applications. McGraw-Hill Educational and Professional Publishing Group, 2000.

Glencoe Integrated Accounting Software. Cincinnati, OH: South-Western Publishing Co., 2000.

Glencoe Accounting: Electronic Learning Center. Cincinnati, OH: South-Western Publishing Co., 2000.

REFERENCES - STUDENT:

Ross, Hanson, Hanson, Robert D. Century 21 Accounting 7th Ed. Cincinnati, OH: South-Western Publishing Co., 2000.

Ross, Hanson, Hanson, Robert D. Century 21 Accounting 7th Ed. (Student Workbook). Cincinnati, OH: South-Western Publishing Co., 2000.

Allen, Warren A. and Klooster, Dale H. Automated Accounting 7.0. Cincinnati, OH: South-Western Publishing Co., 1999.

BUSINESS STUDIES

Course Title: ACCOUNTING II
Module Title: Sales and Cash Receipts

Sequence Reference: BS3212ACC-B

Senior School Level

S1	S2	S3	S4
☐	☐	☒	☒

Number of Periods: 8 double periods

Subgoal Emphasis:

- 1.1, 1.2, 1.3, 1.4 Technical Competence
- 2.2, 2.3, 2.4, 2.5 Communication Skills
- 3.1, 3.3, 3.4, 3.5 Technology
- 4.1, 4.2, 4.3, 4.4 Thinking Skills
- 5.1, 5.2, 5.3, 5.4 Work Experience

Content Focus

- Business Fundamentals
- Bermuda's Businesses and Industries
- Business Practices
- Investment and Finance

Curriculum Objectives:

At the end of this module, students will:

- analyze sales data of a merchandise business
- use calculated sales data to prepare a presentation on a new initiative to the partners
- determine the effects of sales on net income/loss
- analyze sales and cash receipts transactions
- differentiate between a service and a merchandising business
- prove and rule journal at the end of the month
- define accounting terms related to sales and cash receipts
- use spreadsheets and accounting software to maintain accounting records of sales and cash receipts for the business partnership
- use technology to create a database of potential customers for a merchandising business

Content Detail:

- cash sale
- credit card sales
- sale on account
- sales invoice
- accounts receivable
- objective evidence
- reconciliation of revenue
- merchandise inventory
- retailer
- wholesaler
- cash receipts
- sales slips

Module Evaluation:

- **Performance Assessments:**
 - simulated business transactions, oral presentation, application activities, cooperative activities
- **Product Assessments:**
 - business simulation project, visual tools, illustrations
 - production work/document portfolio: expanded journals, cash receipts, sales slips, customer database, etc.
- **Written Assessments:**
 - objective tests, quizzes, short answers, matching, fill in the blanks, case studies

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas

(if any):

- numeric keyboarding skills
- computer applications: word-processing, databases, spreadsheet
- accounting concepts and procedures
- automated accounting skills

Special Resources

(materials, equipment & community involvement):

- overhead projector
- television and VCR
- computer and LCD
- calculator
- accounting software

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Allen, Warren A. and Klooster, Dale H. Automated Accounting 7.0 (TWE). Cincinnati, OH: South-Western Publishing Co., 1999.

Ross, Hanson, Hanson, Robert D. Century 21 Accounting 7th Ed. (TWE). Cincinnati, OH: South-Western Publishing Co., 2000.

Gucrrier, Haber, Glencoe Accounting: Real-World Applications and Connections, 4th Ed. (Resource Kit). Mission Hill, CA: Glencoe McGraw-Hill, 2000.

Witmer, Jack, Peachtree Accounting Software and Applications. McGraw-Hill Educational and Professional Publishing Group, 2000.

Glencoe Integrated Accounting Software. Cincinnati, OH: South-Western Publishing Co., 2000.

Glencoe Accounting: Electronic Learning Center. Cincinnati, OH: South-Western Publishing Co., 2000.

REFERENCES - STUDENT:

Ross, Hanson, Hanson, Robert D. Century 21 Accounting 7th Ed. Cincinnati, OH: South-Western Publishing Co., 2000.

Ross, Hanson, Hanson, Robert D. Century 21 Accounting 7th Ed. (Student Workbook). Cincinnati, OH: South-Western Publishing Co., 2000.

Allen, Warren A. and Klooster, Dale H. Automated Accounting 7.0. Cincinnati, OH: South-Western Publishing Co., 1999.

BUSINESS STUDIES

Course Title: ACCOUNTING II

Sequence Reference: BS3212ACC-C

Module Title: General and Subsidiary Ledgers

Senior School Level

Number of Periods: 8 double periods

S1	S2	S3	S4
☐	☐	☒	☒

Subgoal Emphasis:

- 1.1, 1.2, 1.3, 1.4 Technical Competence
- 2.2, 2.3, 2.4, 2.5 Communication Skills
- 3.1, 3.3, 3.4, 3.5 Technology
- 4.1, 4.2, 4.3, 4.4 Thinking Skills
- 5.1, 5.2, 5.3, 5.4 Work Experience

Content Focus

- Business Fundamentals
- Bermuda's Businesses and Industries
- Business Practices
- Investment and Finance

Curriculum Objectives:

At the end of this module, students will:

- understand the need to expand the general ledger
- create and maintain the accounts payable subsidiary ledger for purchases made on account
- create and maintain the accounts receivable subsidiary ledger for credit sale
- perform the tasks associated with a multi-ledger system
- define terms associated with posting to the ledger
- prove cash by preparing schedule of accounts
- compare schedule totals with control account balances
- build a spreadsheet to display a schedule of accounts
- use technology to create a general ledger and subsidiary ledgers for a merchandising business

Content Detail:

- general ledger
- controlling accounts
- subsidiary ledgers
- accounts receivable ledger
- accounts payable ledger
- vendors
- customers
- account number, account titles, date, item post reference, debit, credit, balance.
- posting general and special columns
- schedule of account receivable
- schedule of accounts payable

Module Evaluation:

- **Performance Assessments:**
 - simulated business transactions, oral presentation, application activities, cooperative activities
- **Product Assessments:**
 - business simulation project (merchandise), visual tools, illustrations
 - production work/document portfolio: general ledger, subsidiary ledgers (payable and receivable), schedule of accounts (payable and receivable), customer and vendor database (outstanding balances)
- **Written Assessments:**
 - objective tests, quizzes, short answers, matching, fill in the blanks, case studies

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas

(if any):

- numeric keyboarding skills
- computer applications: spreadsheet
- accounting concepts and procedures
- automated accounting skills

Special Resources

(materials, equipment & community involvement):

- overhead projector
- television and VCR
- computer and LCD
- calculator
- accounting software

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Allen, Warren A. and Klooster, Dale H. Automated Accounting 7.0 (TWE). Cincinnati, OH: South-Western Publishing Co., 1999.

Ross, Hanson, Hanson, Robert D. Century 21 Accounting 7th Ed. (TWE). Cincinnati, OH: South-Western Publishing Co., 2000.

Guerrier, Haber, Glencoe Accounting: Real-World Applications and Connections, 4th Ed. (Resource Kit). Mission Hill, CA: Glencoe McGraw-Hill, 2000.

Witmer, Jack, Peachtree Accounting Software and Applications. McGraw-Hill Educational and Professional Publishing Group, 2000.

Glencoe Integrated Accounting Software. Cincinnati, OH: South-Western Publishing Co., 2000.

Glencoe Accounting: Electronic Learning Center. Cincinnati, OH: South-Western Publishing Co., 2000.

REFERENCES - STUDENT:

Ross, Hanson, Hanson, Robert D. Century 21 Accounting 7th Ed. Cincinnati, OH: South-Western Publishing Co., 2000.

Ross, Hanson, Hanson, Robert D. Century 21 Accounting 7th Ed. (Student Workbook). Cincinnati, OH: South-Western Publishing Co., 2000.

Allen, Warren A. and Klooster, Dale H. Automated Accounting 7.0. Cincinnati, OH: South-Western Publishing Co., 1999.

BUSINESS STUDIES

Course Title:	ACCOUNTING II	Sequence Reference:	BS3212ACC-D			
Module Title:	Worksheet with Adjustments		Senior School Level			
Number of Periods:	8 double periods		S1	S2	S3	S4
			☐	☐	☒	☒

Subgoal Emphasis: 1.1, 1.2, 1.3, 1.4 Technical Competence 2.2, 2.3, 2.4, 2.5 Communication Skills 3.1, 3.3, 3.4, 3.5 Technology 4.1, 4.2, 4.3, 4.4 Thinking Skills 5.1, 5.2, 5.3, 5.4 Work Experience	Content Focus - Business Fundamentals - Bermuda's Businesses and Industries - Business Practices - Investment and Finance
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Curriculum Objectives:	Content Detail:
At the end of this module, students will: - prepare a 10-column worksheet - analyze the trial balance to determine the necessary adjustments to prepare financial statements - explain the purpose of closing procedures, journalizing and post closing entries - update accounts through adjusting and closing entries - prepare a post-closing trail balance - calculate adjustments - journalize adjustments - determine the accounts which need to be adjusted - use spreadsheet or an accounting software package to perform the various accounting tasks identified on a 10-column worksheet - develop a flowchart illustrating the progression from source document to journals to general ledger to financial reports	- trial balance - adjustments - adjusted trial balance - income statements - balance sheet - supplies - prepaid insurance - beginning inventory - ending inventory - inventory - merchandise inventory - income summary

Module Evaluation:

- Performance Assessments:**
 - simulated business transactions, oral presentation, application activities, cooperative activities
- Product Assessments:**
 - business simulation project, visual tools, illustrations
 - production work/document portfolio: 10-column worksheet
- Written Assessments:**
 - objective tests, quizzes, short answers, matching, fill in the blanks, case studies

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas (if any):	Special Resources (materials, equipment & community involvement):
- numeric keyboarding skills - computer applications: word-processing, spreadsheet - accounting concepts and procedures - automated accounting skills	- overhead projector - television and VCR - computer and LCD - calculator - accounting software

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Allen, Warren A. and Klooster, Dale H. Automated Accounting 7.0 (TWE). Cincinnati, OH: South-Western Publishing Co., 1999.

Ross, Hanson, Hanson, Robert D. Century 21 Accounting 7th Ed. (TWE). Cincinnati, OH: South-Western Publishing Co., 2000.

Gucrrier, Haber, Glencoe Accounting: Real-World Applications and Connections, 4th Ed. (Resource Kit). Mission Hill, CA: Glencoe McGraw-Hill, 2000.

Witmer, Jack, Peachtree Accounting Software and Applications. McGraw-Hill Educational and Professional Publishing Group, 2000.

Glencoe Integrated Accounting Software. Cincinnati, OH: South-Western Publishing Co., 2000.

Glencoe Accounting: Electronic Learning Center. Cincinnati, OH: South-Western Publishing Co., 2000.

REFERENCES - STUDENT:

Ross, Hanson, Hanson, Robert D. Century 21 Accounting 7th Ed. Cincinnati, OH: South-Western Publishing Co., 2000.

Ross, Hanson, Hanson, Robert D. Century 21 Accounting 7th Ed. (Student Workbook). Cincinnati, OH: South-Western Publishing Co., 2000.

Allen, Warren A. and Klooster, Dale H. Automated Accounting 7.0. Cincinnati, OH: South-Western Publishing Co., 1999.

BUSINESS STUDIES

Course Title: ACCOUNTING II

Sequence Reference: BS3212ACC-E

Module Title: Financial Statements

Senior School Level

Number of Periods: 6 double periods

S1	S2	S3	S4
☐	☐	☒	☒

Subgoal Emphasis:

- 1.1, 1.2, 1.3, 1.4 Technical Competence
- 2.2, 2.3, 2.4, 2.5 Communication Skills
- 3.1, 3.3, 3.4, 3.5 Technology
- 4.1, 4.2, 4.3, 4.4 Thinking Skills
- 5.1, 5.2, 5.3, 5.4 Work Experience

Content Focus

- Business Fundamentals
- Bermuda's Businesses and Industries
- Business Practices
- Investment and Finance

Curriculum Objectives:

At the end of this module, students will:

- explain what financial statements communicate to readers
- identify the differences in accounting procedures for sole proprietorships and partnerships
- research accounting careers available in Bermuda
- compare/contrast format in financial statement account titles for sole proprietorships and partnerships
- compare and contrast two methods of recording data
- explain the manual and computer operations in a simple accounting system
- prepare a visual tool outlining the accounting cycle
- use spreadsheet software to organize, calculate and complete a four financial statements
- use spreadsheets or accounting software to prepare charts and graphs useful in analyzing the financial conditions of a partnership business

Content Detail:

- income statement
- cost of merchandise sold
- gross profit on sales
- total expense
- net profit/loss
- distribution of net income/loss statement
- description of earnings/loss to be shared
- owners equity statement
- beginning capital
- additional investments
- withdrawals
- net income/loss
- balance sheet
- assets
- liabilities
- owners equity

Module Evaluation:

- **Performance Assessments:**
 - simulated business transactions, oral presentation, application activities, cooperative activities
- **Product Assessments:**
 - business simulation project (partnership), visual tools, illustrations
 - production work/document portfolio: income statement, distribution of net income/loss, owners' equity statement, balance sheet
- **Written Assessments:**
 - objective tests, quizzes, short answers, matching, fill in the blanks, case studies

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas

(if any):

- numeric keyboarding skills
- computer applications: word-processing, database, spreadsheet
- accounting concepts and procedures
- automated accounting skills

Special Resources

(materials, equipment & community involvement):

- overhead projector
- television and VCR
- computer and LCD
- calculator
- accounting software

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Allen, Warren A. and Klooster, Dale H. Automated Accounting 7.0 (TWE). Cincinnati, OH: South-Western Publishing Co., 1999.

Ross, Hanson, Hanson, Robert D. Century 21 Accounting 7th Ed. (TWE). Cincinnati, OH: South-Western Publishing Co., 2000.

Gucrier, Haber, Glencoe Accounting: Real-World Applications and Connections, 4th Ed. (Resource Kit). Mission Hill, CA: Glencoe McGraw-Hill, 2000.

Witmer, Jack, Peachtree Accounting Software and Applications. McGraw-Hill Educational and Professional Publishing Group, 2000.

Glencoe Integrated Accounting Software. Cincinnati, OH: South-Western Publishing Co., 2000.

Glencoe Accounting: Electronic Learning Center. Cincinnati, OH: South-Western Publishing Co., 2000.

REFERENCES - STUDENT:

Ross, Hanson, Hanson, Robert D. Century 21 Accounting 7th Ed. Cincinnati, OH: South-Western Publishing Co., 2000.

Ross, Hanson, Hanson, Robert D. Century 21 Accounting 7th Ed. (Student Workbook). Cincinnati, OH: South-Western Publishing Co., 2000.

Allen, Warren A. and Klooster, Dale H. Automated Accounting 7.0. Cincinnati, OH: South-Western Publishing Co., 1999.

BUSINESS STUDIES

Course Title: ACCOUNTING II

Sequence Reference: BS3212ACC-F

Module Title: Business Etiquette

Senior School Level

Number of Periods: Seamlessly Integrated

S1	S2	S3	S4
☐	☐	☒	☒

Subgoal Emphasis:

- 1.2 Technical Competence
- 2.1, 2.2, 2.4 Communication Skills
- 5.1 - 5.5 Work Experience

Content Focus

- Business Fundamentals
- Business Practices
- Bermuda's Business and Industries

Curriculum Objectives:

Content Detail:

At the end of this module, students will:

- recognize the importance of proper grooming and appropriate attire for a business office
- apply concepts of oral and written communications
- develop and apply those traits that promote good interpersonal relations and that increase job performance
- demonstrate appropriate work ethics
- demonstrate ability to work cooperatively with others
- develop and apply leadership skills

- appropriate attire and grooming for a business office
- oral and written instructions
- visual material to support an oral presentation
- appropriate work habits
- employment and business forms

Module Evaluation:

- **Performance Assessments:**
- ongoing observation, continuous reinforcement and self evaluation
- **Product Assessments:**
- **Written Assessments:**

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas

(if any):

- N/A

Special Resources

(materials, equipment & community involvement):

- N/A

GLOSSARY:

- N/A

REFERENCES - TEACHER:

N/A

REFERENCES - STUDENT:

N/A

Business and Personal Law

Course Code: BS3220LAW



MINISTRY OF EDUCATION

Bermuda

2000

SENIOR SCHOOL BUSINESS STUDIES COURSE OVERVIEW

Title: Business and Personal Law

**2 credit (s)
60 hour (s)**

**Prerequisite (s): Successful completion of two (2)
business courses**

S3 - S4 level (s)

Course Code: BS3220LAW

☐ required or ☒ elective

Course Description

This course is designed to encourage students to be more aware of their responsibilities as good citizens. It looks at crime, torts and the court system. It encourages students to be more aware of consumer issues, as they discuss sample cases. Students will examine how to enter into general and employment contracts, wills and pensions. Students will acquire knowledge about various negotiable instruments and strategies for effectively using their purchasing power. Business law focuses on teaching students how to start a small business, how to apply skills in resolving disputes and work with the law.

Course Requirements

The requirements for this course are as follows:

Performance Assessments: Electronic research skills Library research skills Oral presentations of business contracts, interviews, discussions, debates	20%
Product Assessments: Production work/ portfolio: legal documents, business contract Business contract (partnership/corporation) group assignments Note taking documents Personal law journal	40%
Written Assessments: Written tests and quizzes should include a variety of items: essay, short answer, fill in the blanks, multiple choice, case studies that require problem solving and critical thinking skills	20%
Final Assessment: Construct business contracts and legal documents	20%
Total	100%

Course Resource

Brown, Gordon W. and Sukys, Paul A. Understanding Business and Personal Law, 19th Ed. Mission Hills, CA: Glencoe/McGraw-Hill, 1998.

Course Outline

Module Title	# Double Periods	Module Title	# Double Periods
A. Knowing about the Law	6	B. Entering into Contract	6
- law and ethics		- conception of contracts	
- law and torts		- legality of contracts	
- criminal law		- genuine agreements	
- Bermuda's Legal system		- form of a contract	
- impact of computers		- discharged contracts	
- the court system		- breach of contract	
- trial procedures			
- hierarchy of courts			
C. Starting a Business	6	D. Using Your Purchasing Power	6
- partnership/corporation		- forms of credit	
- business contracts		- transferring negotiable instruments	
- shareholders rights		- types of negotiable instruments	
- partners rights/duties		- collecting negotiable instruments	
E. Employment Contracts	6	F. Marriages and Divorce	4
- Employment Act		- rights and duties	
- Safety at Work Act		- common law marriage	
- Bermuda employment regulations		- ceremonial marriage	
- employing minors		- legal implications	
- international employment		- marriage/divorce overseas	
		- marriage/divorce in Bermuda	
G. Will and Intestacy	4	H. Business Etiquette	
- valid will in Bermuda		- communication skills	
- valid will overseas		- interpersonal skills	
- testamentary		- positive attitude	
- executor, heir		- grooming attire	
- spouses and children rights		- work ethic	

NB. This module will be integrated throughout all business courses

Subtotal	38
Optional double periods	<u>7</u>
Total double periods.....	45

SENIOR SCHOOL BUSINESS STUDIES

check: S1 ☐ S2 ☐ S3 ☒ S4 ☒

Business & Personal Law

GOALS		SUBGOALS		MODULE & CURRICULUM CORRELATION MATRIX							
1	Technical Competence	1.1	Plan	x	x	x	x	x	x	x	x
		1.2	Professionalism	x	x	x	x	x	x	x	x
		1.3	Manipulate data	x	x	x	x	x	x	x	
		1.4	Concepts	x	x	x	x	x	x	x	
		1.5	Services								
2	Communication Skills	2.1	Demonstrate	x	x	x	x	x	x	x	x
		2.2	Apply	x	x	x	x	x	x	x	x
		2.3	Listen/respond	x	x	x	x	x	x	x	
		2.4	Speak	x	x	x	x	x	x	x	x
		2.5	Write	x	x	x	x	x	x	x	
		2.6	Diversity								x
3	Technology	3.1	Operate	x	x	x	x	x	x	x	
		3.2	Present								
		3.3	Categorize	x	x	x	x	x	x	x	
		3.4	Demonstrate	x	x	x	x	x	x	x	
		3.5	Standards	x	x	x	x	x	x	x	
4	Thinking Skills	4.1	Business problems	x	x	x	x	x	x	x	
		4.2	Decision making	x	x	x	x	x	x	x	
		4.3	Logic								
		4.4	Analyze	x	x	x	x	x	x	x	
5	Work Experience	5.1	Values	x	x	x	x	x	x	x	
		5.2	Work ethics	x	x	x	x	x	x	x	
		5.3	Entrepreneurial skills	x	x	x	x	x	x	x	
		5.4	Management style	x	x	x	x	x	x	x	
		5.5	Employment	x	x	x	x	x	x	x	
		5.6	Career planning	x	x	x	x	x	x	x	
CONTENT STRUCTURE		Business Fundamentals		x	x	x	x	x	x	x	x
		Bermuda’s Business and Industries		x	x	x	x	x	x	x	x
		Business Practices		x	x	x	x	x	x	x	x
		Investment and Finance		x	x	x	x	x	x	x	
		MODULE		A	B	C	D	E	F	G	H

MODUEL KEY

A - Knowing about the Law
 B - Entering into Contrast
 C - Starting a Business
 D - Using Your Purchasing Power

E - Employment Contracts
 F - Marriages and Divorce
 G - Will and Intestacy
 H - Business Etiquette

BUSINESS STUDIES

Course Title: BUSINESS AND PERSONAL LAW

Sequence Reference: BS3220LAW-A

Module Title: Knowing About the Law

Senior School Level

Number of Periods: 6 double periods

S1	S2	S3	S4
☐	☐	☒	☒

Subgoal Emphasis:

- 1.1 - 1.4 Technical Competence
- 2.1 - 2.5 Communication Skills
- 3.1, 3.3, 3.4, 3.5 Technology
- 4.1, 4.2, 4.4 Thinking Skills
- 5.1 - 5.4 Work Experience

Content Focus

- Business Fundamentals
- Bermuda's Businesses and Industries
- Business Practices
- Investment and Finance

Curriculum Objectives:

At the end of this module, students will:

- explain the characteristics and examine the foundations of a legal system
- distinguish the different areas of a legal system
- examine and describe the characteristics of the legal system of Bermuda
- examine and describe how legal procedures are conducted in Bermuda
- conduct research to identify and describe the career opportunities in the legal profession, and create a database of the data using suitable technology
- identify the need for legal assistance and create a database of the sources where legal advice can be sought
- determine the impact of the use of computers on the legal system of Bermuda and globally

Content Detail:

- law and ethics - morality, personal responsibility, honesty, integrity, compassion, justice
- laws - constitutional, common, precedent, statute
- criminal law, civil law, torts
- Bermuda constitution, British legal system
- court system, trial procedure
- court hierarchy - magistrate's court, appeal's court
- administrative, judicial, legislative branches
- personnel - judges, magistrates, lawyers, legal secretaries, qualification, personal qualities
- lawyers, advice bureau, etc.
- internet use, preparation of documents - wills, etc.
- buying and selling goods

Module Evaluation:

- **Performance Assessments:**
- oral presentation and discussions, interviews, debates, role playing, research skills, cooperative activities
- **Product Assessments:**
- note taking, group assignments, legal journal, production work/portfolio: legal documents
- **Written Assessments:**
- case studies, essays, objective tests and quizzes

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas

(if any):

- computer applications: word processing, database and presentation tools
- electronic research skills
- interviewing and questioning skills

Special Resources

(materials, equipment & community involvement):

- overhead projector
- television and VCR
- guest speakers: lawyers etc.
- site visits: courts, lawyers, chambers, etc.
- computer, scanner and LCD
- internet access
- Ministry of Labour, Home Affairs and Safety
- Registry General, Registrar of Companies
- the BAT Association

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Brown, Gordon W. and Sukys, Paul A. Understanding Business and Personal Law, 19th Ed. (Resource Kit) Mission Hills, CA: Glencoe/McGraw-Hill, 1998.

REFERENCES - STUDENT:

Brown, Gordon W. and Sukys, Paul A. Understanding Business and Personal Law, 19th Ed. Mission Hills, CA: Glencoe/McGraw-Hill, 1998.

Brown, Gordon W. and Sukys, Paul A. Understanding Business and Personal Law, 19th Ed. (Student Activity Guide) Mission Hills, CA: Glencoe/McGraw-Hill, 1998.

BUSINESS STUDIES

Course Title: BUSINESS AND PERSONAL LAW

Sequence Reference: BS3220LAW-B

Module Title: Entering into Contracts

Senior School Level

Number of Periods: 6 double periods

S1	S2	S3	S4
☐	☐	☒	☒

Subgoal Emphasis:

- 1.1 - 1.4 Technical Competence
- 2.1 - 2.5 Communication Skills
- 3.1, 3.3, 3.4, 3.5 Technology
- 4.1, 4.2, 4.4 Thinking Skills
- 5.1 - 5.4 Work Experience

Content Focus

- Business Fundamentals
- Bermuda's Businesses and Industries
- Business Practices
- Investment and Finance

Curriculum Objectives:

Content Detail:

At the end of this module, students will:

- | | |
|--|--|
| <ul style="list-style-type: none"> • define a contract and list and explain its essential elements • identify and differentiate the different types of contracts • identify how and explain why some people lack contractual capacity • list and explain the ways in which contracts may be discharged • describe breach of contract and the remedies available when a contract is breached • define and distinguish contractual obligations of the parties when renting and purchasing living accommodation • explain the importance of contracts in today's society | <ul style="list-style-type: none"> • legality, agreement, consideration, acceptance, invitation to treat, contractual rights and duties • bilateral, unilateral, expressed, implied oral, written • minority, insanity, drunkenness • performance - complete, substantial • nondisclosure, breach, illegality, misrepresentation, mistake, duress, undue influence, accord and satisfaction, mutual release, statute of limitation, reasonable time • assignment, delegation, anticipatory breach, remedy, damages, specific performance, mitigation of damages, privity of contract, seller, buyer, real property • tenant, landlord, lease/rental agreement, sublease • global trade |
|--|--|

Module Evaluation:

- **Performance Assessments:**
- oral presentation and discussions, interviews, debates, role playing, research skills, cooperative activities
- **Product Assessments:**
- note taking, group assignments, legal journal, production work/portfolio: legal documents
- **Written Assessments:**
- case studies, essays, objective tests and quizzes

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas

(if any):

- computer applications: word processing, database and presentation tools
- electronic research skills
- interviewing and questioning skills

Special Resources

(materials, equipment & community involvement):

- overhead projector
- television and VCR
- guest speakers: lawyers etc.
- site visits: courts, lawyers, chambers, etc.
- computer, scanner and LCD
- internet access
- Ministry of Labour, Home Affairs and Safety
- Registry General, Registrar of Companies

GLOSSARY:

- refer to text

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Brown, Gordon W. and Sukys, Paul A. Understanding Business and Personal Law, 19th Ed. (Resource Kit) Mission Hills, CA: Glencoe/McGraw-Hill, 1998.

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Brown, Gordon W. and Sukys, Paul A. Understanding Business and Personal Law, 19th Ed. Mission Hills, CA: Glencoe/McGraw-Hill, 1998.

Brown, Gordon W. and Sukys, Paul A. Understanding Business and Personal Law, 19th Ed. (Student Activity Guide) Mission Hills, CA: Glencoe/McGraw-Hill, 1998.

BUSINESS STUDIES

Course Title: BUSINESS AND PERSONAL LAW

Sequence Reference: BS3220LAW-C

Module Title: Starting a Business

Senior School Level

S1	S2	S3	S4
☐	☐	☒	☒

Number of Periods: 6 double periods

Subgoal Emphasis:

- 1.1 - 1.4 Technical Competence
- 2.1 - 2.5 Communication Skills
- 3.1, 3.3, 3.4, 3.5 Technology
- 4.1, 4.2, 4.4 Thinking Skills
- 5.1 - 5.4 Work Experience

Content Focus

- Business Fundamentals
- Bermuda's Businesses and Industries
- Business Practices
- Investment and Finance

Curriculum Objectives:

Content Detail:

At the end of this module, students will:

- explain how a partnership may be formed and dissolved
- explain the rights and the duties of partners
- distinguish between a general partner and a limited partner
- analyze the components of a partnership contract
- define corporation and describe the various types
- describe the incorporation process
- outline the duties of the corporate directors and corporate officers
- outline the rights of the shareholders of a corporation
- describe the various voting techniques available to shareholders

- partnership/corporation
- deed of partnership/articles of partnership
- certificate of incorporation, articles of incorporation
- partnership by proof of existence
- partnership by estoppels
- tenancy in partnership
- joint liability
- limited partnership
- shareholders, shareholder's rights
- shares, dividends
- shareholder's proposal
- promote, statutory agent
- director, officer
- proxy, vote trust, pooling agreement

Module Evaluation:

- **Performance Assessments:**
- oral presentation and discussions, interviews, debates, role playing, research skills, cooperative activities
- **Product Assessments:**
- note taking, group assignments, legal journal, production work/portfolio: legal documents
- **Written Assessments:**
- case studies, essays, objective tests and quizzes

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas

(if any):

- computer applications: word processing, database and presentation tools
- electronic research skills
- interviewing and questioning skills

Special Resources

(materials, equipment & community involvement):

- overhead projector
- television and VCR
- guest speakers: lawyers etc.
- site visits: courts, lawyers, chambers, etc.
- computer, scanner and LCD
- internet access
- Ministry of Labour, Home Affairs and Safety
- Registry General, Registrar of Companies

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Brown, Gordon W. and Paul A. Sukys, Understanding Business and Personal Law, 19th Ed., (Resource Kit) Mission Hills, CA: Glencoe/McGraw-Hill, 1998.

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Brown, Gordon W. and Paul A. Sukys, Understanding Business and Personal Law, 19th Ed., Mission Hills, CA: Glencoe/McGraw-Hill, 1998.

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BUSINESS STUDIES

Course Title: BUSINESS AND PERSONAL LAW

Sequence Reference: BS3220LAW-D

Module Title: Using Your Purchasing Power

Senior School Level

Number of Periods: 6 double periods

S1	S2	S3	S4
☐	☐	☒	☒

Subgoal Emphasis:

- 1.1 - 1.4 Technical Competence
- 2.1 - 2.5 Communication Skills
- 3.1, 3.3, 3.4, 3.5 Technology
- 4.1, 4.2, 4.4 Thinking Skills
- 5.1 - 5.4 Work Experience

Content Focus

- Business Fundamentals
- Bermuda's Businesses and Industries
- Business Practices
- Investment and Finance

Curriculum Objectives:

At the end of this module, students will:

- describe the procedure for borrowing money and distinguish the various forms of credit
- explain the characteristics of a negotiable instrument and describe the requirements necessary for an instrument to be negotiable
- explain the relevance of negotiable instruments in today's society
- use research techniques to discover, describe and collect samples of the types of negotiable instruments used in Bermuda
- present research findings using suitable technology
- examine the role and function of debt collectors in Bermuda

Content Detail:

- creditor, debtor, open-end credit, closed-end credit, secured loan, collateral, secured party, repossession, liquidate, order for relief
- draft, cheques, drawer, drawee, payee, certificate of deposit, words of negotiability

Module Evaluation:

- **Performance Assessments:**
- oral presentation and discussions, interviews, debates, role playing, research skills, cooperative activities
- **Product Assessments:**
- note taking, group assignments, legal journal, production work/portfolio: legal documents
- **Written Assessments:**
- case studies, essays, objective tests and quizzes

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas (if any):

- computer applications: word processing, database and presentation tools
- electronic research skills
- interviewing and questioning skills

Special Resources (materials, equipment & community involvement):

- overhead projector
- television and VCR
- guest speakers: lawyers etc.
- site visits: courts, lawyers, chambers, etc.
- computer, scanner and LCD
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- Ministry of Labour, Home Affairs and Safety
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BUSINESS STUDIES

Course Title: BUSINESS AND PERSONAL LAW

Sequence Reference: BS3220LAW-E

Module Title: Employment Contracts

Senior School Level

Number of Periods: 6 double periods

S1	S2	S3	S4
☐	☐	☒	☒

Subgoal Emphasis:

- 1.1 - 1.4 Technical Competence
- 2.1 - 2.5 Communication Skills
- 3.1, 3.3, 3.4, 3.5 Technology
- 4.1, 4.2, 4.4 Thinking Skills
- 5.1 - 5.4 Work Experience

Content Focus

- Business Fundamentals
- Bermuda's Businesses and Industries
- Business Practices
- Investment and Finance

Curriculum Objectives:

Content Detail:

At the end of this module, students will:

- identify and describe the characteristics of the legislation that regulate employer and employees
- conduct research to examine and evaluate the rules that govern employment contracts and regulate the employment of minors in Bermuda
- analyze the impact of international law on employment in Bermuda
- research and document case law to illustrate the rules of valid employment

- Employment Act, Occupational and Safety at Work Act, Health and Safety at Work Act
- collective bargaining agreement, grievance procedure, employment-at-will, unjust dismissal, implied contract, disclaimer, implied covenant, trade secret, right-to-work law, retirement income, pension plans
- child labour law

Module Evaluation:

- **Performance Assessments:**
- oral presentation and discussions, interviews, debates, role playing, research skills, cooperative activities
- **Product Assessments:**
- note taking, group assignments, legal journal, production work/portfolio: legal documents
- **Written Assessments:**
- case studies, essays, objective tests and quizzes

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas

(if any):

- computer applications: word processing, database and presentation tools
- electronic research skills
- interviewing and questioning skills

Special Resources

(materials, equipment & community involvement):

- overhead projector
- television and VCR
- guest speakers: lawyers etc.
- site visits: courts, lawyers, chambers, etc.
- computer, scanner and LCD
- internet access
- Ministry of Labour, Home Affairs and Safety
- Registry General, Registrar of Companies

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Brown, Gordon W. and Sukys, Paul A. Understanding Business and Personal Law, 19th Ed. (Resource Kit) Mission Hills, CA: Glencoe/McGraw-Hill, 1998.

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BUSINESS STUDIES

Course Title: BUSINESS AND PERSONAL LAW

Sequence Reference: BS3220LAW-F

Module Title: Marriage and Divorce

Senior School Level

Number of Periods: 4 double periods

S1	S2	S3	S4
☐	☐	☒	☒

Subgoal Emphasis:

- 1.1 - 1.4 Technical Competence
- 2.1 - 2.5 Communication Skills
- 3.1, 3.3, 3.4, 3.5 Technology
- 4.1, 4.2, 4.4 Thinking Skills
- 5.1 - 5.4 Work Experience

Content Focus

- Business Fundamentals
- Bermuda's Businesses and Industries
- Business Practices
- Investment and Finance

Curriculum Objectives:

At the end of this module, students will:

- define marriage and explain the rights and duties involved in the marriage
- discuss the impact of how laws of different countries impact on a marriage and the rights and obligations involved
- describe and distinguish common law and ceremonial marriages
- define divorce and examine its legal implications
- conduct research to examine and evaluate the impact of the legal consequences of marriage and divorce in Bermuda
- research and document case law to illustrate the rules that constitute a legal marriage and divorce

Content Detail:

- premarital agreement, annulment, common-law marriage, solemnize, marriage licence, proxy marriage, consanguinity, affinity
- age requirement, prohibited marriages, bigamy, prenuptial
- annulment, dissolution, decree nisi, decree absolute, proceedings, distribution of property, child custody, child support, desertion

Module Evaluation:

- **Performance Assessments:**
- oral presentation and discussions, interviews, debates, role playing, research skills, cooperative activities
- **Product Assessments:**
- note taking, group assignments, legal journal, production work/portfolio: legal documents
- **Written Assessments:**
- case studies, essays, objective tests and quizzes

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas

(if any):

- computer applications: word processing, database and presentation tools
- electronic research skills
- interviewing and questioning skills

Special Resources

(materials, equipment & community involvement):

- overhead projector
- television and VCR
- guest speakers: lawyers etc.
- site visits: courts, lawyers, chambers, etc.
- computer, scanner and LCD
- internet access
- Ministry of Labour, Home Affairs and Safety
- Registry General, Registrar of Companies

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Brown, Gordon W. and Sukys, Paul A. Understanding Business and Personal Law, 19th Ed. (Resource Kit) Mission Hills, CA: Glencoe/McGraw-Hill, 1998.

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Brown, Gordon W. and Sukys, Paul A. Understanding Business and Personal Law, 19th Ed. Mission Hills, CA: Glencoe/McGraw-Hill, 1998.

Brown, Gordon W. and Sukys, Paul A. Understanding Business and Personal Law, 19th Ed. (Student Activity Guide) Mission Hills, CA: Glencoe/McGraw-Hill, 1998.

BUSINESS STUDIES

Course Title: BUSINESS AND PERSONAL LAW

Sequence Reference: BS3220LAW-G

Module Title: Wills and Intestacy

Senior School Level

Number of Periods: 4 double periods

S1	S2	S3	S4
☐	☐	☒	☒

Subgoal Emphasis:

- 1.1 - 1.4 Technical Competence
- 2.1 - 2.5 Communication Skills
- 3.1, 3.3, 3.4, 3.5 Technology
- 4.1, 4.2, 4.4 Thinking Skills
- 5.1 - 5.4 Work Experience

Content Focus

- Business Fundamentals
- Bermuda's Businesses and Industries
- Business Practices
- Investment and Finance

Curriculum Objectives:

At the end of this module, students will:

- identify and explain the requirements of a valid will
- define testamentary capacity and intent
- distinguish between the protection given to spouses and to children under the law of wills
- describe the probating and contesting of a will by examining what happens to a decedent's estate when a person dies without making a will
- examine the requirements of a valid will in Bermuda and evaluate the impact of the law of other countries on wills made in Bermuda
- research and document case law to illustrate the rules of a valid will

Content Detail:

- decedent, will codicil executor, heir, testator, holographic will, probate, intestate, administrator
- signing, attesting, publishing
- revocation, omitted children, adopted children, distribution of intestate property, properly signed

Module Evaluation:

- **Performance Assessments:**
- oral presentation and discussions, interviews, debates, role playing, research skills, cooperative activities
- **Product Assessments:**
- note taking, group assignments, legal journal, production work/portfolio: legal documents
- **Written Assessments:**
- case studies, essays, objective tests and quizzes

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas

(if any):

- computer applications: word processing, database and presentation tools
- electronic research skills
- interviewing and questioning skills

Special Resources

(materials, equipment & community involvement):

- overhead projector
- television and VCR
- guest speakers: lawyers etc.
- site visits: courts, lawyers, chambers, etc.
- computer, scanner and LCD
- internet access
- Ministry of Labour, Home Affairs and Safety
- Registry General, Registrar of Companies

GLOSSARY:

- refer to text

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Brown, Gordon W. and Sukys, Paul A. Understanding Business and Personal Law, 19th Ed. (Resource Kit) Mission Hills, CA: Glencoe/McGraw-Hill, 1998.

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BUSINESS STUDIES

Course Title: BUSINESS AND PERSONAL LAW		Sequence Reference: BS3220LAW-H									
Module Title: Business Etiquette		Senior School Level <table border="1" style="margin: auto; border-collapse: collapse;"> <tr> <td style="padding: 2px 5px;">S1</td> <td style="padding: 2px 5px;">S2</td> <td style="padding: 2px 5px;">S3</td> <td style="padding: 2px 5px;">S4</td> </tr> <tr> <td style="text-align: center; padding: 2px 5px;">☐</td> <td style="text-align: center; padding: 2px 5px;">☐</td> <td style="text-align: center; padding: 2px 5px;">☒</td> <td style="text-align: center; padding: 2px 5px;">☒</td> </tr> </table>		S1	S2	S3	S4	☐	☐	☒	☒
S1	S2	S3	S4								
☐	☐	☒	☒								
Number of Periods: Seamlessly Integrated											
Subgoal Emphasis: 1.2 Technical Competence 2.1, 2.2, 2.4, 2.6 Communication Skills 5.1 - 5.5 Work Experience		Content Focus - Business Fundamentals - Business Practices - Bermuda's Business and Industries									
Curriculum Objectives:		Content Detail:									
At the end of this module, students will: - recognize the importance of proper grooming and appropriate attire for a business office - apply concepts of oral and written communications - develop and apply those traits that promote good interpersonal relations and that increase job performance - demonstrate appropriate work ethics - demonstrate ability to work cooperatively with others - develop and apply leadership skills		- appropriate attire and grooming for a business office - oral and written instructions - visual material to support an oral presentation - appropriate work habits - employment and business forms									
Module Evaluation:											
Performance Assessments: - ongoing observation, continuous reinforcement and self evaluation Product Assessments: Written Assessments:											
Note: Assessment of student learning is to be detailed on individual lesson plans.											
Prerequisite Skill Areas		Special Resources									
(if any):		(materials, equipment & community involvement):									
N/A		N/A									

GLOSSARY:

- N/A

REFERENCES - TEACHER:

N/A

REFERENCES - STUDENT:

N/A

Business Essentials II

Course Code: BS2082BES



MINISTRY OF EDUCATION

Bermuda

2000

SENIOR SCHOOL BUSINESS STUDIES COURSE OVERVIEW

Title: Business Essential II

2 credit (s)

60 hour (s)

Prerequisite (s): Business Essentials I

S2-S4 level (s)

Course Code: BS2082BES

☐ required or ☒ elective

Course Description

This course is designed to further enhance the skills and knowledge gained in Business Essentials I. The course is intended to reinforce those lifelong skills necessary for the world of work by providing the students with business fundamentals, business practices, communication, thinking and technological skills. Students will develop career awareness and its related skills: the ability to market their assets; use technology as it relates to personal business decision making, communicate effectively as writers, listeners and speakers in social and business settings.

Course Requirements

The requirements for this course are as follows:

Performance Assessments:		20%
Oral Presentations, debates and interviews	10%	
Simulated activities, computer simulations	10%	
Product Assessments:		40%
Sample Product/Service	20%	
Portfolio and product analysis, work samples	20%	
Written Assessments:		20%
Written tests and quizzes should include a variety of items: essays, restricted response, matching multiple choice, case analysis, problem solving and critical thinking skills exercises		
Final Assessment:		20%
Business Strategy: Identify opportunities to start a business initiative. Consideration should be given to the following: financing, type of business, management structure, type of personnel, promotion, expansion, computerization		
Total		100%

Course Resources

- Brown, Betty J., and Clow, John E. Introduction to Business – Our Business and Economic World. New York, NY: Glencoe/McGraw-Hill, 1997.
- Ristau, Robert A. and Eggland, Steven A. et al. Introduction to Business. Cincinnati, OH: South-Western Educational Publishing, 1997.
- National Business Education Association (NBEA), and International Society for Business Education (ISBE), Creative Teaching Ideas for International Business. NBEA, Reston, VA: 1996.
- National Business Education Association (NBEA), Creative Teaching Ideas. NBEA, Reston, VA: 1993.

Course Outline

Module Title	# Double Periods	Module Title	# Double Periods
A. Characteristics of Business	6	B. Management	8
- business ownership		- management styles	
- business structure		- leadership qualities	
- organizational models		- qualifications, interpersonal skills	
- organizational charts		- solving business problems	
- labour force		- employer/employee	
C. Finance	9	D. Marketing	8
- budgeting		- marketing concepts	
- financial statements		- marketing mix	
- financial planning		- product life cycles	
		- channels of distributions	
E. World of Work	7	F. Business Etiquette	
- personal and professional growth		- communication skills	
- communication skills in the workforce		- interpersonal skills	
- diversity in the work force		- positive attitude	
- job performance assessment		- grooming attire	
		- work ethic	

**NB. This module will be integrated throughout
all business studies courses**

Subtotal	38
Optional double periods	<u>7</u>
Total double periods	45

SENIOR SCHOOL BUSINESS STUDIES

check: S1 ☐ S2 ☒ S3 ☒ S4 ☒

Business Essentials II

GOALS		SUBGOALS		MODULE & CURRICULUM CORRELATION MATRIX					
1	Technical Competence	1.1	Plan	x	x	x	x	x	x
		1.2	Professionalism		x				x
		1.3	Manipulate data						
		1.4	Concepts		x			x	
		1.5	Services	x		x	x		
2	Communication Skills	2.1	Demonstrate		x			x	x
		2.2	Apply		x			x	x
		2.3	Listen/respond					x	
		2.4	Speak	x	x	x	x	x	x
		2.5	Write	x	x	x	x	x	
		2.6	Diversity						x
3	Technology	3.1	Operate	x	x	x	x	x	
		3.2	Present		x			x	
		3.3	Categorize		x			x	
		3.4	Demonstrate	x	x	x	x	x	
		3.5	Standards	x	x	x	x	x	
4	Thinking Skills	4.1	Business problems	x	x	x	x	x	
		4.2	Decision making	x	x	x	x	x	
		4.3	Logic	x	x		x	x	
		4.4	Analyze	x	x		x	x	
5	Work Experience	5.1	Values	x	x	x	x	x	
		5.2	Work ethics	x	x	x	x	x	x
		5.3	Entrepreneurial skills	x	x	x	x	x	x
		5.4	Management style	x	x	x	x	x	x
		5.5	Employment	x		x	x	x	x
		5.6	Career planning					x	
CONTENT STRUCTURE		Business Fundamentals		x	x	x	x	x	x
		Bermuda’s Business & Industries		x	x	x	x	x	x
		Business Practices		x	x	x	x	x	x
		Investment and Finance				x	x		
		MODULE		A	B	C	D	E	F

MODULE KEY

A - Characteristics of Business
B - Management
C - Finance

D - Marketing
E - World of Work
F - Business Etiquette

BUSINESS STUDIES

Course Title: BUSINESS ESSENTIALS II

Sequence Reference: BS2082BES-A

Module Title: Characteristics of Business

Senior School Level

Number of Periods: 8 double periods

S1	S2	S3	S4
☐	☒	☒	☒

Subgoal Emphasis:

- 1.1, 1.5 Technical Competence
- 2.4, 2.5 Communication Skills
- 3.1, 3.4, 3.5 Technology
- 4.1 - 4.4 Thinking Skills
- 5.1 - 5.5 Work Experience

Content Focus

- Business Fundamentals
- Business Practices
- Bermuda's Business and Industries

Curriculum Objectives:

At the end of this module, students will:

- compare and contrast major types of business ownerships
- discuss the interrelationships of a variety of organizational models
- analyze organizational charts
- determine attitudes needed for careers in business
- design an organizational chart
- describe the changing nature of the population, the labour force and the major social issues that impact businesses
- create a database of business ownership in Bermuda

Content Detail:

- sole proprietor, partnerships, and corporations
- deed of partnership, stock, stock/shareholders, board of governors
- limited and unlimited liability
- centralization, decentralization and departmentalization
- vertical organization, horizontal organization, top management, middle management, supervisory-level management
- database
- diverse workforce, workplace trends, flexitime, telecommuting, business ethics, and environmental issues
- motivation, leadership skills, social responsibility

Module Evaluation:

- **Performance Assessments:**
- oral and graphic presentations
- **Product Assessments:**
- writing samples, projects, organizational chart
- **Written Assessments:**
- case studies, tests and quizzes

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas

(if any):

- computer applications: word processing, database and spreadsheets

Special Resources

(materials, equipment & community involvement):

- telephone book
- guest speakers
- computer and LCD
- television and VCR

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Brown, Betty J., and Clow, John E. Introduction to Business – Our Business and Economic World. New York, NY: Glencoe/McGraw-Hill, 1997.

Ristau, Robert A. and Egglund, Steven A. et al. Introduction to Business. Cincinnati, OH: South-Western Educational Publishing, 1997.

National Business Education Association (NBEA), and International Society for Business Education (ISBE), Creative Teaching Ideas for International Business, NBEA, Reston, VA: 1996.

National Business Education Association (NBEA), Creative Teaching Ideas, NBEA, Reston, VA: 1993.

REFERENCES - STUDENT:

Brown, Betty J., and Clow, John E. Introduction to Business – Our Business and Economic World. New York, NY: Glencoe/McGraw-Hill, 1997.

Ristau, Robert A. and Egglund, Steven A. et al. Introduction to Business. Cincinnati, OH: South-Western Educational Publishing, 1997.

BUSINESS STUDIES

Course Title: BUSINESS ESSENTIALS II

Sequence Reference: BS2082BES-B

Module Title: Management

Senior School Level:

Number of Periods: 8 double periods

S1	S2	S3	S4
☐	☒	☒	☒

Subgoal Emphasis:

- 1.1, 1.2, 1.4 Technical Competence
- 2.1, 2.2, 2.4, 2.5 Communication Skills
- 3.1 - 3.5 Technology
- 4.1 - 4.4 Thinking Skills
- 5.3, 5.4, 5.5, 5.6 Work Experience

Content Focus

- Business Fundamentals
- Business Practices
- Bermuda Business and Industries

Curriculum Objectives:

At the end of this module, students will:

- describe the management functions and develop a personal philosophy of management
- identify benefits and limitations of a variety of management styles
- identify the need for leadership and describe leadership qualities
- describe planning tools used by management
- investigate methods of quality control measures
- develop an action plan that states goals, objectives and strategies

Content Detail:

- planning, organizing, leading, and controlling
- theory X, Y, and Z and Maslow Hierarchy
- accountability, personality traits, leadership styles
- total quality management
- sales forecast, financial statements and time management
- short and long term strategic plans

Module Evaluation:

- **Performance Assessments:**
- oral and graphic presentations
- **Product Assessments:**
- writing samples, and projects
- **Written Assessments:**
- case studies, tests and quizzes

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas

(if any):

- computer applications: word processing, database, spreadsheets and presentation tools

Special Resources

(materials, equipment & community involvement):

- computer and LCD

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Brown, Betty J., and Clow, John E. Introduction to Business – Our Business and Economic World. New York, NY: Glencoe/McGraw-Hill, 1997.

Ristau, Robert A. and Eggland, Steven A. et al. Introduction to Business. Cincinnati, OH: South-Western Educational Publishing, 1997.

National Business Education Association (NBEA), and International Society for Business Education (ISBE), Creative Teaching Ideas for International Business, NBEA, Reston, VA: 1996.

National Business Education Association (NBEA), Creative Teaching Ideas, NBEA, Reston, VA: 1993.

REFERENCES - STUDENT:

Brown, Betty J., and Clow, John E. Introduction to Business – Our Business and Economic World. New York, NY: Glencoe/McGraw-Hill, 1997.

Ristau, Robert A. and Eggland, Steven A. et al. Introduction to Business. Cincinnati, OH: South-Western Educational Publishing, 1997.

BUSINESS STUDIES

Course Title: BUSINESS ESSENTIALS II	Sequence Reference: BS2082BES-C								
Module Title: Finance	Senior School Level								
Number of Periods: 7 double periods	<table><tr><td>S1</td><td>S2</td><td>S3</td><td>S4</td></tr><tr><td>☐</td><td>☒</td><td>☒</td><td>☒</td></tr></table>	S1	S2	S3	S4	☐	☒	☒	☒
S1	S2	S3	S4						
☐	☒	☒	☒						
Subgoal Emphasis: 1.1, 1.5 Technical Competence 2.4, 2.5 Communication Skills 3.1, 3.4, 3.5 Technology 4.1, 4.2 Think Skills 5.1 - 5.5 Work Experience	Content Focus - Business Fundamentals - Business Practices - Bermuda's Business and Industries - Investment and Finance								
Curriculum Objectives:	Content Detail:								
At the end of this module, students will: - describe the process involved in planning a budget - describe why financial statements are important - use a spreadsheet to prepare charts and graphs useful in analyzing the financial condition of the business - calculate earnings on an hourly, and piece rate, commission and salary basis - identify common sources of financial information for new and established small businesses	- business budget, financial planning - startup budget - operating budget: cash flow and operating expense - cost of goods sold - time wage, straight salary, piece rate, commission - financial statements, financial records, banks and other lending institutions								
Module Evaluation:									
Performance Assessments: - oral and graphic presentations Product Assessments: - writing samples, and projects Written Assessments: - case studies, tests and quizzes									
Note: Assessment of student learning is to be detailed on individual lesson plans.									
Prerequisite Skill Areas (if any):	Special Resources (materials, equipment & community involvement):								
- computer applications: word processing, database, spreadsheets and presentation tools - numeric keyboard	- Bermuda International Business Association - Small Business Development Corporation - guest speakers - overhead projector - television and VCR - computers and LCD								

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Brown, Betty J., and Clow, John E. Introduction to Business – Our Business and Economic World. New York, NY: Glencoe/McGraw-Hill, 1997.

Ristau, Robert A. and Eggland, Steven A. et al. Introduction to Business. Cincinnati, OH: South-Western Educational Publishing, 1997.

National Business Education Association (NBEA), and International Society for Business Education (ISBE), Creative Teaching Ideas for International Business, NBEA, Reston, VA: 1996.

National Business Education Association (NBEA), Creative Teaching Ideas, NBEA, Reston, VA: 1993.

REFERENCES - STUDENT:

Brown, Betty J., and Clow, John E. Introduction to Business – Our Business and Economic World. New York, NY: Glencoe/McGraw-Hill, 1997.

Ristau, Robert A. and Eggland, Steven A. et al. Introduction to Business. Cincinnati, OH: South-Western Educational Publishing, 1997.

BUSINESS STUDIES

Course Title: BUSINESS ESSENTIALS II

Sequence Reference: BS2082BES-D

Module Title: Marketing

Senior School Level

Number of Periods: 8 double periods

S1	S2	S3	S4
☐	☒	☒	☒

Subgoal Emphasis:

- 1.1, 1.5 Technical Competence
- 2.4, 2.5 Communication Skills
- 3.1, 3.4, 3.5 Technology
- 4.1 - 4.4 Thinking Skills
- 5.1 - 5.5 Work Experience

Content Focus

- Business Fundamentals
- Business Practices
- Bermuda's Business and Industries
- Investment and Finance

Curriculum Objectives:

At the end of this module, students will:

- analyze the importance of marketing and its role in the economy
- analyze marketing concepts and the elements of the marketing mix
- list the steps of the product life cycle and identify which stage a product is located
- differentiate among the various channels of distribution and explain the importance to their marketing process

Content Detail:

- marketing concept, target market, production,
- product, distribution, promotion, pricing
- introduction phase, growth phase, mature phase, decline phase
- direct channel of distribution, indirect channel of distribution, retailer wholesaler

Module Evaluation:

- **Performance Assessments:**
- oral and graphic presentations
- **Product Assessments:**
- writing samples, and projects
- **Written Assessments:**
- case studies, tests and quizzes

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas

(if any):

- computer applications: word processing, database, spreadsheets and presentation tools

Special Resources

(materials, equipment & community involvement):

- Bermuda International Business Association
- Small Business Development Corporation
- guest speakers
- overhead projector
- television and VCR
- computer and LCD

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Brown, Betty J., and Clow, John E. Introduction to Business – Our Business and Economic World. New York, NY: Glencoe/McGraw-Hill, 1997.

Ristau, Robert A. and Eggland, Steven A. et al. Introduction to Business. Cincinnati, OH: South-Western Educational Publishing, 1997.

National Business Education Association (NBEA), and International Society for Business Education (ISBE), Creative Teaching Ideas for International Business, NBEA, Reston, VA: 1996.

National Business Education Association (NBEA), Creative Teaching Ideas, NBEA, Reston, VA: 1993.

REFERENCES - STUDENT:

Brown, Betty J., and Clow, John E. Introduction to Business – Our Business and Economic World. New York, NY: Glencoe/McGraw-Hill, 1997.

Ristau, Robert A. and Eggland, Steven A. et al. Introduction to Business. Cincinnati, OH: South-Western Educational Publishing, 1997.

BUSINESS STUDIES

Course Title: BUSINESS ESSENTIALS II

Sequence Reference: BS2082BES-E

Module Title: World of Work

Senior School Level

S1	S2	S3	S4
☐	☒	☒	☒

Number of Periods: 7 double periods

Subgoal Emphasis:

- 1.1, 1.4 Technical Competence
- 2.1 - 2.5 Communication Skills
- 3.1 - 3.5 Technology
- 4.1 - 4.4 Thinking Skills
- 5.1 - 5.6 Work Experience

Content Focus

- Business Fundamentals
- Business Practices
- Bermuda's Business and Industries

Curriculum Objectives:

At the end of this module, students will:

- identify traits associated with sensitivity to a diverse workforce
- discuss the negative impact of different types of discrimination
- describe the procedures used in the evaluation process and why they are needed
- explain why orientation and ongoing training are needed for successful employee performance
- demonstrate the effective use of various communication methods
- prepare and maintain payroll records

Content Detail:

- social responsibility, code of ethics, safety on the job, employee wellness
- equal employment opportunity, physically challenged, older workforce
- performance appraisals
- full-time and part-time employee, temporary and permanent employee
- professional development, workshops, conferences, professional associations
- formal and informal communication, oral communication, written communication
- electronic communication
- gross earnings, piece rate, salary and wages, time wage, commission, benefits, profit sharing

Module Evaluation:

- **Performance Assessments:**
- oral and graphic presentations
- **Product Assessments:**
- writing samples, and projects
- **Written Assessments:**
- case studies, tests and quizzes

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas

(if any):

- computer applications: word processing, database, spreadsheets and presentation tools

Special Resources

(materials, equipment & community involvement):

- N/A

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Brown, Betty J., and Clow, John E. Introduction to Business – Our Business and Economic World. New York, NY: Glencoe/McGraw-Hill, 1997.

Ristau, Robert A. and Egglund, Steven A. et al. Introduction to Business. Cincinnati, OH: South-Western Educational Publishing, 1997.

National Business Education Association (NBEA), and International Society for Business Education (ISBE), Creative Teaching Ideas for International Business, NBEA, Reston, VA: 1996.

National Business Education Association (NBEA), Creative Teaching Ideas, NBEA, Reston, VA: 1993.

REFERENCES - STUDENT:

Brown, Betty J., and Clow, John E. Introduction to Business – Our Business and Economic World. New York, NY: Glencoe/McGraw-Hill, 1997.

Ristau, Robert A. and Egglund, Steven A. et al. Introduction to Business. Cincinnati, OH: South-Western Educational Publishing, 1997.

BUSINESS STUDIES

Course Title: BUSINESS ESSENTIALS II

Sequence Reference: BS2082BES-F

Module Title: Business Etiquette

Senior School Level

Number of Periods: Seamlessly Integrated

S1	S2	S3	S4
☐	☒	☒	☒

Subgoal Emphasis:

- 1.2 Competence
- 2.1, 2.2, 2.4 Communication Skills
- 5.1 - 5.5 Work Experience

Content Focus

- Business Fundamentals
- Business Practices
- Bermuda's Business and Industries

Curriculum Objectives:

Content Detail:

At the end of this module, students will:

- recognize the importance of proper grooming and appropriate attire for a business office
- apply concepts of oral and written communications
- develop and apply those traits that promote good interpersonal relations and that increase job performance
- demonstrate appropriate work ethics
- demonstrate ability to work cooperatively with others
- develop and apply leadership skills

- appropriate attire and grooming for a business office
- oral and written instructions
- visual material to support an oral presentation
- appropriate work habits
- employment and business forms

Module Evaluation:

- **Performance Assessments:**
- ongoing observation, continuing reinforcement and self evaluation
- **Product Assessments:**
- **Written Assessments:**

Prerequisite Skill Areas

(if any):

- N/A

Special Resources

(materials, equipment & community involvement):

- N/A

GLOSSARY:

- N/A

REFERENCES - TEACHER:

N/A

REFERENCES - STUDENT:

N/A

Computer Keyboarding and Business Applications

Course Code: BS2091KEY



MINISTRY OF EDUCATION

Bermuda

2000

SENIOR SCHOOL BUSINESS STUDIES COURSE OVERVIEW

Title: Computer Keyboarding and
Business Application

2 credit (s)
60 hour (s)

Prerequisite (s): Business Essentials I

S2- S4 level (s)

Course Code: BS2091KEY

☐ required or ☒ elective

Course Description

This is a beginning course in which emphasis is primarily placed on developing expertise in making a wide variety of communication decisions. This course emphasizes the effective operation of computers, touch typing, speed and accuracy in the production of professional and business correspondence. Applications of library information, career planning and communication will also be infused into this course.

Course Requirements

The requirements for this course are as follows:

Performance Assessments:		
Teacher's observation of ergonomics, touch typing and workstation	10%	20%
Timed writings with emphasis on speed and accuracy (40 wpm)	10%	
Product Assessments:		40%
Production work/document portfolio items:		
Outlines		
Enumerations		
Academic Business Report (1½ - 2 pages)		
Proofreaders' Marks		
Business and Personal letters		
Paragraph 1		
Paragraph 2		
Paragraph 3		
Envelope		
Letter size		
Memoranda		
Customized and wizards		
Tabulations		
Ruled and unruled		
Blocked and centred		
Written Assessments:		20%
Written tests and quizzes should include a variety of items: short answer, fill in the blanks, multiple choice, case studies that require problem solving and critical thinking skills		
Final Assessment:		20%
Simulated tasks from all modules		
Total		100%

Course Resources

Johnson, Jack E. and Stanley, Carole G. Microcomputer Keyboarding and Document Processing. (resource kit) New York, NY: Glencoe MacMillan/McGraw-Hill, 1996.

Ober, Poland, et al. Keyboarding and Document Processing for Windows. (resource kit) New York, NY: Glencoe MacMillan/McGraw-Hill, 1997.

Robinson, Hoggatt, et al. Century 21 Keyboarding and Information Processing. Cincinnati, Ohio South-Western Publishing Co., 1997.

Course Outline

Module Title	#Double Periods	Module Title	#Double Periods
A. Enumeration and Outlines 5		B. Academic Reports	
- titles		Proofreaders' Marks 5	
- paragraph style		- basic formatting	
- hanging indent style		- simple/multi-page reports	
- enumerated outlines		- proofreaders' marks	
- paragraph formatting		- bookmarks,	
- bullets and numbering		- quotes, citations, footnotes, endnotes	
- autoformat feature		- headers, footers	
- print enhancement and character formatting			
- automatic outline feature			
C. Personal and Business Letters 10		D. Memoranda 8	
- personal and business letters		- templates/slides	
- blocked and modified blocked styles		- guide words	
- open/mixed punctuation		- enclosure notation, reference initials	
- envelopes			
- attention line, subject line, reference lines			
- enclosure notation, attachments			
- enumeration			
- templates			
- automatic date feature			
- graphics			
E. Tabulation 10		F. Business Etiquette	
- simple unruled tables		- communication skills	
- blocked and centered column headings		- interpersonal skills	
- titles and subtitles		- positive attitude	
- words and figures		- grooming attire	
- two to four columns		- work ethic	
- horizontal ruling			
- automatic table feature			
- table wizard			
		NB. This module will be integrated throughout all business studies courses	

Subtotal	38
Optional periods	7
Total	45

SENIOR SCHOOL BUSINESS STUDIES

check: S1 ☐ S2 ☒ S3 ☒ S4 ☒

Computer Keyboarding & Business Application

GOALS		SUBGOALS		MODULE & CURRICULUM CORRELATION MATRIX					
1	Technical Competence	1.1	Plan						
		1.2	Professionalism	x	x	x	x	x	x
		1.3	Manipulate data	x	x	x	x	x	
		1.4	Concepts	x	x	x	x	x	
		1.5	Services	x					
2	Communication Skills	2.1	Demonstrate	x		x	x	x	x
		2.2	Apply	x	x	x	x	x	x
		2.3	Listen/respond	x	x	x	x	x	
		2.4	Speak	x	x	x	x	x	x
		2.5	Write	x	x	x	x	x	
		2.6	Diversity						
3	Technology	3.1	Operate	x	x	x	x	x	
		3.2	Present	x	x	x	x	x	
		3.3	Categorize	x	x	x	x	x	
		3.4	Demonstrate	x	x	x	x	x	
		3.5	Standards	x	x	x	x	x	
4	Thinking Skills	4.1	Business problems	x	x	x	x	x	
		4.2	Decision making						
		4.3	Logic	x	x	x	x	x	
		4.4	Analyze	x	x	x	x	x	
5	Work Experience	5.1	Values	x	x		x	x	x
		5.2	Work ethics	x	x		x	x	x
		5.3	Entrepreneurial skills						x
		5.4	Management style						x
		5.5	Employment	x	x	x	x	x	x
		5.6	Career planning	x	x	x	x	x	x
CONTENT STRUCTURE		Business Fundamentals		x	x	x	x	x	x
		Bermuda’s Business & Industries		x	x	x	x	x	x
		Business Practices		x	x	x	x	x	x
		Investment and Finance							
		MODULE		A	B	C	D	E	F

MODULE KEY

A - Enumerations
 B - Academic Reports
 C - Personal and Business Letters

D - Memoranda
 E - Tabulation
 F - Business Etiquette

BUSINESS STUDIES

Course Title: COMPUTER KEYBOARDING
AND BUSINESS APPLICATIONS

Sequence Reference: BS2091KEY-A

Module Title: Enumeration & Outlines

Senior School Level

Number of Periods: 5 double periods

S1	S2	S3	S4
☐	☒	☒	☒

Subgoal Emphasis:

- 1.2, 1.3, 1.4 Technical Competence
- 2.2 - 2.5 Communication Skills
- 3.1 - 3.5 Technology
- 4.1, 4.3, 4.4 Thinking Skills
- 5.1, 5.2, 5.5 World of Work

Content Focus

- Business Fundamentals
- Bermuda's Businesses and Industries
- Business Practices

Curriculum Objectives:

At the end of this module, students will:

- format enumerations
- format outlines
- manipulate text electronically using automative features
- outline the procedures necessary to obtain employment
- recognize the need for and prepare an autobiographical sketch of a career path
- key documents at a speed of 35 wpm with no errors

Content Detail:

- paragraph style
- hanging-indent style
- titles
- outlines
- numbered lists
- auto-formatting
- paragraph formatting
- print enhancements and character formatting
- proofreading

Module Evaluation:

- **Performance Assessments:**
- performance observation, time task management skill and accuracy building
- **Product Assessments:**
- portfolio of mailable documents
- **Written Assessments:**
- objective tests, production tests, task simulations

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas

(if any):

- Typing speed of 30 wpm with no errors

Special Resources

(materials, equipment & community involvement):

- overhead projector
- LCD & Computer
- internet access

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Johnson, Jack E. and Stanley, Carole G. Microcomputer Keyboarding and Document Processing. (resource kit) New York, NY: Glencoe MacMillan/McGraw-Hill, 1996.

Ober, Poland, et al. Keyboarding and Document Processing for Windows. (resource kit) New York, NY: Glencoe MacMillan/McGraw-Hill, 1997.

Robinson, Hoggatt et al. Century 21 Keyboarding and Information Processing. Cincinnati, Ohio: South-Western Publishing Co., 1997.

REFERENCES - STUDENT:

Johnson, Jack E. and Stanley, Carole G. Microcomputer Keyboarding and Document Processing. New York, NY: Glencoe MacMillan/McGraw-Hill, 1996.

Ober, Poland, et al. Keyboarding and Document Processing for Windows. New York, NY: Glencoe MacMillan/McGraw-Hill, 1997.

Robinson, Hoggatt, et al. Century 21 Keyboarding and Information Processing. Cincinnati, Ohio: South-Western Publishing Co., 1997.

BUSINESS STUDIES

Course Title: COMPUTER KEYBOARDING
AND BUSINES APPLICATIONS

Sequence Reference: BS2091KEY-B

Module Title: Academic Reports & Proofreaders' Marks

Senior School Level

Number of Periods: 5 double periods

S1	S2	S3	S4
☐	☒	☒	☒

Subgoal Emphasis:

- 1.2, 1.3, 1.4 Technical Competence
- 2.1, 2.2, 2.5 Interpersonal Skills
- 3.1, 3.3, 3.4, 3.5 Technology
- 4.3 Thinking Skills
- 5.1, 5.2, 5.5, 5.6 Work Experience

Content Focus

- Business Fundamentals
- Bermuda's Businesses and Industries
- Business Practices

Curriculum Objectives:

Content Detail:

At the end of this module, students will:

- | | |
|--|--|
| <ul style="list-style-type: none"> • recognize and apply document formatting features • format one-page and multi academic reports • manipulate text electronically using automotive features • recognize the importance of personal and organizational images as reflected in mailable documents • investigate the opportunities for careers related to information processing • demonstrate proofreading skill using proofreading marks from rough copy • refine documents using electronic spell checker, thesaurus and grammar checker • demonstrate appropriate work habits as applied in the classroom and in the office • format a variety of cross-curricular documents | <ul style="list-style-type: none"> • proofreaders' marks • paragraph formatting, indented/block • line spacing, pagination • heading format • titles • bookmarks, revision marks and annotations • proofreading • page numbering • headers and footers • quotes, works cited |
|--|--|

Module Evaluation:

- **Performance Assessments:**
- performance observation, time task management skill and accuracy building
- **Product Assessments:**
- portfolio of mailable documents
- **Written Assessments:**
- objective tests, production tests, task simulations

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas

(if any):

- Typing speed of 30 wpm with no errors

Special Resources

(materials, equipment & community involvement):

- overhead projector
- computer and LCD

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

- Johnson, Jack E. and Stanley, Carole G. Microcomputer Keyboarding and Document Processing. (resource kit) New York, NY: Glencoe MacMillan/McGraw-Hill, 1996.
- Ober, Poland, et al. Keyboarding and Document Processing for Windows. (resource kit) New York, NY: Glencoe MacMillan/McGraw-Hill, 1997.
- Robinson, Hoggatt, et al. Century 21 Keyboarding and Information Processing. Cincinnati, Ohio: South-Western Publishing Co., 1997.

REFERENCES - STUDENT:

- Johnson, Jack E. and Stanley, Carole G. Microcomputer Keyboarding and Document Processing. New York, NY: Glencoe MacMillan/McGraw-Hill, 1996.
- Ober, Poland, et al. Keyboarding and Document Processing for Windows. New York, NY: Glencoe MacMillan/McGraw-Hill, 1997.
- Robinson, Hoggatt, et al. Century 21 Keyboarding and Information Processing. Cincinnati, Ohio: South-Western Publishing Co., 1997.

BUSINESS STUDIES

Course Title: COMPUTER KEYBOARDING
AND BUSINESS APPLICATIONS

Sequence Reference: BS2091KEY-C

Module Title: Personal and Business Letters

Senior School Level

Number of Periods: 10 double periods

S1	S2	S3	S4
☐	☒	☒	☒

Subgoal Emphasis:

- 1.2, 1.3, 1.4 Technical Competence
- 2.1, 2.2, 2.5 Interpersonal Skills
- 3.1, 3.3, 3.4, 3.5 Technology
- 4.3 Thinking Skills
- 5.1, 5.2, 5.5, 5.6 Work Experience

Content Focus

- Business Fundamentals
- Bermuda's Businesses and Industries
- Business Practices

Curriculum Objectives:

Content Detail:

At the end of this module, students will:

- analyze parts of a letter
- distinguish between personal and business letters
- format envelopes
- apply the concepts of open and mixed punctuation
- rearrange the parts of a business letter
- manipulate text electronically using, automotive features
- design letterheads applying graphic features
- design business letterheads applying graphic features which show Bermuda in a global context
- create business letterheads applying graphic features which shows Bermuda in a global context
- utilize mailable standards in document production
- research specialized office careers available in Bermuda

- proofreader's marks
- blocked and modified styles
- open and mixed punctuation
- attention and subject lines
- reference initials
- enclosure and attachment notations
- enumeration
- special instructions
- mailing address
- return address
- paragraph formatting
- automatic date feature
- proofreading
- word art
- clip art
- templates

Module Evaluation:

- **Performance Assessments:**
- performance observation, time task management skill and accuracy building
- **Product Assessments:**
- portfolio of mailable documents
- **Written Assessments:**
- objective tests, production tests, task simulations

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas

(if any):

- Typing speed of 30 wpm with no errors

Special Resources

(materials, equipment & community involvement):

- overhead projector
- computer and LCD
- internet access

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

- Johnson, Jack E. and Stanley, Carole G. Microcomputer Keyboarding and Document Processing. (resource kit) New York, NY: Glencoe MacMillan/McGraw-Hill, 1996.
- Ober, Poland, et al. Keyboarding and Document Processing for Windows. (resource kit) New York, NY: Glencoe MacMillan/McGraw-Hill, 1997.
- Robinson, Hoggatt, et al. Century 21 Keyboarding and Information Processing. Cincinnati, Ohio: South-Western Publishing Co., 1997.

REFERENCES - STUDENT:

- Johnson, Jack E. and Stanley, Carole G. Microcomputer Keyboarding and Document Processing. New York, NY: Glencoe MacMillan/McGraw-Hill, 1996.
- Ober, Poland, et al. Keyboarding and Document Processing for Windows. New York, NY: Glencoe MacMillan/McGraw-Hill, 1997.
- Robinson, Hoggatt, et al. Century 21 Keyboarding and Information Processing. Cincinnati, Ohio: South-Western Publishing Co., 1997.

BUSINESS STUDIES

Course Title: COMPUTER KEYBOARDING
AND BUSINESS APPLICATIONS

Sequence Reference: BS2091KEY-D

Module Title: Memoranda

Senior School Level

Number of Periods: 8 double periods

S1	S2	S3	S4
☐	☒	☒	☒

Subgoal Emphasis:

- 1.2, 1.3, 1.4 Technical Competence
- 2.1, 2.2, 2.5 Interpersonal Skills
- 3.1, 3.3, 3.4, 3.5 Technology
- 4.3 Thinking Skills
- 5.1, 5.2, 5.5, 5.6 Work Experience

Content Focus

- Business Fundamentals
- Bermuda's Businesses and Industries
- Business Practices

Curriculum Objectives:

At the end of this module, students will:

- recognize the importance of guide words, boilerplates and templates
- distinguish between parts of a business letter and parts of a memorandum
- demonstrate correct formatting of one-and two-page memoranda to multiple recipients using multiple addresses, distribution lists and routing slips, enumeration, display and tables
- refine documents using electronic spell checker, thesaurus and grammar checker
- manipulate text electronically using automotive features
- format a variety of cross-curricular documents

Content Detail:

- templates
- two-page memos, pagination
- multiple addresses
- distribution lists
- routing lists
- display and tables
- enumeration
- headers
- ClipArt
- WordArt
- proofreaders' marks
- formatting

Module Evaluation:

- **Performance Assessments:**
- performance observation, time task management skill and accuracy building
- **Product Assessments:**
- portfolio of mailable documents
- **Written Assessments:**
- objective tests, production tests, task simulations

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas

(if any):

- Typing speed of 30 wpm with no errors

Special Resources

(materials, equipment & community involvement):

- overhead projector
- computer and LCD

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Johnson, Jack E. and Stanley, Carole G. Microcomputer Keyboarding and Document Processing. (resource kit) New York, NY: Glencoe MacMillan/McGraw-Hill, 1996.

Ober, Poland, et al. Keyboarding and Document Processing for Windows. (resource kit) New York, NY: Glencoe MacMillan/McGraw-Hill, 1997.

Robinson, Hoggatt, et al. Century 21 Keyboarding and Information Processing. Cincinnati, Ohio: South-Western Publishing Co., 1997.

REFERENCES - STUDENT:

Johnson, Jack E. and Stanley, Carole G. Microcomputer Keyboarding and Document Processing. New York, NY: Glencoe MacMillan/McGraw-Hill, 1996.

Ober, Poland, et al. Keyboarding and Document Processing for Windows. New York, NY: Glencoe MacMillan/McGraw-Hill, 1997.

Robinson, Hoggatt, et al. Century 21 Keyboarding and Information Processing. Cincinnati, Ohio: South-Western Publishing Co., 1997.

BUSINESS STUDIES

Course Title: COMPUTER KEYBOARDING
AND BUSINESS APPLICATION

Sequence Reference: BS2091KEY-E

Module Title: Tabulation

Senior School Level

Number of Periods: 10 double periods

S1	S2	S3	S4
☐	☒	☒	☒

Subgoal Emphasis:

- 1.2, 1.3, 1.4 Technical Competence
- 2.1, 2.2, 2.5 Interpersonal Skills
- 3.1, 3.3, 3.4, 3.5 Technology
- 4.3 Thinking Skills
- 5.1, 5.2, 5.5, 5.6 Work Experience

Content Focus

- Business Fundamentals
- Bermuda's Businesses and Industries
- Business Practices
- Investment and Finance

Curriculum Objectives:

At the end of this module, students will:

- distinguish between blocked and centered style tables
- apply the concept of typing figures and words and columns
- apply the concept of typing titles and subtitles
- apply the concept of typing horizontal ruling
- demonstrate correct formatting of 2-4 column tabulations
- manipulate text electronically using automative features
- research career opportunities related to information processing

Content Detail:

- 2-4 columns
- titles and subtitles
- table feature, calculations
- words and figures
- horizontal ruling
- table wizard
- editing text
- editing table structures
- formatting tables and cell contents
- proofreading
- shading, borders
- automatic table feature

Module Evaluation:

- **Performance Assessments:**
- performance observation, time management skill and accuracy building
- **Product Assessments:**
- portfolio of mailable documents
- **Written Assessments:**
- objective tests, production tests, task simulations

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas

(if any):

- Typing speed of 30 wpm with no errors

Special Resources

(materials, equipment & community involvement):

- overhead projector
- computer and LCD
- internet access

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Johnson, Jack E. and Stanley, Carole G. Microcomputer Keyboarding and Document Processing. (resource kit) New York, NY: Glencoe MacMillan/McGraw-Hill, 1996.

Ober, Poland, et al. Keyboarding and Document Processing for Windows. (resource kit) New York, NY: Glencoe MacMillan/McGraw-Hill, 1997.

Robinson, Hoggatt, et al. Century 21 Keyboarding and Information Processing. Cincinnati, Ohio: South-Western Publishing Co., 1997.

REFERENCES - STUDENT:

Johnson, Jack E. and Stanley, Carole G. Microcomputer Keyboarding and Document Processing. New York, NY: Glencoe MacMillan/McGraw-Hill, 1996.

Ober, Poland, et al. Keyboarding and Document Processing for Windows. New York, NY: Glencoe MacMillan/McGraw-Hill, 1997.

Robinson, Hoggatt, et al. Century 21 Keyboarding and Information Processing. Cincinnati, Ohio: South-Western Publishing Co., 1997.

BUSINESS STUDIES

Course Title: COMPUTER KEYBOARDING
AND BUSINESS APPLICATIONS

Sequence Reference: BS2091KEY-F

Module Title: Business Etiquette

Senior School Level

Number of Periods: Seamlessly Integrated

S1	S2	S3	S4
☐	☒	☒	☒

Subgoal Emphasis:

- 1.2 Technical Competence
- 2.1, 2.2, 2.4 Communication Skills
- 5.1 - 5.5 Work Experience

Content Focus

- Business Fundamentals
- Business Practices
- Bermuda's Business and Industries

Curriculum Objectives:

Content Detail:

At the end of this module, students will:

- recognize the importance of proper grooming and appropriate attire for a business office
- apply concepts of oral and written communications
- develop and apply those traits that promote good interpersonal relations and that increase job performance
- demonstrate appropriate work ethics
- demonstrate ability to work cooperatively with others
- develop and apply leadership skills

- appropriate attire and grooming for a business office
- oral and written instructions
- visual material to support an oral presentation
- appropriate work habits
- employment and business forms

Module Evaluation:

- **Performance Assessments:**
- ongoing observation, continuous reinforcement and self evaluation
- **Product Assessments:**
- **Written Assessments:**

Prerequisite Skill Areas

(if any):

- N/A

Special Resources

(materials, equipment & community involvement):

- N/A

GLOSSARY:

- N/A

REFERENCES - TEACHER:

N/A

REFERENCES - STUDENT:

N/A

Economics

Course Code: BS3520ECO



MINISTRY OF EDUCATION

Bermuda
2000

SENIOR SCHOOL BUSINESS STUDIES COURSE OVERVIEW

Title: Economics

**2 credit (s)
60 hour (s)**

Prerequisite (s): Business Essentials II

S2-S4 level (s)

Course Code: BS3520ECO

☐ required or ☒ elective

Course Description

This is a foundation course that introduces students to basic economic concepts. The course emphasizes the importance of being a conscientious consumer and the need to use resources wisely. Topics include: scarcity and choice, supply and demand, money and banking, factors of production, types of production and the Bermudian economy. Special care will be taken to relate economic theory to everyday life, especially within the Bermudian context. Applications of library information, technology information, career planning and communication will also be infused into this course.

Course Requirements

The requirements for this course are as follows:

Performance Assessments: Debating competition, oral presentation, role playing/skits, bulletin boards and self-evaluations	20%
Product Assessments: Production work/document portfolio items: (Graphical displays and research reports) Note taking charts and graphs	40%
Written Assessments: Written tests and quizzes should include a variety of items: short answer, fill in the blanks, multiple choice, case studies that require problem solving and critical thinking skills	20%
Final Assessment: To be determined in consultation with both senior schools	20%
Total	100%

Course Resource

Miller Robert L. Economics Today and Tomorrow. (Resource Kit). Westerville, Ohio. Glencoe/McGraw-Hill, 1999.

Clayton Gary E. Economics Principles and Practices. Westerville, Ohio. Glencoe/McGraw-Hill, 1997.

Course Outline

Module Title	# Double Periods	Module Title	# Double Periods
A. The Economic Problem	12	B. Business Organizations	6
- scarcity and choice		- starting a business	
- wants versus needs		- types of business organization	
- types of goods		- business growth	
- opportunity cost		- business in Bermuda	
- economic system			
- individual as rational consumers			
- resource allocation			
- Bermuda's economy			
C. Supply and Demand	11	D. Money and Banking	9
- demand curves and schedules		- characteristic and functions	
- supply curves and schedules		- development of money	
- determinants of demand		- modern money	
- determinants of supply		- saving and investment	
- interaction of supply and demand		- money institutions in Bermuda	
- prices in Bermuda			
E. Business Etiquette			
- communication skills			
- interpersonal skills			
- positive attitude			
- grooming attire			
- work ethic			

**NB. This module will be integrated
throughout all business studies courses**

Subtotal	38
Optional double periods	<u>7</u>
Total double periods	45

SENIOR SCHOOL BUSINESS STUDIES

check: S1 ☐ S2 ☒ S3 ☒ S4 ☒

Economics

GOALS		SUBGOALS		MODULE & CURRICULUM CORRELATION MATRIX				
1	Technical Competence	1.1	Plan	x				x
		1.2	Professionalism	x				x
		1.3	Manipulate data					
		1.4	Concepts	x	x	x	x	
		1.5	Services	x			x	
2	Communication Skills	2.1	Demonstrate		x			x
		2.2	Apply	x	x	x	x	x
		2.3	Listen/respond	x	x	x		
		2.4	Speak	x		x	x	x
		2.5	Write		x	x	x	
		2.6	Diversity	x	x			x
3	Technology	3.1	Operate		x	x	x	
		3.2	Present		x	x		
		3.3	Categorize		x	x		
		3.4	Demonstrate				x	
		3.5	Standards					
4	Thinking Skills	4.1	Business problems	x				
		4.2	Decision making	x	x	x		
		4.3	Logic					
		4.4	Analyze	x	x	x		
5	Work Experience	5.1	Values		x		x	x
		5.2	Work ethics					x
		5.3	Entrepreneurial skills	x	x	x	x	x
		5.4	Management style		x			x
		5.5	Employment					x
		5.6	Career planning					x
CONTENT STRUCTURE		Business Fundamentals		x	x	x	x	x
		Bermuda’s Business & Industries		x	x	x	x	x
		Business Practices		x	x	x	x	x
		Investment and Finance		x	x	x	x	
		MODULE		A	B	C	D	E

MODULE KEY

A - Economic Problem
B - Business Organizations
C - Supply and Demand

D - Money and Banking
E - Business Etiquette

BUSINESS STUDIES

Course Title: ECONOMICS		Sequence Reference: BS3520ECO-A	
Module Title: The Economic Problem		Senior School Level	
Number of Periods: 12 double periods		S1 ☐	S2 ☒
Subgoal Emphasis:		S3 ☒	S4 ☒
• 1.1, 1.2, 1.4, 1.5 Technical Competence • 2.2, 2.3, 2.4, 2.6 Communication Skills • 4.1, 4.2, 4.4 Thinking Skills • 5.3 Work Experience		Content Focus • Investment and Finance • Business Fundamentals • Bermuda's Businesses and Industries • Business Practices	
Curriculum Objectives:		Content Detail:	
At the end of this module, students will: • explain what is meant by economics • differentiate between goods and services • explain the relationship between scarcity and production possibility curve • create a database on allocation of resources in economic systems • research career opportunities with strong economics requirement • appreciate the decision making methods in different economic systems • appraise the individuals as a rational consumer • perform comparison shopping tasks		• definitions of economic scarcity and choice, factors of production, wants versus needs, free goods, economic goods, consumer goods, capital goods • trade-offs, opportunity costs, production possibility curve • traditional, command, market, mixed economics • what economists do, economic models, economics and careers • gross income, disposable income, individual decision-making, choice and maximized utility, social choice, private sector decision-making, public sector decision-making • buying principles and comparison shopping	
Module Evaluation:			
• Performance Assessments: - role play, debating competition, self evaluation, oral presentation, time management • Product Assessments: - research report, graphical presentations, note taking • Written Assessments: - objective tests, case studies and quizzes			
Note: Assessment of student learning is to be detailed on individual lesson plans.			
Prerequisite Skill Areas (if any):		Special Resources (materials, equipment & community involvement):	
• N/A		• overhead projector • television and VCR • computer & LCD	

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Miller, Robert L. Economics Today and Tomorrow. (Resource Kit). Westerville, Ohio: Glencoe/McGraw-Hill, 1997.

Clayton, Gary E. Economics Principles and Practices. Westerville, Ohio: Glencoe/McGraw-Hill, 1997.

REFERENCES - STUDENT:

Miller, Robert L. Economics Today and Tomorrow. Westerville, Ohio. Glencoe/McGraw-Hill, 1997.

BUSINESS STUDIES

Course Title: ECONOMICS

Sequence Reference: BS3520ECO-B

Module Title: Business Organizations

Senior School Level

Number of Periods: 6 double periods

S1	S2	S3	S4
☐	☒	☒	☒

Subgoal Emphasis:

- 1.4 Technical Competence
- 2.2, 2.3, 2.5, 2.6 Communication Skills
- 3.1, 3.2, 3.3 Technology
- 4.2, 4.4 Thinking Skills
- 5.1, 5.3, 5.4 Work Experience

Content Focus

- Business Fundamentals
- Business Practices
- Bermuda's Businesses and Industries
- Investment and Finance

Curriculum Objectives:

At the end of this module, students will:

- explain the main steps in starting a business
- appraise advantages and disadvantages of the different types of business organizations
- write an autobiography of a small business entrepreneur in Bermuda
- describe the different ways in which businesses grow
- compare advantages and disadvantages of business expansion
- appreciate the role of business in Bermudian economy
- evaluate the role of the government in the economy

Content Detail:

- feasibility study, location, legal documents, annual and business plans and elements of business operation
- sole proprietor, partnership, joint-stock company, exempt companies, corporations and franchises
- expanding markets and new products
- economics of scale - internal and external, small firms (benefits)
- employment, employment structure, revenue and technology
- providing economic activity promoting economic stability

Module Evaluation:

- **Performance Assessments:**
- role play/skits, oral presentation
- **Product Assessments:**
- research report, graphical presentations, note taking
- **Written Assessments:**
- objective tests, case studies and quizzes

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas

(if any):

- N/A

Special Resources

(materials, equipment & community involvement):

- overhead projector
- television and VCR
- site visits
- guest speakers
- computer & LCD

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Miller, Robert L. Economics Today and Tomorrow. (Resource Kit). Westerville, Ohio: Glencoe/McGraw-Hill, 1999.

Clayton, Gary E. Economics Principles and Practices. Westerville, Ohio: Glencoe/McGraw-Hill, 1997.

REFERENCES - STUDENT:

Miller, Robert L. Economics Today and Tomorrow. Westerville, Ohio: Glencoe/McGraw-Hill, 1999.

BUSINESS STUDIES

Course Title: ECONOMICS

Sequence Reference: BS3520ECO-C

Module Title: Supply and Demand

Senior School Level

Number of Periods: 11 double periods

S1	S2	S3	S4
☐	☒	☒	☒

Subgoal Emphasis:

- 1.4 Technical Competence
- 2.2 - 2.5 Communication Skills
- 3.1, 3.2, 3.3 Technology
- 4.2, 4.4 Thinking Skills
- 5.3 Work Experience

Content Focus

- Business Fundamentals
- Business Practices
- Bermuda's Businesses and Industries
- Investment and Finance

Curriculum Objectives:

At the end of this module, students will:

- explain the concept of demand
- construct pictographs to show the factors influencing demand
- construct graphs to show effect of price and non-price factor on demand curve
- differentiate between elastic and inelastic goods
- create pictographs to illustrate law of supply
- design pictographs to show how equilibrium price is determined
- research factors influencing prices of goods in Bermuda

Content Detail:

- demand versus desire, voluntary exchange demand schedule, law of demand, demand schedule and demand curve
- diminishing marginal utility, real income effect
- substitution effect, complementary goods
- price elasticity, elastic goods, inelastic goods
- supply schedule and supply curve
- determinants of supply
- equilibrium price effect of shortages and surpluses on equilibrium, shifts in equilibrium price

Module Evaluation:

- **Performance Assessments:**
- bulletin board displays, oral presentation, time-management tests
- **Product Assessments:**
- research report, graphical presentations, note taking
- **Written Assessments:**
- objective tests, case studies and quizzes

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas

(if any):

- N/A

Special Resources

(materials, equipment & community involvement):

- overhead projector
- television and VCR
- site visits
- video tape: market prices - supply and demand
- video tape: supply (from the people on market street series)
- computer & LCD

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Miller, Robert L. Economics Today and Tomorrow. (Resource Kit). Westerville, Ohio: Glencoe/McGraw-Hill, 1999.

Clayton, Gary E. Economics Principles and Practices. Westerville, Ohio: Glencoe/McGraw-Hill, 1997.

REFERENCES - STUDENT:

Miller, Robert L. Economics Today and Tomorrow. Westerville, Ohio: Glencoe/McGraw-Hill, 1999.

BUSINESS STUDIES

Course Title: ECONOMICS

Sequence Reference: BS3520ECO-D

Module Title: Money and Banking

Senior School Level

Number of Periods: 9 double periods

S1	S2	S3	S4
☐	☒	☒	☒

Subgoal Emphasis:

- 1.4, 1.5 Technical Competence
- 2.2, 2.4, 2.5 Communication Skills
- 3.1, 3.4 Technology
- 5.1 – 5.6 Work Experience

Content Focus

- Business Fundamentals
- Business Practices
- Bermuda's Businesses and Industries
- Investment and Finance

Curriculum Objectives:

At the end of this module, students will:

- distinguish between functions and characteristics of money
- categorize forms of money used in early societies
- describe problems associated with bartering
- subdivide development of money in Bermuda into 3 stages
- state different types of money in the Bermudian economy
- create diagrams of various elements in money supply
- design pictographs showing services provided by financial institutions in Bermuda
- create a plan for short and long savings
- devise a variety of investment plans

Content Detail:

- means of exchange, measure of value, store value
- scarce, acceptable, portable, durable etc.
- bartering
- double coincidence of wants, rate of exchange
- stages of bartering, British currency, Bermudian currency
- currency, checks, credit and debit cards
- M1 and M2 as money supply
- types of accounts, types of loans, electronic banking, other services
- savings accounts, savings institutions, investment institutions in Bermuda
- stocks, bonds
- stock and bond markets
- retirement investment

Module Evaluation:

- **Performance Assessments:**
- self-assessment, oral presentation, time management tests
- **Product Assessments:**
- graphical presentations, note taking
- **Written Assessments:**
- objective tests, case studies and quizzes

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas

(if any):

- N/A

Special Resources

(materials, equipment & community involvement):

- overhead projector
- television and VCR
- site visits
- film - The Curious History of Money
- film - Making and banking
- computer & LCD

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Miller, Robert L. Economics Today and Tomorrow. (Resource Kit). Westerville, Ohio: Glencoe/McGraw-Hill, 1999.

Clayton, Gary E. Economics Principles and Practices. Westerville, Ohio: Glencoe/McGraw-Hill, 1997.

REFERENCES - STUDENT:

Miller, Robert L., Economics Today and Tomorrow. Westerville, Ohio. Glencoe/McGraw-Hill, 1999.

BUSINESS STUDIES

Course Title: ECONOMICS		Sequence Reference: BS3520ECO-E	
Module Title: Business Etiquette		Senior School Level	
Number of Periods: Seamlessly Integrated		S1 ☐	S2 ☒
Subgoal Emphasis:		Content Focus	
• 1.2 Technical Competence • 2.1, 2.2, 2.4 Communication Skills • 5.1 - 5.5 Work Experience		• Business Fundamentals • Business Practices • Bermuda's Business and Industries	
Curriculum Objectives:		Content Detail:	
At the end of this module, students will: • recognize the importance of proper grooming and appropriate attire for a business office • apply concepts of oral and written communications • develop and apply those traits that promote good interpersonal relations and that increase job performance • demonstrate appropriate work ethics • demonstrate ability to work cooperatively with others • develop and apply leadership skills		• appropriate attire and grooming for a business office • oral and written instructions • visual material to support an oral presentation • appropriate work habits • employment and business forms	
Module Evaluation:			
• Performance Assessments: - ongoing observation, continuous reinforcement and self evaluation • Product Assessments: • Written Assessments:			
Prerequisite Skill Areas (if any):		Special Resources (materials, equipment & community involvement):	
• N/A		• N/A	

GLOSSARY:

- N/A

REFERENCES - TEACHER:

- N/A

REFERENCES - STUDENT:

- N/A

Insurance

Course Code: BS4160INS



MINISTRY OF EDUCATION

Bermuda

2000

SENIOR SCHOOL BUSINESS STUDIES COURSE OVERVIEW

Title: Insurance

2 credit (s)
60 hour (s)

Prerequisite (s): Successful completion of three (3)
business courses

S4 level (s)

Course Code: BS4160INS

☐ required or ☒ elective

Course Description

This course is designed to give students a good understanding of what is involved in insurance and the insurance industry in Bermuda. They will appreciate the impact that insurance has on society. It is intended that this course will provide students with a foundation in insurance. Through investigative work, students will develop the appreciation, knowledge and basic skills necessary to use insurance in everyday life.

Course Requirements

The requirements for this course are as follows:

Performance Assessments:		
Research skills using technology	10%	20%
Oral sales/awareness presentations of insurance policies	10%	
(to facilitate the performance-based assessment process, rubrics have been included to set consistent standards)		
Product Assessments:		
Production work/ portfolio: collected samples of insurance policies	20%	40%
Personal insurance journal	20%	
(to facilitate the performance-based assessment process, rubrics have been included to set consistent standards)		
Written Assessments:		
Written tests and quizzes should include a variety of items: short answer, fill in the blanks, multiple choice, case studies that require problem solving and critical thinking skills		20%
Final Assessment:		
Construct an insurance policy		20%
Total		100%

Course Resource

Dickerson, G.C.A., Insurance Practice, The Bath Press, Avon: The Chartered Insurance Institute, Distance Learning Institute, 1991

Course Outline

Module Title	# Double Periods	Module Title	# Double Periods
A. Insurance Structure	8	B. Property Insurance	8
- insurance vs risk		- automobile	
- terms of risk		- homeowners	
- types of risk		- marine and aviation	
- benefits of insurance			
- insurance classifications			
C. Life Insurance	8	D. Health Insurance	6
- ordinary life		- major medical	
- group life		- Hospital Insurance Plan (H.I.P)	
- convertible term		- Government Employee Health Ins. (G.E.H.I.)	
- endowment life		- group Insurance	
- term life		- restrictions of various coverages	
E. Bermuda's Insurance Industry	8	F. Business Etiquette	
- importance of insurance industry		- communication skills	
- types of insurance and reinsurance companies		- interpersonal skills	
- job opportunities		- positive attitude	
		- grooming attire	
		- work ethic	

Subtotal	38
Optional double periods	<u>7</u>
Total double periods.....	45

SENIOR SCHOOL BUSINESS STUDIES

check one: S1 ☐ S2 ☐ S3 ☐ S4 ☒

Insurance

GOALS		SUBGOALS		MODULE & CURRICULUM CORRELATION MATRIX					
1	Technical Competence	1.1	Plan						
		1.2	Professionalism		x	x	x	x	x
		1.3	Manipulate data	x	x	x	x	x	
		1.4	Concepts	x	x	x	x	x	
		1.5	Services	x	x	x	x	x	
2	Communication Skills	2.1	Demonstrate		x	x	x	x	x
		2.2	Apply	x	x	x	x	x	x
		2.3	Listen/respond	x	x	x	x	x	
		2.4	Speak		x	x	x	x	x
		2.5	Write	x	x	x	x	x	x
		2.6	Diversity						x
3	Technology	3.1	Operate		x	x	x	x	
		3.2	Present		x	x	x	x	
		3.3	Categorize		x	x	x	x	
		3.4	Demonstrate		x	x	x	x	
		3.5	Standards		x	x	x	x	
4	Thinking Skills	4.1	Business problems	x	x	x	x	x	
		4.2	Decision making	x	x	x	x	x	
		4.3	Logic		x	x	x	x	
		4.4	Analyze	x	x	x	x	x	
5	Work Experience	5.1	Values	x					x
		5.2	Work ethics	x					x
		5.3	Entrepreneurial skills						x
		5.4	Management style	x					x
		5.5	Employment	x					x
		5.6	Career planning	x					x
CONTENT STRUCTURE		Business Fundamentals		x	x	x	x	x	x
		Bermuda's Business & Industries		x	x	x	x	x	x
		Business Practices		x	x	x	x	x	x
		Investment and Finance		x				x	
		MODULE		A	B	C	D	E	F

MODULE KEY

A - Insurance Structure
B - Property Insurance
C - Life Insurance

D - Health Insurance
E - Bermuda's Insurance Industry
F - Business Etiquette

BUSINESS STUDIES

Course Title: INSURANCE Module Title: Insurance Structure Number of Periods: 8 double periods	Sequence Reference: BS4160INS -A <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="4" style="text-align: center;">Senior School Level</th> </tr> <tr> <th style="width: 25%;">S1</th> <th style="width: 25%;">S2</th> <th style="width: 25%;">S3</th> <th style="width: 25%;">S4</th> </tr> <tr> <td style="text-align: center;">☐</td> <td style="text-align: center;">☐</td> <td style="text-align: center;">☐</td> <td style="text-align: center;">☒</td> </tr> </table>	Senior School Level				S1	S2	S3	S4	☐	☐	☐	☒
Senior School Level													
S1	S2	S3	S4										
☐	☐	☐	☒										
Subgoal Emphasis: • 1.3, 1.4, 1.5 Technical Competence • 2.2, 2.3, 2.5 Communication Skills • 4.1, 4.2, 4.4 Thinking Skills • 5.1, 5.4, 5.5, 5.6 Work Experience	Content Focus • Business Fundamentals • Business Practices • Bermuda Business and Industries • Investment and Finance												
Curriculum Objectives:	Content Detail:												
At the end of this module, students will: • outline the history of insurance • analyze the association between insurance and risk • define basic insurance terms • recognize the benefits of insurance • give examples of how insurance and insurance principles play a role in everyday life • analyze the various forms of risk • analyze the cost of risk from three perspectives • categorize risk factors into the main classes of insurance • investigate careers in insurance in Bermuda	• Lloyd's of London • risks characteristics: uncertainty, peril and hazards, chance, unfortunate occurrence, and unpredictability • insurance categories: marine and aviation, loss or damage to property, life, personal, accident and health • benefits: peace of mind, less control, social benefits, investment of funds, invisible earnings • risks: financial and non-financial risks, pure and speculative risks, fundamental and particular risks • cost perspectives: frequency of risk, monetary cost, human cost												
Module Evaluation:													
• Performance Assessments: - research policies - oral presentation • Product Assessments: - selected work/portfolio - journal • Written Assessments: - tests, quizzes, case studies													
Prerequisite Skill Areas	Special Resources												
(if any):	(materials, equipment & community involvement):												
• electronic research skills • computer applications	• Bermuda Insurance Institute BII • Local Insurance Companies: (Argus Insurance, BF&M Insurance Group Company, Colonial Insurance) • internet access												

GLOSSARY:

- Risk
- Speculative risk
- Peril
- Hazards
- Physical Hazards
- Moral Hazards
- Loss

REFERENCES - TEACHER:

Dickerson, G.C.A., Insurance Practice, The Bath Press, Avon: The Chartered Insurance Institute, Distance Learning Institute, 1991

REFERENCES - STUDENT:

Dickerson, G.C.A., Insurance Practice, The Bath Press, Avon: The Chartered Insurance Institute, Distance Learning Institute, 1991

BUSINESS STUDIES

Course Title: INSURANCE Module Title: Property Insurance Number of Periods: 8 double periods	Sequence Reference: BS4160INS-B Senior School Level <table border="1" style="margin: auto;"> <tr> <th>S1</th> <th>S2</th> <th>S3</th> <th>S4</th> </tr> <tr> <td style="text-align: center;">☐</td> <td style="text-align: center;">☐</td> <td style="text-align: center;">☐</td> <td style="text-align: center;">☒</td> </tr> </table>	S1	S2	S3	S4	☐	☐	☐	☒
S1	S2	S3	S4						
☐	☐	☐	☒						
Subgoal Emphasis: • 1.2 - 1.5 Technical Competence • 2.1 - 2.5 Communication Skills • 3.1 -3.5 Technology • 4.1 - 4.4 Thinking Skills	Content Focus • Business Fundamentals • Business Practices • Bermuda Business and Industries								
Curriculum Objectives:	Content Detail:								
At the end of this module, students will: • recognize the similarities in the various types of property insurance coverage • distinguish the difference in the various types of property insurance coverage • investigate the benefits of property insurance • analyze property insurance policies • research Bermuda's laws regarding property insurance for home owners and automobiles (cars, bikes, and boats) • outline the components of a property insurance policy • use technology to research components of property insurance policies • orally demonstrate their understanding of property insurance	• automobile insurance: comprehensive and third party • home owner's insurance: building and content • marine and aviation insurance: ships and air crafts • fire and other damages insurance: storm, flood, burst pipes, earthquake, riot, civil commotion, malicious, damage and explosion, etc. • policy components: heading, preamble, signature, operative clause, expectations, conditions and policy schedule • world wide web (www) library, (microfiche) etc.								
Module Evaluation:									
• Performance Assessments: - research property policies using technology - oral sales/awareness presentation: Property Insurance • Product Assessments: - selected work/portfolio: sample property insurance policies - personal insurance journal • Written Assessments: - tests, quizzes and case studies									
Prerequisite Skill Areas	Special Resources								
(if any):	(materials, equipment & community involvement):								
• electronic research skills • library skills • computer applications	• Bermuda Insurance Institute BII • Local Insurance Companies: (Argus Insurance, BF&M Insurance Group, Colonial Insurance) • library • internet access								

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Dickerson, G.C.A., Insurance Practice, The Bath Press, Avon: The Chartered Insurance Institute, Distance Learning Institute, 1991

REFERENCES - STUDENT:

Dickerson, G.C.A., Insurance Practice, The Bath Press, Avon: The Chartered Insurance Institute, Distance Learning Institute, 1991

BUSINESS STUDIES

Course Title: INSURANCE		Sequence Reference: BS4160INS-C	
Module Title: Life Insurance		Senior School Level	
Number of Periods: 8 double periods		S1 ☐	S2 ☐
		S3 ☐	S4 ☒
Subgoal Emphasis: 1.2 – 1.5 Technical Competence 2.1 – 2.5 Communication Skills 3.1 – 3.5 Technology 4.1 – 4.5 Thinking Skills		Content Focus - Business Fundamentals - Business Practices - Bermuda Business and Industries	
Curriculum Objectives:		Content Detail:	
At the end of this module, students will: - make distinctions between the different types of life coverage - analyze life insurance policies - identify requirements and develop appropriate policies for a given situation - use technology to research components of life insurance policies - demonstrate an understanding of life insurance - outline components of a life insurance policy - investigate the benefits of life insurance		- policy components: heading, preamble, signature, operative clause, expectations, conditions and policy schedule - ordinary life assurance: term, decreasing term, convertible term, whole life, endowment and group life - family income benefits, more than one life, insured pension schemes - assurance for children - world wide web (www) library, (microfiche) etc.	
Module Evaluation:			
Performance Assessments: - research life policies using technology - oral sales/awareness presentation: Life Insurance Product Assessments: - selected work/portfolio: sample life insurance policies - personal insurance journal Written Assessments: - tests, quizzes and case studies			
Prerequisite Skill Areas (if any):		Special Resources (materials, equipment & community involvement):	
- electronic research skills - library skills - computer applications		- Bermuda Insurance Institute/BII - Local Insurance Companies: (Argus Insurance, BF&M Insurance Group, Colonial Insurance) - library - internet access	

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Dickerson, G.C.A., Insurance Practice, The Bath Press, Avon: The Chartered Insurance Institute, Distance Learning Institute, 1991

REFERENCES - STUDENT:

Dickerson, G.C.A., Insurance Practice, The Bath Press, Avon: The Chartered Insurance Institute, Distance Learning Institute, 1991

BUSINESS STUDIES

Course Title: INSURANCE Module Title: Health Insurance Number of Periods: 6 double periods	Sequence Reference: BS4160INS-D Senior School Level <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="padding: 2px 5px;">S1</td> <td style="padding: 2px 5px;">S2</td> <td style="padding: 2px 5px;">S3</td> <td style="padding: 2px 5px;">S4</td> </tr> <tr> <td style="text-align: center; padding: 2px 5px;">☐</td> <td style="text-align: center; padding: 2px 5px;">☐</td> <td style="text-align: center; padding: 2px 5px;">☐</td> <td style="text-align: center; padding: 2px 5px;">☒</td> </tr> </table>	S1	S2	S3	S4	☐	☐	☐	☒
S1	S2	S3	S4						
☐	☐	☐	☒						
Subgoal Emphasis: 1.2 – 1.5 Technical Competence 2.1 – 2.5 Communication Skills 3.1 – 3.5 Technology 4.1 – 4.5 Thinking Skills	Content Focus - Business Fundamentals - Business Practices - Bermuda Business and Industries								
Curriculum Objectives:									
At the end of this module, students will: - demonstrate an understanding of health insurance - recognize the similarities in the various type of health insurance coverage - research Bermuda's laws regarding health insurance for children under 16, the employed/unemployed, the elderly and disabled persons - make distinctions between the different types of coverage - analyze health insurance policies - apply the concepts of health insurance to various individuals - outline components of health insurance - use technology to research components of health insurance policies - investigate the benefits of health insurance	Content Detail: - personal accident and health insurance - H.I.P. - G.E.H.I. - group insurance - policy restrictions - world wide web (www), microfiche, etc. - standard coverage and major medical - policy components: heading, preamble, signature, operative clause, expectations, conditions and policy schedule								
Module Evaluation:									
Performance Assessments: - research health policies using technology - oral sales/awareness presentation: Health Insurance Product Assessments: - selected work/portfolio: sample health insurance policies - personal insurance journal Written Assessments: - tests, quizzes and case studies									
Prerequisite Skill Areas (if any):	Special Resources (materials, equipment & community involvement):								
- electronic research skills - library skills - computer applications	- Government Insurance agent (GEHI) - Local Insurance Companies: (Argus Insurance, BF&M Insurance Group, Colonial Insurance, British American) - library - internet access								

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Dickerson, G.C.A., Insurance Practice, The Bath Press, Avon: The Chartered Insurance Institute, Distance Learning Institute, 1991

REFERENCES - STUDENT:

Dickerson, G.C.A., Insurance Practice, The Bath Press, Avon: The Chartered Insurance Institute, Distance Learning Institute, 1991

BUSINESS STUDIES

Course Title: INSURANCE

Sequence Reference: BS4160INS-E

Module Title: Bermuda's Insurance Industry

Senior School Level

Number of Periods: 8 double periods

S1	S2	S3	S4
☐	☐	☐	☒

Subgoal Emphasis:

- 1.2 – 1.5 Technical Competence
- 2.1 – 2.5 Communication Skills
- 3.1 – 3.5 Technology
- 4.1 – 4.5 Thinking Skills

Content Focus

- Business Fundamentals
- Business Practices
- Bermuda Business and Industries
- Investment and Finance

Curriculum Objectives:

At the end of this module, students will:

- outline the historical development of insurance in Bermuda and give reasons for expansion
- orally present their findings of Bermuda Insurance Market
- demonstrate an understanding of the principles of insurance in a global community
- recognize the impact of insurance on the local economy
- identify the characteristics that attract the major insurance companies to Bermuda
- research career opportunities in the insurance field
- use technology to categorize the various types of insurance companies registered in Bermuda

Content Detail:

- foundation of Bermuda Insurance
- captive, access liability, catastrophe
- formation of broker,
- impact of acquisitions and mergers in insurance
- reasons why the insurance industry is important
- insurance and reinsurance companies
- career opportunities
- what makes Bermuda attractive for exempt companies

Module Evaluation:

- **Performance Assessments:**
 - research information concerning insurance
 - oral/slide presentation: classifications of insurance in Bermuda, career opportunities for insurance in Bermuda, impact of insurance in Bermuda
- **Product Assessments:**
 - portfolio of the insurance companies in Bermuda
 - career planning journal
- **Written Assessments:**
 - tests, quizzes and case studies

Prerequisite Skill Areas

(if any):

- electronic research skills
- library skills
- interviewing and questioning skills
- computer application skills

Special Resources

(materials, equipment & community involvement):

- Bermuda Insurance Institute/BII
- Speakers from the Captive Insurance, Excess Insurance Company and Reinsurance industries
- telephone book
- registrar of companies
- Bermuda International Business Association (BIBA)
- Institute of Chartered Accountants
- Chamber of Commerce
- library
- internet access

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Dickerson, G.C.A., Insurance Practice, The Bath Press, Avon: The Chartered Insurance Institute, Distance Learning Institute, 1991

REFERENCES - STUDENT:

Dickerson, G.C.A., Insurance Practice, The Bath Press, Avon: The Chartered Insurance Institute, Distance Learning Institute, 1991

BUSINESS STUDIES

Course Title: INSURANCE Module Title: Business Etiquette Number of Periods: Seamlessly Integrated	Sequence Reference: BS4160INS-F Senior School Level <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <th style="padding: 2px;">S1</th> <th style="padding: 2px;">S2</th> <th style="padding: 2px;">S3</th> <th style="padding: 2px;">S4</th> </tr> <tr> <td style="text-align: center; padding: 2px;">☐</td> <td style="text-align: center; padding: 2px;">☐</td> <td style="text-align: center; padding: 2px;">☐</td> <td style="text-align: center; padding: 2px;">☒</td> </tr> </table>	S1	S2	S3	S4	☐	☐	☐	☒
S1	S2	S3	S4						
☐	☐	☐	☒						
Subgoal Emphasis: 1.2 Technical Competence 2.1, 2.2, 2.4 Communication Skills 5.1 - 5.5 Work Experience	Content Focus - Business Fundamentals - Business Practices - Bermuda's Business and Industries								
Curriculum Objectives:	Content Detail:								
At the end of this module, students will: - recognize the importance of proper grooming and appropriate attire for a business office - apply concepts of oral and written communications - develop and apply those traits that promote good interpersonal relations and that increase job performance - demonstrate appropriate work ethics - demonstrate ability to work cooperatively with others - develop and apply leadership skills	- appropriate attire and grooming for a business office - oral and written instructions - visual material to support an oral presentation - appropriate work habits - employment and business forms								
Module Evaluation:									
Performance Assessments: - ongoing observation, continuous reinforcement and self evaluation									
Prerequisite Skill Areas (if any):	Special Resources (materials, equipment & community involvement):								
N/A	N/A								

GLOSSARY:

- N/A

REFERENCES - TEACHER:

- N/A

REFERENCES - STUDENT:

- N/A

International Business

Course Code: BS4170INB



MINISTRY OF EDUCATION

Bermuda

2000

SENIOR SCHOOL BUSINESS STUDIES COURSE OVERVIEW

Title: International Business

2 credit (s)

60 hour (s)

Prerequisite (s): Economics

S4 level (s)

Course Code: BS4170INB

☐ required or ☒ elective

Course Description

This course is designed to enable students to examine and understand the functioning and importance of international business to Bermuda. Topics to be covered include characteristics of international exempted companies, reasons for international trade, benefits of international business and the balance of payments.

Course Requirements

The requirements for this course are as follows:

Performance Assessments: Debating competition, oral presentation, role playing/skits, bulletin boards and self-evaluations	20%
Product Assessments: *Production work/document portfolio items: (Graphical displays and research reports) Note taking, charts and graphs	40%
Written Assessments: Written tests and quizzes should include a variety of items: short answer, fill in the blanks, multiple choice, case studies that require problem solving and critical thinking skills	20%
Final Assessment: To be determined in consultation with both senior schools	20%
Total	100%

Course Resource

Miller, Robert L. Economics Today and Tomorrow. (Resource Kit). Westerville, Ohio: Glencoe/McGraw-Hill, 1999.

Clayton, Gary E. Economics Principles and Practices, Westerville, Ohio: Glencoe/McGraw-Hill, 1997.

Course Outline

Module Title	# Double Periods	Module Title	# Double Periods
A. Measuring Economic Activity	8	B. Central Banking and Bermuda Monetary Authority	6
- national income accounting		- money supply in the economy	
- population and economic growth		- functions of central bank	
- business cycles		- Bermuda monetary and fiscal policy	
C. Unemployment and Inflation	8	D. Government Expenditure and Revenue	8
- measuring unemployment, kinds of unemployment, solving unemployment and costs of unemployment		- functions of government	
- types of inflation, cause of inflation, effects of inflation, controlling inflation		- budget situations and national debt	
- poverty		- principles of taxation, forms of taxation	
- Bermuda's economy		- taxes in Bermuda	
E. International Trade and Balance of Payments	8	F. Business Etiquette	
- specialization and division of labour		- communication skills	
- benefits of international trade		- interpersonal skills	
- barriers to international trade		- positive attitude	
- financing world trade		- grooming attire	
- balance of payments		- work ethic	
- international business and tourism in Bermuda		NB. This module will be integrated throughout all business studies courses	

Subtotal	38
Optional double periods	<u>7</u>
Total double periods.....	45

SENIOR SCHOOL BUSINESS STUDIES

check one: S1 ☐ S2 ☐ S3 ☐ S4 ☒

International Business

GOALS		SUBGOALS		MODULE & CURRICULUM CORRELATION MATRIX					
1	Technical Competence	1.1	Plan	x					
		1.2	Professionalism	x			x	x	x
		1.3	Manipulate data			x	x	x	
		1.4	Concepts	x	x	x	x		
		1.5	Services		x				
2	Communication Skills	2.1	Demonstrate			x	x	x	
		2.2	Apply	x	x	x	x	x	x
		2.3	Listen/respond	x		x	x	x	
		2.4	Speak	x	x		x	x	x
		2.5	Write	x	x	x	x	x	
		2.6	Diversity		x	x			
3	Technology	3.1	Operate	x	x	x	x	x	
		3.2	Present	x	x	x	x	x	
		3.3	Categorize	x	x	x	x	x	
		3.4	Demonstrate	x	x	x	x	x	
		3.5	Standards	x	x	x	x	x	
4	Thinking Skills	4.1	Business problems	x	x		x	x	
		4.2	Decision making	x	x		x	x	
		4.3	Logic		x				
		4.4	Analyze	x	x		x	x	
5	Work Experience	5.1	Values			x	x	x	x
		5.2	Work ethics	x		x	x	x	x
		5.3	Entrepreneurial skills	x		x	x	x	x
		5.4	Management style	x		x	x	x	x
		5.5	Employment	x				x	
		5.6	Career planning						x
CONTENT STRUCTURE		Business Fundamentals		x	x	x	x	x	x
		Bermuda’s Business & Industries		x	x	x	x	x	x
		Business Practices		x	x	x	x	x	x
		Investment and Finance		x	x	x	x	x	
		MODULE		A	B	C	D	E	F

MODULE KEY

A - Measuring Economic Activity
 B - Central Banking & Bermuda Monetary Authority
 C - Unemployment and Inflation

D - Government Expenditure and Revenue
 E - International Trade & Balance of Payments
 F - Business Etiquette

BUSINESS STUDIES

Course Title: INTERNATIONAL BUSINESS Module Title: Measuring Economic Activity Number of Periods: 8 double periods	Sequence Reference: BS4170INB-A <table border="1" style="width: 100%; text-align: center;"> <tr> <th colspan="4">Senior School Level</th> </tr> <tr> <th>S1</th> <th>S2</th> <th>S3</th> <th>S4</th> </tr> <tr> <td>☐</td> <td>☐</td> <td>☐</td> <td>☒</td> </tr> </table>	Senior School Level				S1	S2	S3	S4	☐	☐	☐	☒
Senior School Level													
S1	S2	S3	S4										
☐	☐	☐	☒										
Subgoal Emphasis: 1.2, 1.4 Technical Competence 2., - 2.5 Communication Skills 4.1, 4.2, 4.4 Thinking Skills 5.2, 5.3, 5.5, 5.6 Work Experience	Content Focus - Business Fundamentals - Bermuda's Businesses and Industries - Business Practices - Investment and Finance												
Curriculum Objectives:													
At the end of this module, students will: - construct a circular flow diagram of the economy - compare different methods of measuring national income - design graphs to show relationship between prices and aggregate quantity demanded and supplied - create pictograph to show different phases of a typical business cycle - analyze the causes of business fluctuations in Bermudian economy	- define macroeconomics - circular flow of economy - flow between government, households and businesses, flow of savings - gross domestic product, gross national product, per capita income, personal and disposable income - difficulties of measuring national income - manner of distribution, kinds of production, inflation, unpaid household work etc. - aggregate demand, supply curves and schedules - business cycles – model, causes, indicators, business cycles in Bermudian economy												
Module Evaluation:													
Performance Assessments: - bulletin board displays - time management assessment - oral presentation/debates Product Assessments: - research reports, notetaking, graphs and charts Written Assessments: - objective tests, quizzes and case studies Note: Assessment of student learning is to be detailed on individual lesson plans.													
Prerequisite Skill Areas (if any):	Special Resources (materials, equipment & community involvement):												
- computer applications - electronic research skills	- computer and LCD - television and VCR - site visits to statistics department - internet access												

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Miller Robert L. Economics Today and Tomorrow. (Resource Kit). Westerville, Ohio: Glencoe/McGraw-Hill, 1999.

Clayton Gary E. Economics Principles and Practices. Westerville, Ohio: Glencoe/McGraw-Hill, 1997.

REFERENCES - STUDENT:

Miller Robert L. Economics Today and Tomorrow. Westerville, Ohio: Glencoe/McGraw-Hill, 1999.

BUSINESS STUDIES

Course Title: INTERNATIONAL BUSINESS		Sequence Reference: BS4170INB-B			
Module Title: Central Banking and Bermuda Monetary Authority		Senior School Level			
Number of Periods: 6 double periods		S1 ☐	S2 ☐	S3 ☐	S4 ☒
Subgoal Emphasis: 1.4, 1.5 Technical Competence 2.2, 2.4, 2.5, 2.6 Communication Skills 3.1, 3.2 3.4, 3.5 Technology 4.1 - 4.4 Thinking Skills		Content Focus - Business Fundamentals - Bermuda's Businesses and Industries - Business Practices - Investment and Finance			
Curriculum Objectives:		Content Detail:			
At the end of this module, students will: - critique the main characteristics of money - construct demand and supply curves to show demand for and supply of money - describe the functions of the central bank - contrast and compare Federal Reserve and Bermuda Monetary Authority - use technology to investigate and record foreign currency exchange rates		- qualities of money - scarcity of money - money supply in economy - define money supply; demand for money, supply of money, equilibrium in money market - central bank functions - supervise other financial institutions, regulate money supply, issue coins and notes, determine reserve ratio, lender of last resort, handles grid transactions - Federal Reserve and Bermuda Monetary Authority - organizational structure of those institutions			
Module Evaluation:					
Performance Assessments: - bulletin board displays - time management assessment - oral presentation/debates Product Assessments: - research reports, notetaking, graphs and charts Written Assessments: - objective tests, quizzes and case studies					
Note: Assessment of student learning is to be detailed on individual lesson plans.					
Prerequisite Skill Areas (if any):			Special Resources (materials, equipment & community involvement):		
- computer applications - electronic research skills			- site visit to Bermuda Monetary Authority (BMA) - TV and VCR - computer and LCD - internet access		

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Miller Robert L. Economics Today and Tomorrow. (Resource Kit). Westerville, Ohio: Glencoe/McGraw-Hill, 1999.

Clayton Gary E. Economics Principles and Practices, Westerville, Ohio: Glencoe/McGraw-Hill, 1997.

REFERENCES - STUDENT:

Miller Robert L. Economics Today and Tomorrow. Westerville, Ohio: Glencoe/McGraw-Hill, 1999.

BUSINESS STUDIES

Course Title: INTERNATIONAL BUSINESS	Sequence Reference: BS4170INB-C								
Module Title: Unemployment and Inflation	Senior School Level								
Number of Periods: 8 double periods	<table><tr><td>S1</td><td>S2</td><td>S3</td><td>S4</td></tr><tr><td>☐</td><td>☐</td><td>☐</td><td>☒</td></tr></table>	S1	S2	S3	S4	☐	☐	☐	☒
S1	S2	S3	S4						
☐	☐	☐	☒						

Subgoal Emphasis:	Content Focus
1.4 Technical Competence 2.2, 2.3, 2.5, 2.6 Communication Skills 3.1, 3.2 3.4, 3.5 Technology 5.1 - 5.4 World of Work	- Business Fundamentals - Bermuda's Business and Industries - Business Practices - Investment and Finance

Curriculum Objectives:	Content Detail:
At the end of this module, students will: - explain how unemployment is measured - categorize the different causes of unemployment in Bermuda - analyze the economic, social and personal costs of unemployment - distinguish between the causes of inflation - categorize the main causes of inflation in Bermuda - describe the effects of inflation on the Bermudian people - use technology to research statistic regarding unemployment	- measurement of unemployment – definition, structural, cyclical, frictional, unemployment, full employment - costs of unemployment - unemployment and recession, unemployment benefits, - dependency ratio, relationship between crime and unemployment, Bermuda and the cost of unemployment - measures to reduce effects of unemployment - inflation – definition, mild and hyper inflation, demand and cost push inflation, monetary and fiscal measures to control inflation, incomes, policy

Module Evaluation:

- Performance Assessments:**
 - bulletin board displays
 - time management assessment
 - oral presentation/debates
- Product Assessments:**
 - research reports, notetaking, graphs and charts
- Written Assessments:**
 - objective tests, quizzes and case studies

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas (if any):	Special Resources (materials, equipment & community involvement):
- computer applications - electronic research skills	- site visits to statistics department or guest speaker from statistics - overhead projector - TV and VCR - computer and LCD

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Miller Robert L. Economics Today and Tomorrow. (Resource Kit). Westerville, Ohio: Glencoe/McGraw-Hill, 1999.

Clayton Gary E. Economics Principles and Practices, Westerville, Ohio: Glencoe/McGraw-Hill, 1997.

REFERENCES - STUDENT:

Miller Robert L. Economics Today and Tomorrow. Westerville, Ohio: Glencoe/McGraw-Hill, 1999.

BUSINESS STUDIES

Course Title:	INTERNATIONAL BUSINESS	Sequence Reference:	BS1470INB-D			
Module Title:	Government Expenditure and Revenue		Senior School Level			
Number of Periods:	8 double periods		S1	S2	S3	S4
			☐	☐	☐	☒

Subgoal Emphasis: 1.2, 1.3, 1.4 Technical Competence 2.1 - 2.5 Communication Skills 3.1, 3.2 3.4, 3.5 Technology 4.1, 4.2, 4.4 Thinking Skills 5.1 - 5.4 World of Work	Content Focus - Business Fundamentals - Bermuda's Business and Industries - Business Practices - Investment and Finance
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Curriculum Objectives:	Content Detail:
At the end of this module, students will: - explain the role of public institutions and government in the economy - differentiate between public and merit goals - design a personal budget - appreciate the importance of making a budget - analyze the relationship between deficit spending and nation's national debt - describe the qualities of good tax - categorize Bermuda's tax system as regressive, progressive or proportional - use technology to research government spending - use technology to create and display a budget	- public goods, merit goods, demerit goods, redistribution of income, regulation of economic activity, promotion of economic stability - budget making process, budget deficit, surplus and neutral budgets - effects of each budget situation - deficit spending - Nation's public debt - government borrowing, Bermuda's current budget situation - taxes - principles of equity, certainty, economical certainty, progressive, regressive proportional taxes, effects of taxation on consumers and producers

Module Evaluation:

Performance Assessments: - bulletin board displays - time management assessment - oral presentation/debates Product Assessments: - research reports, notetaking, graphs and charts, budget portfolio Written Assessments: - objective tests, quizzes and case studies
Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas (if any):	Special Resources (materials, equipment & community involvement):
- computer applications - electronic research skills	- site visits to public institutions - guest speakers – Department of Finance - computer and LCD - internet access

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Miller Robert L., Economics Today and Tomorrow. (Resource Kit). Westerville, Ohio. Glencoe/McGraw-Hill, 1999.

Clayton Gary E., Economics Principles and Practices, Westerville, Ohio. Glencoe/McGraw-Hill, 1997.

REFERENCES - STUDENT:

Miller Robert L., Economics Today and Tomorrow. Westerville, Ohio. Glencoe/McGraw-Hill, 1999.

BUSINESS STUDIES

Course Title: INTERNATIONAL BUSINESS		Sequence Reference: BS4170INB-E			
Module Title: International Business and Balance of Payment		Senior School Level			
Number of Periods: 8 double periods		S1 ☐	S2 ☐	S3 ☐	S4 ☒
Subgoal Emphasis: 1.2 - 1.4 Technical Competence 2.1, 2.3, 2.4, 2.5 Communication Skills 3.1, 3.2 3.4, 3.5 Technology 4.1, 4.2, 4.4 Thinking Skills 5.1 - 5.4 World of Work		Content Focus - Business Fundamentals - Bermuda's Business and Industries - Business Practices - Investment and Finance			
Curriculum Objectives:		Content Detail:			
At the end of this module, students will: - describe how nations measure international trade - recognize the barriers to international trade - discuss and debate the role of international trade organizations in reducing barriers to international trade - discuss the relationships of international business and tourism - analyze the impact of international business on Bermuda's economy - investigate the career options associated with international business - define international business as it relates to Bermuda		- imports, exports, balance of trade - surplus /deficit - balance of payment: surplus/deficit - exchange rate: devaluation - social and cultural barriers: language, values, religion - economic barriers: currency shift, infrastructure - legal and political barriers: international restrictions, political climate, legal environment - tariffs: revenue and protective - non tariffs: customs regulations, quotas, dumping, embargo, exchange control - general agreement on tariffs and trade (GATT) - world trade organization (WTO), world bank - international monetary fund (IMF) - European Union (EU) - North American Free Trade Agreement (NAFTA) - European and Monetary Union (EMU) - exempt companies, registrar of companies, trading overseas, domicile, Bermuda Monetary Authority, Chamber of Commerce, Bermuda International Business Association			
Module Evaluation:					
Performance Assessments: - bulletin board displays, time management assessment, oral presentation/debates Product Assessments: - research reports, notetaking, graphs and charts Written Assessments: - objective tests, quizzes and case studies					
Note: Assessment of student learning is to be detailed on individual lesson plans.					
Prerequisite Skill Areas		Special Resources			
(if any):		(materials, equipment & community involvement):			
- computer applications - electronic research skills		- site visits to statistics department - guest speaker from statistics - overhead projector - internet access - computer and LCD			

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Miller Robert L., Economics Today and Tomorrow. (Resource Kit). Westerville, Ohio. Glencoe/McGraw-Hill, 1999.

Clayton Gary E., Economics Principles and Practices, Westerville, Ohio. Glencoe/McGraw-Hill, 1997.

REFERENCES - STUDENT:

Miller Robert L., Economics Today and Tomorrow. Westerville, Ohio. Glencoe/McGraw-Hill, 1999.

BUSINESS STUDIES

Course Title: INTERNATIONAL BUSINESS		Sequence Reference: BS4170INB-F			
Module Title: Business Etiquette		Senior School Level			
Number of Periods: Seamlessly Integrated		S1 ☐	S2 ☐	S3 ☐	S4 ☒
Subgoal Emphasis: 1.2 Technical Competence 2.1, 2.2, 2.4 Communication Skills 5.1, - 5.5 Work Experience		Content Focus - Business Fundamentals - Business Practices - Bermuda's Business and Industries			
Curriculum Objectives:		Content Detail:			
At the end of this module, students will: - recognize the importance of proper grooming and appropriate attire for a business office - apply concepts of oral and written communications - develop and apply those traits that promote good interpersonal relations and that increase job performance - demonstrate appropriate work ethics - demonstrate ability to work cooperatively with others - develop and apply leadership skills		- appropriate attire and grooming for a business office - oral and written instructions - visual material to support an oral presentation - appropriate work habits - employment and business forms			
Module Evaluation:					
Performance Assessments: - ongoing observation, continuous reinforcement and self evaluation Product Assessments Written Assessments:					
Note: Assessment of student learning is to be detailed on individual lesson plans.					
Prerequisite Skill Areas (if any):			Special Resources (materials, equipment & community involvement):		
N/A			N/A		

GLOSSARY:

- N/A

REFERENCES - TEACHER:

N/A

REFERENCES - STUDENT:

N/A

Marketing

Course Code: BS3530MKT



MINISTRY OF EDUCATION

Bermuda

2000

SENIOR SCHOOL BUSINESS STUDIES COURSE OVERVIEW

Title: Marketing

2 credit (s)

60 hour (s)

Prerequisite (s): Business Essentials II

S2-S4 level (s)

Course Code: BS3530MRT

☐ required or ☒ elective

Course Description

This course introduces students to the basic principles of marketing. Topics to be covered include the definition of marketing; the stages in the development of marketing; the role and importance of marketing in Bermuda; target marketing and the four Ps of the marketing mix. These concepts will come alive for students as they incorporate these marketing skills in various business initiatives around the school.

Course Requirements

The requirements for this course are as follows:

Performance Assessments: Oral Presentations: sales/promotion 10% Observations and Questioning 10% Interviews and Conferences Board Display Presentations TV Commercial	20%
Product Assessments: Note taking (notebooks) Production work/document portfolio 20% Sample products; brochures, posters, graphs, 20% projects and investigations, booklets	40%
Written Assessments: Written tests and quizzes should include a variety of items: short answer, fill in the blanks, multiple choice, case studies that require problem solving and critical thinking skills	20%
Final Assessment: To be determined in consultation with both senior schools	20%
Total	100%

Course Resource

- Farese, Lois S., Grady Kimbrell and Carl A. Wolozyk, Marketing Essentials. (TWE) Mission Hills, CA: Glencoe MacMillan/McGraw-Hill, 1997.
- Farese, Lois S., Kimbrell, Grady and Carl A. Wolozyk, Marketing Essentials. (Resource Kit) Mission Hills, CA: Glencoe MacMillan/McGraw-Hill, 1997.
- Farese, Lois S., Kimbrell, Grady and Carl A. Wolozyk, Marketing Essentials. Mission Hills, CA: Glencoe MacMillan/McGraw-Hill, 1997.

Course Outline

Module Title	# Double Periods	Module Title	# Double Periods
A. The Role of Marketing	6	B. Product Planning	8
- marketing concept		- product life cycle	
- marketing mix		- product mix	
- local market			
C. Selling and Promotion	8	D. Buy and Distribution	6
- needs assessment		- channel of distribution	
- sales technique		- buying process	
- promotional/institutional advertising		- transportation	
- institutional/product promotion		- warehouses	
- promotional mix			
- print/broadcast media			
E. Pricing	8	F. Business Etiquette	
- cost and expenses		- communication skills	
- price fixing		- interpersonal skills	
- price discrimination		- positive attitude	
- markup/markdown		- grooming attire	
- discounts/spreadsheets		- work ethic	

NB. This module will be integrated throughout all business studies courses

Subtotal	38
Optional double periods	<u>7</u>
Total double periods.....	45

SENIOR SCHOOL BUSINESS STUDIES

check: S1 ☐ S2 ☒ S3 ☒ S4 ☒

Marketing

GOALS		SUBGOALS		MODULE & CURRICULUM CORRELATION MATRIX					
1	Technical Competence	1.1	Plan	x	x	x	x	x	x
		1.2	Professionalism	x	x	x	x	x	x
		1.3	Manipulate data	x	x	x	x	x	
		1.4	Concepts	x	x	x	x	x	
		1.5	Services						
2	Communication Skills	2.1	Demonstrate		x	x	x	x	x
		2.2	Apply	x	x	x	x	x	x
		2.3	Listen/respond	x			x		
		2.4	Speak	x			x		x
		2.5	Write	x	x	x	x	x	
		2.6	Diversity				x		
3	Technology	3.1	Operate			x	x		
		3.2	Present			x	x		
		3.3	Categorize			x	x		
		3.4	Demonstrate			x	x		
		3.5	Standards			x	x		
4	Thinking Skills	4.1	Business problems	x					
		4.2	Decision making				x	x	
		4.3	Logic	x	x	x	x	x	
		4.4	Analyze	x			x	x	
5	Work Experience	5.1	Values	x	x	x	x	x	x
		5.2	Work ethics	x	x	x	x	x	x
		5.3	Entrepreneurial skills						x
		5.4	Management style						x
		5.5	Employment	x	x	x	x	x	x
		5.6	Career planning	x	x	x	x	x	x
CONTENT STRUCTURE		Business Fundamentals		x	x	x	x	x	x
		Bermuda's Business & Industries		x	x	x	x	x	x
		Business Practices		x	x	x	x	x	x
		Investment and Finance		x	x	x	x	x	
		MODULE		A	B	C	D	E	F

MODULE KEY

A - Role of Marketing
B - Product Planning
C - Selling and Promotion

D - Buy and Distribution
E - Prices
F - Business Etiquette

BUSINESS STUDIES

Course Title: MARKETING

Sequence Reference: BS3530MRT-A

Module Title: Role of Marketing

Senior School Level

Number of Periods: 6 double periods

S1	S2	S3	S4
☐	☒	☒	☒

Subgoal Emphasis:

- 1.1, 1.2, 1.3, 1.4 Technical Competence
- 2.2 - 2.5 Communication Skills
- 3.1 - 3.5 Technology
- 4.1, 4.3, 4.4 Thinking Skills
- 5.1, 5.2, 5.5 Work Experience

Content Focus

- Business Fundamentals
- Bermuda's Businesses and Industries
- Business Practices
- Investment and Finance

Curriculum Objectives:

At the end of this module, students will:

- define and describe the marketing concept
- identify the functions of marketing
- explain the impact of marketing on personal life
- explain the role of utility in facilitating exchange
- analyze ethical and social responsibility issues related to marketing
- explain the effect of marketing on Bermuda's economy
- identify businesses that comprise the local market

Content Detail:

- developing, promoting and distributing products; goods and services, exchange
- purchasing, selling, pricing, product planning, marketing, management, promotion, finance, distribution, risk management
- consumers, customers, decision making
- form, time, place, possession, information
- ownership, competition, risk, profit
- governmental involvement, consumer's role, supply and demand
- sole proprietorships, partnerships, corporations, exempt companies, and franchises

Module Evaluation:

- **Performance Assessments:**
- role play, marketing displays
- **Product Assessments:**
- note taking
- **Written Assessments:**
- case studies, tests and quizzes

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas

(if any):

- N/A

Special Resources

(materials, equipment & community involvement):

- overhead projector
- television and VCR
- computer and LCD
- Bermuda Association of Marketing

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Farese, Lois S., Grady Kimbrell and Carl A. Wolozyk, Marketing Essentials. (TWE) Mission Hills, CA: Glencoe MacMillan/McGraw-Hill, 1997.

Farese, Lois S., Kimbrell, Grady and Carl A. Wolozyk, Marketing Essentials. (Resource Kit) Mission Hills, CA: Glencoe MacMillan/McGraw-Hill, 1997.

REFERENCES - STUDENT:

Farese, Lois S., Kimbrell, Grady and Carl A. Wolozyk, Marketing Essentials. Mission Hills, CA: Glencoe MacMillan/McGraw-Hill, 1997.

BUSINESS STUDIES

Course Title: MARKETING		Sequence Reference: BS3530MRT-B			
Module Title: Product Planning		Senior School Level			
Number of Periods: 8 double periods		S1 ☐	S2 ☒	S3 ☒	S4 ☒
Subgoal Emphasis:		Content Focus			
1.2, 1.3, 1.4 Technical Competence 2.1, 2.2, 2.5 Interpersonal Skills 3.1, 3.3, 3.4, 3.5 Technology 4.3 Thinking Skills 5.1, 5.2, 5.5, 5.6 Work Experience		- Business Fundamentals - Bermuda's Businesses and Industries - Business Practices - Investment and Finances			
Curriculum Objectives:		Content Detail:			
At the end of this module, students will: - outline the steps in product planning - define the product life cycle - recognize the benefits of branding - identify various brands - list the functions of packaging - decipher the information presented on product labels - identify various types of warranties - discuss consumer responsibilities and rights as it relates to product quality - identify the various credit options available to consumers		- product mix, generating and screening ideas, developing, testing and introducing products, evaluation of customer acceptance - four stages, introduction, growth, maturity and decline - consistency of quality, company identification, new target markets, new product lines, product image - national, private, generic brands - product promotion and selling, product identification, information, customer needs, safe use, and product protection - brand name, brand mark, trade name, trade character, trademark - express, full, limited warranties, warranties of merchantability and fitness, disclaimers - local and foreign consumers protection laws - regular or 30-day accounts, installment accounts, revolving accounts, budget or 90-day accounts			
Module Evaluation:					
Performance Assessments: - cooperative work Product Assessments: - portfolio of sample labels, note taking Written Assessments: - case studies, tests and quizzes					
Note: Assessment of student learning is to be detailed on individual lesson plans.					
Prerequisite Skill Areas		Special Resources			
(if any):		(materials, equipment & community involvement):			
N/A		- overhead projector - computer and LCD - television and VCR - guest speaker: Bermuda Association of Marketing - site visit			

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Farese, Lois S., Grady Kimbrell and Carl A. Wolozyk, Marketing Essentials. (TWE) Mission Hills, CA: Glencoe MacMillan/McGraw-Hill, 1997.

Farese, Lois S., Kimbrell, Grady and Carl A. Wolozyk, Marketing Essentials. (Resource Kit) Mission Hills, CA: Glencoe MacMillan/McGraw-Hill, 1997.

REFERENCES - STUDENT:

Farese, Lois S., Kimbrell, Grady and Carl A. Wolozyk, Marketing Essentials. Mission Hills, CA: Glencoe MacMillan/McGraw-Hill, 1997.

BUSINESS STUDIES

Course Title: MARKETING

Sequence Reference: BS3530MRT-C

Module Title: Selling and Promotion

Senior School Level

Number of Periods: 8 double periods

S1	S2	S3	S4
☐	☒	☒	☒

Subgoal Emphasis:

- 1.2, 1.3, 1.4 Technical Competence
- 2.1, 2.2, 2.5 Interpersonal Skills
- 3.1, 3.3, 3.4, 3.5 Technology
- 4.3 Thinking Skills
- 5.1, 5.2, 5.5, 5.6 Work Experience

Content Focus

- Business Fundamentals
- Bermuda's Businesses and Industries
- Business Practices
- Investment and Finances

Curriculum Objectives:

Content Detail:

At the end of this module, students will:

- | | |
|---|---|
| <ul style="list-style-type: none"> • identify the role of promotion in marketing • define advertising • identify the various mediums available for use in advertising • identify the factors that determine medium selection • design an advertisement using technology • identify the various types of media • demonstrate the steps involved in the selling process • demonstrate appropriate sales techniques • apply mathematical skills to the sales process • prepare a sales presentation using technology • identify source of prospecting • analyze various promotion techniques used in Bermuda | <ul style="list-style-type: none"> • product promotion, institutional promotion • print, visual, and display advertising • public opinion, public relations, culture • print and broadcast • determining needs, approach methods, suggestion selling, buying signals • cash sales, credit sales, sales checks • product selection, oral presentation, and effective sales techniques • employers, telephone, trade directories, newspapers, referrals, canvassing |
|---|---|

Module Evaluation:

- **Performance Assessments:**
- oral sales presentation, advertisement
- **Product Assessments:**
- charts and graphs, note taking
- **Written Assessments:**
- case studies, tests and quizzes

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas

(if any):

- computer applications: word processing and presentation tools

Special Resources

(materials, equipment & community involvement):

- overhead projector
- television and VCR
- guest speaker: Bermuda Association of Marketing
- site visit
- computer and LCD

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

- Farese, Lois S., Grady Kimbrell and Carl A. Wolozyk, Marketing Essentials. (TWE) Mission Hills, CA: Glencoe MacMillan/McGraw-Hill, 1997.
- Farese, Lois S., Kimbrell, Grady and Carl A. Wolozyk, Marketing Essentials. (Resource Kit) Mission Hills, CA: Glencoe MacMillan/McGraw-Hill, 1997.

REFERENCES - STUDENT:

- Farese, Lois S., Kimbrell, Grady and Carl A. Wolozyk, Marketing Essentials. Mission Hills, CA: Glencoe MacMillan/McGraw-Hill, 1997.

BUSINESS STUDIES

Course Title: MARKETING Module Title: Buying and Distribution Number of Periods: 6 double periods	Sequence Reference: BS3530MRT-D Senior School Level <table border="1" style="margin: auto; border-collapse: collapse;"> <tr> <th style="padding: 2px;">S1</th> <th style="padding: 2px;">S2</th> <th style="padding: 2px;">S3</th> <th style="padding: 2px;">S4</th> </tr> <tr> <td style="text-align: center; padding: 2px;">☐</td> <td style="text-align: center; padding: 2px;">☒</td> <td style="text-align: center; padding: 2px;">☒</td> <td style="text-align: center; padding: 2px;">☒</td> </tr> </table>	S1	S2	S3	S4	☐	☒	☒	☒
S1	S2	S3	S4						
☐	☒	☒	☒						
Subgoal Emphasis: • 1.1 - 1.4 Technical Competence • 2.1 - 2.5 Interpersonal Skills • 4.2 - 4.4 Thinking Skills • 5.1, 5.2, 5.5, 5.6 Work Experience	Content Focus • Business Fundamentals • Bermuda's Businesses and Industries • Business Practices • Investment and Finances								
Curriculum Objectives:	Content Detail:								
At the end of this module, students will: • define channels of distribution • outline the three steps in the buying process • identify various ways to transport and store goods to Bermuda • explain how international currency rates affect prices of imported goods • identify the various types of warehouses in Bermuda • discuss characteristics of international transporting and distribution • discuss the role of the wharf airport for transporting goods to and from Bermuda	• producers, manufacturers, users of products • buying decisions-industrial buying, resale buying, supplier selection, negotiating terms, placing orders • physical transportation, trucking, rail, water, air freight • discounts, dating terms • private, public, distribution, bonded warehouses								
Module Evaluation:									
• Performance Assessments: - oral presentations, research skills, group discussions • Product Assessments: - note taking, group charts, outlines, group projects • Written Assessments: - case studies, tests and quizzes Note: Assessment of student learning is to be detailed on individual lesson plans.									
Prerequisite Skill Areas (if any):	Special Resources (materials, equipment & community involvement):								
• N/A	• overhead projector • television and VCR • guest speaker • computer and LCD • telephone book								

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

- Farese, Lois S., Grady Kimbrell and Carl A. Wolozyk, Marketing Essentials. (TWE) Mission Hills, CA: Glencoe MacMillan/McGraw-Hill, 1997.
- Farese, Lois S., Kimbrell, Grady and Carl A. Wolozyk, Marketing Essentials. (Resource Kit) Mission Hills, CA: Glencoe MacMillan/McGraw-Hill, 1997.

REFERENCES - STUDENT:

- Farese, Lois S., Kimbrell, Grady and Carl A. Wolozyk, Marketing Essentials. Mission Hills, CA: Glencoe MacMillan/McGraw-Hill, 1997.

BUSINESS STUDIES

Course Title: MARKETING	Sequence Reference: BS3530MRT-E								
Module Title: Pricing	Senior School Level								
Number of Periods: 8 double periods	<table><tr><td>S1</td><td>S2</td><td>S3</td><td>S4</td></tr><tr><td>☐</td><td>☒</td><td>☒</td><td>☒</td></tr></table>	S1	S2	S3	S4	☐	☒	☒	☒
S1	S2	S3	S4						
☐	☒	☒	☒						

Subgoal Emphasis: 1.2 - 1.4 Technical Competence 2.1, 2.2, 2.5 Interpersonal Skills 3.1, 3.3, 3.4, 3.5 Technology 4.2, 4.3 4.4 Thinking Skills 5.1, 5.2, 5.5, 5.6 Work Experience	Content Focus - Business Fundamentals - Bermuda's Businesses and Industries - Business Practices - Investment and Finances
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Curriculum Objectives:	Content Detail:
At the end of this module, students will: - state the goals and objectives of pricing - analyze the factors that influence the price of products - discuss various pricing techniques - use a visual tool to outline the steps involved in settings prices - apply mathematical skills to the pricing process - debate government laws/regulations concerning the pricing of goods in Bermuda - use spreadsheets to calculate various kinds of discounts - use technology to compare and contrast discounts - analyze the pricing of similar products/services in Bermuda	- market share, return on investment, meeting the competition - cost and expenses, supply and demand, consumer perception, competition, quality, brand loyalty, price elasticity - cost-oriented pricing, demand-oriented pricing, competition-oriented pricing, combined pricing - break-even, cost-plus - profit, markup, markdowns, break-even - psychological pricing: odd-even, prestige, multiple, promotional - discount pricing: cash, quantity, trade seasonal, promotional

Module Evaluation:

- Performance Assessments:**
 - sales display presentation
- Product Assessments:**
 - sales display, charts and tables, note taking
- Written Assessments:**
 - case studies, tests and quizzes

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas (if any):	Special Resources (materials, equipment & community involvement):
computer application: spreadsheet	- overhead projector - television and VCR - computer and LCD - Bermuda Association of Marketing

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Farese, Lois S., Grady Kimbrell and Carl A. Wolozyk, Marketing Essentials. (TWE) Mission Hills, CA: Glencoe MacMillan/McGraw-Hill, 1997.

Farese, Lois S., Kimbrell, Grady and Carl A. Wolozyk, Marketing Essentials. (Resource Kit) Mission Hills, CA: Glencoe MacMillan/McGraw-Hill, 1997.

REFERENCES - STUDENT:

Farese, Lois S., Kimbrell, Grady and Carl A. Wolozyk, Marketing Essentials. Mission Hills, CA: Glencoe MacMillan/McGraw-Hill, 1997.

BUSINESS STUDIES

Course Title: MARKETING Module Title: Business Etiquette Number of Periods: Seamlessly Integrated	Sequence Reference: BS3530MRT-F Senior School Level <table border="1" style="margin: auto; border-collapse: collapse;"> <tr> <th style="padding: 2px;">S1</th> <th style="padding: 2px;">S2</th> <th style="padding: 2px;">S3</th> <th style="padding: 2px;">S4</th> </tr> <tr> <td style="text-align: center; padding: 2px;">☐</td> <td style="text-align: center; padding: 2px;">☒</td> <td style="text-align: center; padding: 2px;">☒</td> <td style="text-align: center; padding: 2px;">☒</td> </tr> </table>	S1	S2	S3	S4	☐	☒	☒	☒
S1	S2	S3	S4						
☐	☒	☒	☒						
Goal and Subgoal Emphasis: • 1.2 Technical Competence • 2.1, 2.2, 2.4 Communication Skills • 5.1 - 5.5 Work Experience	Content Focus • Business Fundamentals • Business Practices • Bermuda's Business and Industries								
Curriculum Objectives: At the end of this module, students will: • recognize the importance of proper grooming and appropriate attire for a business office • apply concepts of oral and written communications • develop and apply those traits that promote good interpersonal relations and that increase job performance • demonstrate appropriate work ethics • demonstrate ability to work cooperatively with others • develop and apply leadership skills	Content Detail: • appropriate attire and grooming for a business office • oral and written instructions • visual material to support an oral presentation • appropriate work habits • employment and business forms								
Module Evaluation:									
• Performance Assessments: - ongoing observation, continuous reinforcement and self evaluation • Product Assessments: • Written Assessments:									
Prerequisite Skill Areas (if any):	Special Resources (materials, equipment & community involvement):								
• N/A	• N/A								

GLOSSARY:

- N/A

REFERENCES - TEACHER:

N/A

REFERENCES - STUDENT:

N/A

Office Technology

Course Code: BS3230OFF



MINISTRY OF EDUCATION

Bermuda

2000

SENIOR SCHOOL BUSINESS STUDIES COURSE OVERVIEW

Title: Office Technology

2 credit (s)

60 hour (s)

Prerequisite (s): Computer Keyboarding and
Business Technology

S2 - S4 level (s)

Course Code: BS3230OFF

☐ required or ☒ elective

Course Description

This course provides and reinforces the essential office skills and competencies needed in today's electronic office. The content will include, but not be limited to electronic research methods, business communications and telecommunications skills and emerging technologies related to business.

Course Requirements

The requirements for this course are as follows:

Performance Assessments: Office Skills: clerical and secretarial duties, and oral presentations, time management, posture and touch keying skills Computer Application Skills: word processing, spreadsheets, database, presentation tools and internet usage Oral Communications: telephone techniques and reception area Electronic Communications: email, faxes, broadcasting and switchboard Office Functions: record management, financial record keeping, mail processing, document reproduction and other related duties	20%
Product Assessments: Production work/document portfolio: forms associated with performing office skills, communications and functions (Letters, agendas, government forms, e-mail attachments, faxes, itinerary, diary, appointment scheduler, organizational charts, checks, deposit and withdrawal slips)	40%
Written Assessments: Written tests and quizzes should include a variety of items: short answer, fill in the blanks, multiple choice, case studies that require problem solving and critical thinking skills	20%
Final Assessment: Case studies and office simulation tasks will be used to assess students understanding of office skills and etiquette.	20%
Total	100%

Course Resource

Oliverio, Mary Ellen, Pasewark, William R. and White, Bonnie R. The Office Procedures and Technology. South-Western Educational Publishing, Cincinnati, Ohio: 1998.

Barrett, Charles, Kimbrell, Grady and Odgers, Patti, Office Skills. The Finishing Touch. South-Western Educational Publishing, Cincinnati, Ohio: 1998.

Course Outline

Module Title	# Double Periods	Module Title	# Double Periods
A. The Office Environment	6	B. Communication	8
- office careers		- presentation skills	
- qualities of an office employee		- research skills	
- time and task management		- telecommunication	
- the electronic office			
C. Records Management	8	D. Financial Services	8
- managing office records		- checking account records	
- filing systems and procedures		- buying and selling records	
- database		- spreadsheets	
E. Administrative Support Functions	8	F. Business Etiquette	
- administrative support services		- communication skills	
- travel services		- interpersonal skills	
- mailing and shipping procedures		- positive attitude	
- business correspondence		- grooming attire	
- reprographics		- work ethic	
- word processing			
NB. This module will be integrated throughout all business studies courses			

Subtotal	38
Optional double periods	7
Total double periods.....	45

SENIOR SCHOOL BUSINESS STUDIES

check: S1 ☐ S2 ☒ S3 ☒ S4 ☒

Office Technology

GOALS		SUBGOALS		MODULE & CURRICULUM CORRELATION MATRIX					
1	Technical Competence	1.1	Plan	x	x			x	
		1.2	Professionalism	x	x	x	x	x	x
		1.3	Manipulate data	x	x	x	x	x	
		1.4	Concepts	x	x	x	x	x	
		1.5	Services						
2	Communication Skills	2.1	Demonstrate	x	x	x	x	x	x
		2.2	Apply	x	x			x	x
		2.3	Listen/respond	x	x	x	x	x	
		2.4	Speak	x	x			x	x
		2.5	Write	x	x	x	x	x	
		2.6	Diversity	x	x			x	x
3	Technology	3.1	Operate	x	x	x	x	x	
		3.2	Present	x	x	x	x	x	
		3.3	Categorize	x	x	x	x	x	
		3.4	Demonstrate	x	x	x	x	x	
		3.5	Standards	x	x	x	x	x	
4	Thinking Skills	4.1	Business problems	x	x	x	x	x	
		4.2	Decision making	x	x	x	x	x	
		4.3	Logic	x	x	x	x	x	
		4.4	Analyze	x	x	x	x	x	
5	Work Experience	5.1	Values	x	x	x	x	x	
		5.2	Work ethics	x	x	x	x		x
		5.3	Entrepreneurial skills						x
		5.4	Management style	x	x			x	x
		5.5	Employment	x	x			x	x
		5.6	Career planning						x
CONTENT STRUCTURE		Business Fundamentals		x	x	x	x	x	x
		Bermuda's Business & Industries		x	x	x	x	x	x
		Business Practices		x	x	x	x	x	x
		Investment and Finance					x		
		MODULE		A	B	C	D	E	F

MODULE KEY

A - The Office Environment
B - Communication
C - Records Management

D - Financial Services
E - Administrative Support Function
F - Business Etiquette

BUSINESS STUDIES

Course Title: OFFICE TECHNOLOGY Module Title: The Office Environment Number of Periods: 5 double periods	Sequence Reference BS3230OFF-A Senior School Level <table border="1" style="margin: auto; border-collapse: collapse;"> <tr> <td style="padding: 2px 5px;">S1</td> <td style="padding: 2px 5px;">S2</td> <td style="padding: 2px 5px;">S3</td> <td style="padding: 2px 5px;">S4</td> </tr> <tr> <td style="text-align: center; padding: 2px 5px;">☐</td> <td style="text-align: center; padding: 2px 5px;">☒</td> <td style="text-align: center; padding: 2px 5px;">☒</td> <td style="text-align: center; padding: 2px 5px;">☒</td> </tr> </table>	S1	S2	S3	S4	☐	☒	☒	☒
S1	S2	S3	S4						
☐	☒	☒	☒						
Subgoal Emphasis: • 1.1 – 1.4 Technical Competence • 2.1 – 2.5 Communication Skills • 3.1 – 3.5 Technology • 4.1 – 4.4 Thinking Skills • 5.1, 5.2 5.3, 5.5 Work Experience	Content Focus • Business Fundamentals • Business Practices • Bermuda's Business and Industries								
Curriculum Objectives: At the end of this module, students will: • appreciate the impact technology has had on office careers • research, electronically, the careers available in offices • demonstrate ways to manage time effectively • understand the importance of integrating automated systems in the office • understand the need to develop skills in decision making and human relations • illustrate how personal qualities transfer from school to the work place • discuss the qualities that employers expect from prospective employees	Content Detail: • the changing business environment • technology's influence on office careers • traditional office systems • electronic office systems • decision-making skills • human relations skills								
Module Evaluation:									
• Performance Assessments: - oral presentation - office simulation: time management, posture and touch keying skills • Product Assessments: - posters, office layout plans, organizational charts • Written Assessments: - tests, quizzes and keyed product assignments, case study on time management									
Prerequisite Skill Areas (if any): • computer applications: word processing, database, spreadsheets and presentation tools	Special Resources (materials, equipment & community involvement): • guest speakers • internet access • computer and LCD • site visits								

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Oliverio, Mary Ellen, Pasewark, William R. and White, Bonnie R. The Office Procedures and Technology. South-Western Educational Publishing, Cincinnati, Ohio: 1998.

Barrett, Charles, Kimbrell, Grady and Odgers, Patti, Office Skills, The Finishing Touch. South-Western Educational Publishing, Cincinnati, Ohio: 1998.

REFERENCES - STUDENT:

Oliverio, Mary Ellen, Pasewark, William R. and White, Bonnie R. The Office Procedures and Technology. South-Western Educational Publishing, Cincinnati, Ohio: 1998.

Barrett, Charles, Kimbrell, Grady and Odgers, Patti, Office Skills, The Finishing Touch. South-Western Educational Publishing, Cincinnati, Ohio: 1998.

BUSINESS STUDIES

Course Title: OFFICE TECHNOLOGY

Sequence Reference BS3230OFF-B

Module Title: Communication

Senior School Level

Number of Periods: 8 double periods

S1	S2	S3	S4
☐	☒	☒	☒

Subgoal Emphasis:

- 1.1 – 1.4 Technical Competence
- 2.1 – 2.5 Communication Skills
- 3.1 – 3.5 Technology
- 4.1 – 4.4 Thinking Skills
- 5.1, 5.2, 5.3, 5.5 Work Experience

Content Focus

- Business Fundamentals
- Business Practices
- Bermuda's Business and Industries

Curriculum Objectives:

At the end of this module, students will:

- differentiate between verbal and non-verbal communication
- apply the skills needed for effective oral and written communication
- research and present, using electronic media, topics relevant to office skills
- appreciate the importance of efficient telephone technique
- demonstrate proficiency in using telecommunications equipment
- identify methods of transmitting information using telecommunications equipment

Content Detail:

- listening and speaking skills
- telephone systems and techniques
- facsimile technology
- e-mail, voice mail
- videoconferencing
- specialized telephone equipment
- internet
- business letters and envelopes
- memorandums
- proofreader's marks, spelling, punctuation, word division, accuracy of content, clarity of expression

Module Evaluation:

- **Performance Assessments:**
 - oral presentation
 - bulletin board
 - office simulation: time management, posture and touch keying skills
- **Product Assessments:**
 - poster, business letters, memorandums, e-mail, faxes, telephone message forms, reports
- **Written Assessments:**
 - tests, quizzes, keyed production assignment

Prerequisite Skill Areas

(if any):

- computer applications: word processing, database, spreadsheets and presentation tools

Special Resources

(materials, equipment & community involvement):

- guest speakers
- internet access
- computer and LCD
- site visits

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Oliverio, Mary Ellen, Pasewark, William R. and White, Bonnie R. The Office Procedures and Technology. South-Western Educational Publishing, Cincinnati, Ohio: 1998.

Barrett, Charles, Kimbrell, Grady and Odgers, Patti, Office Skills, The Finishing Touch. South-Western Educational Publishing, Cincinnati, Ohio: 1998.

REFERENCES - STUDENT:

Oliverio, Mary Ellen, Pasewark, William R. and White, Bonnie R. The Office Procedures and Technology. South-Western Educational Publishing, Cincinnati, Ohio: 1998.

Barrett, Charles, Kimbrell, Grady and Odgers, Patti, Office Skills, The Finishing Touch. South-Western Educational Publishing, Cincinnati, Ohio: 1998.

BUSINESS STUDIES

Course Title: OFFICE TECHNOLOGY		Sequence Reference BS3230OFF-C			
Module Title: Records Management		Senior School Level			
Number of Periods: 8 double periods		S1 ☐	S2 ☒	S3 ☒	S4 ☒
Subgoal Emphasis: • 1.2 – 1.4 Technical Competence • 2.1, 2.3, 2.5 Communication Skills • 3.1 – 3.5 Technology • 4.1 – 4.4 Thinking Skills • 5.1, 5.2 Work Experience		Content Focus • Business Fundamentals • Business Practices • Bermuda's Business and Industries			
Curriculum Objectives:		Content Detail:			
At the end of this module, students will: • identify the components of a filing system • differentiate between the most common filing systems • apply efficient filing procedures to maintain and manage records • create and manipulate a database		• filing equipment, procedures and supplies • alphabetic, subject, numeric, geographical and chronological filing • indexing files • lateral files • data management • electronic files • guides, labels and folders • charge-out procedures • protection and removal of records			
Module Evaluation:					
• Performance Assessments: - filing simulation kit - office simulation: time management, posture and touch keying skills • Product Assessments: - electronic print of labels - database • Written Assessments: - tests and quizzes					
Prerequisite Skill Areas (if any):			Special Resources (materials, equipment & community involvement):		
• computer applications: word processing, database, spreadsheets and presentation tools			• guest speakers • internet access • computer and LCD • site visits • filing equipment		

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Oliverio, Mary Ellen, Pasewark, William R. and White, Bonnie R. The Office Procedures and Technology. South-Western Educational Publishing, Cincinnati, Ohio: 1998.

Barrett, Charles, Kimbrell, Grady and Odgers, Patti, Office Skills, The Finishing Touch. South-Western Educational Publishing, Cincinnati, Ohio: 1998.

REFERENCES - STUDENT:

Oliverio, Mary Ellen, Pasewark, William R. and White, Bonnie R. The Office Procedures and Technology. South-Western Educational Publishing, Cincinnati, Ohio: 1998.

Barrett, Charles, Kimbrell, Grady and Odgers, Patti, Office Skills, The Finishing Touch. South-Western Educational Publishing, Cincinnati, Ohio: 1998.

BUSINESS STUDIES

Course Title: OFFICE TECHNOLOGY

Sequence Reference BS3230OFF-D

Module Title: Financial Services

Senior School Level

Number of Periods: 8 double periods

S1	S2	S3	S4
☐	☒	☒	☒

Subgoal Emphasis:

- 1.2, 1.3, 1.4 Technical Competence
- 2.1, 2.3, 2.5 Communication Skills
- 3.1 – 3.5 Technology
- 4.1 – 4.4 Thinking Skills
- 5.1, 5.2 Work Experience

Content Focus

- Business Fundamentals
- Business Practices
- Bermuda's Business and Industries
- Investments and Finance

Curriculum Objectives:

Content Detail:

At the end of this module, students will:

- | | |
|--|---|
| <ul style="list-style-type: none"> • demonstrate proper banking procedures to follow in dealing with a current account • describe the steps to follow in reconciling a bank statement • using spreadsheet software to demonstrate how a petty cash system is set up and maintained • prepare financial documents • demonstrate concepts and procedures related to payroll • demonstrate proficiency in keying on a numeric keypad • discuss and analyze financial procedures in an office | <ul style="list-style-type: none"> • bank accounts • deposits, cheques • bank reconciliation • petty cash vouchers/record • ATM • electronic funds transfer • debit card, credit card • time cards, deductions • payroll |
|--|---|

Module Evaluation:

- **Performance Assessments:**
 - case study
 - time on task
 - office simulation: posture and touch keying skills, group work
- **Product Assessments:**
 - deposit slips, cheque and bank statement, bank reconciliation statement, petty cash vouchers and petty cash journal
- **Written Assessments:**
 - tests and quizzes

Prerequisite Skill Areas

(if any):

- computer applications: word processing, database, spreadsheets and presentation tools
- numeric keyboarding skills

Special Resources

(materials, equipment & community involvement):

- guest speakers (banker)
- site visit (banks and monetary authorities)
- internet access
- calculators
- computers and LCD

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Oliverio, Mary Ellen, Pasewark, William R. and White, Bonnie R. The Office Procedures and Technology. South-Western Educational Publishing, Cincinnati, Ohio: 1998.

Barrett, Charles, Kimbrell, Grady and Odgers, Patti, Office Skills, The Finishing Touch. South-Western Educational Publishing, Cincinnati, Ohio: 1998.

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Barrett, Charles, Kimbrell, Grady and Odgers, Patti, Office Skills, The Finishing Touch. South-Western Educational Publishing, Cincinnati, Ohio: 1998.

BUSINESS STUDIES

Course Title: OFFICE TECHNOLOGY

Sequence Reference BS3230OFF-E

Module Title: Administrative Support Functions

Senior School Level

Number of Periods: 8 double periods

S1	S2	S3	S4
☐	☒	☒	☒

Subgoal Emphasis:

- 1.1 – 1.4 Technical Competence
- 2.1 – 2.6 Communication Skills
- 3.1 – 3.5 Technology
- 4.1 – 4.4 Thinking Skills
- Work Experience

Content Focus

- Business Fundamentals
- Business Practices
- Bermuda's Business and Industries

Curriculum Objectives:

At the end of this module, students will:

- illustrate how personal qualities transfer from school to the work place
- demonstrate proper procedures for handling incoming and outgoing mail
- utilize a calendar/desk diary to arrange appointments and plan upcoming events
- organize and plan business meetings, conferences and business trips for executives
- demonstrate effective use of office copiers and copying equipment

Content Detail:

- human relations skills
- organizational skills
- clerical and technical skills
- incoming mail
- outgoing mail
- agenda, minutes, quorum
- itinerary, travel documents, airline guides, travel etiquette

Module Evaluation:

- **Performance Assessments:**
 - oral presentation
 - office simulations, timed writings, touch keying skills
- **Product Assessments:**
 - poster, reception register, appointment book, mail register, itinerary, agenda
- **Written Assessments:**
 - tests, quizzes and case studies on human relations skills

Prerequisite Skill Areas

(if any):

- computer applications: word processing, database, spreadsheets and presentation tools

Special Resources

(materials, equipment & community involvement):

- guest speakers
- site visit (post office)
- internet access
- computer & LCD

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Oliverio, Mary Ellen, Pasewark, William R. and White, Bonnie R. The Office Procedures and Technology. South-Western Educational Publishing, Cincinnati, Ohio: 1998.

Barrett, Charles, Kimbrell, Grady and Odgers, Patti, Office Skills, The Finishing Touch. South-Western Educational Publishing, Cincinnati, Ohio: 1998.

REFERENCES - STUDENT:

Oliverio, Mary Ellen, Pasewark, William R. and White, Bonnie R. The Office Procedures and Technology. South-Western Educational Publishing, Cincinnati, Ohio: 1998.

Barrett, Charles, Kimbrell, Grady and Odgers, Patti, Office Skills, The Finishing Touch. South-Western Educational Publishing, Cincinnati, Ohio: 1998.

BUSINESS STUDIES

Course Title: OFFICE TECHNOLOGY		Sequence Reference: BS3230OFF-F	
Module Title: Business Etiquette		Senior School Level	
Number of Periods: Seamlessly Integrated		S1 ☐	S2 ☒
Subgoal Emphasis:		S3 ☒	S4 ☒
1.2 Technical Competence 2.1, 2.2, 2.4, 2.6 Communication Skills 5.2 - 5.5 Work Experience		Content Focus - Business Fundamentals - Business Practices - Bermuda's Business and Industries	
Curriculum Objectives:		Content Detail:	
At the end of this module, students will: - recognize the importance of proper grooming and appropriate attire for a business office - apply concepts of oral and written communications - develop and apply those traits that promote good interpersonal relations and that increase job performance - demonstrate appropriate work ethics - demonstrate ability to work cooperatively with others - develop and apply leadership skills		- appropriate attire and grooming for a business office - oral and written instructions - visual material to support an oral presentation - appropriate work habits - employment and business forms	
Module Evaluation:			
Performance Assessments: - continuous observation, continuous reinforcements and self evaluation Product Assessments: Written Assessments:			
Prerequisite Skill Areas (if any):		Special Resources (materials, equipment & community involvement):	
N/A		N/A	

GLOSSARY:

- N/A

REFERENCES - TEACHER:

N/A

REFERENCES - STUDENT:

N/A

Office Technology and Business Applications

Course Code: BS4360OFT



MINISTRY OF EDUCATION

Bermuda
2000

SENIOR SCHOOL BUSINESS STUDIES COURSE OVERVIEW

Title: Office Technology & Business Application

**2 credit (s)
60 hour (s)**

Prerequisite (s): Office Technology

S3 - S4 level (s)

Course Code: BS4360OFT

☐ required or ☒ elective

Course Description

This course further develops and enhances the essential skills learned in Office Technology. A hands-on cooperative approach will be used to deliver content. This course is intended to provide real-world experiences through the use of various simulations.

Course Requirements

The requirements for this course are as follows:

Performance Assessments: Processing, researching, communicating, and managing information in a simulated environment. Office Skills: clerical duties, secretarial duties and oral presentations Computer Application Skills: word processing, spreadsheets, databases, presentation tools and internet usage Oral Communications: telephone techniques and reception area Electronic Communications: email, faxes, broadcasting and switchboard Office Functions: record management, financial record keeping, mail processing, document reproduction and other related duties	40%
Product Assessments: Creating information in a simulated environment Production work/document portfolio: business documents and forms associated with performing office tasks (Letters, agendas, memos, government forms, e-mail attachments, faxes, itinerary, diary, appointment scheduler, organizational charts, checks, deposit and withdrawal slips)	40%
Written Assessments: Production tests, skill building tests and quizzes should include a variety of task from each module. Office tasks assigned should require students to use problem solving and critical thinking skills. (Case studies are suggested to be used to assess students understanding of office skills and etiquette.)	10%
Final Assessment: Students will be required to spend a determined amount of hours in a real office setting at school or off campus as a requirement for their final assessment.	10%
Total	100%

Course Resources

Spring, Jackson and Rider, Excursions International, 3rd Ed. Cincinnati, Ohio: South-Western Educational Publishing, 1997.

Ristau and Kruzel, Mirror/Mirror, Inc: International Office Simulation, Cincinnati, Ohio: South-Western Educational Publishing, 1994.

Course Outline

Module Title	# Double Periods	Module Title	# Double Periods
A. Creating/Analyzing Information	6	B. Researching Information	5
- memorandums		- electronic research (internet)	
- letters		- database	
- reports		- reference manuals/books	
- summarizing and interpreting data		- inquiry technique	
- presentations		- electronic research (internet)	
- making decisions			
- word processing			
C. Processing Information	8	D. Communicating Information	8
- editing and proofreading		- telephone systems and procedures	
- keyboarding		- greeting callers	
- opening and reviewing communications		- providing instructions to colleagues	
- photocopying		- making oral presentations	
- outgoing communications		- conflict management	
- checks, orders, invoices		- electronic information	
- spreadsheets		- telecommunications	
E. Managing Information	5	F. Applying for a Job	6
- calendars		- resumes	
- databases and files		- letter of application	
- financial records		- applications forms	
- minutes		- follow-up letters	
- agendas		- composing letters	
		- interviews	
		- desktop publishing	
G. Business Etiquette			
- communication skills			
- interpersonal skills			
- positive attitude			
- grooming attire			
- work ethic			

NB. This module will be integrated throughout all business studies courses

Subtotal	38
Optional double periods	7
Total double periods.....	45

SENIOR SCHOOL BUSINESS STUDIES

check: S1 ☐ S2 ☐ S3 ☒ S4 ☒

Office Technology & Business Application

GOALS		SUBGOALS		MODULE & CURRICULUM CORRELATION MATRIX							
1	Technical Competence	1.1	Plan	x	x	x	x	x	x		
		1.2	Professionalism	x	x	x	x	x	x	x	
		1.3	Manipulate data	x	x	x	x	x	x		
		1.4	Concepts	x	x	x	x	x	x		
		1.5	Services								
2	Communication Skills	2.1	Demonstrate							x	
		2.2	Apply	x	x	x	x	x	x	x	
		2.3	Listen/respond	x	x	x	x	x	x		
		2.4	Speak	x	x	x	x	x	x	x	
		2.5	Write	x	x	x	x	x	x		
		2.6	Diversity								
3	Technology	3.1	Operate	x	x	x	x	x	x		
		3.2	Present	x	x	x	x	x	x		
		3.3	Categorize	x	x	x	x	x	x		
		3.4	Demonstrate	x	x	x	x	x	x		
		3.5	Standards	x	x	x	x	x	x		
4	Thinking Skills	4.1	Business problems	x	x	x	x	x	x		
		4.2	Decision making	x	x	x	x	x	x		
		4.3	Logic	x	x	x	x	x	x		
		4.4	Analyze	x	x	x	x	x	x	x	
5	Work Experience	5.1	Values	x	x	x	x	x	x		
		5.2	Work ethics	x	x	x	x	x	x		
		5.3	Entrepreneurial skills	x	x	x	x	x	x		
		5.4	Management style	x	x	x	x	x	x		
		5.5	Employment	x	x	x	x	x	x	x	
		5.6	Career planning	x	x	x	x	x	x		
CONTENT STRUCTURE		Business Fundamentals		x	x	x	x	x	x	x	
		Bermuda’s Business and Industries		x	x	x	x	x	x	x	
		Business Practices		x	x	x	x	x	x	x	
		Investment and Finance		x	x	x	x	x	x		
		MODULE		A	B	C	D	E	F	G	

MODULE KEY

- A - Creating/Analyzing Information
- B - Research Information
- C - Processing Information
- D - Communicating Information

- E - Managing Information
- F - Applying for a Job
- G - Business Etiquette

BUSINESS STUDIES

Course Title: OFFICE TECHNOLOGY & BUSINESS APPLICATION		Sequence Reference: BS4360OFT-A			
Module Title: Creating/Analyzing Information (Office Simulation)		Senior School Level			
Number of Periods: 6 double periods		S1 ☐	S2 ☐	S3 ☒	S4 ☒
Subgoal Emphasis: 1.1 - 1.4 Technical Competence 2.2 - 2.5 Communication Skills 3.1 - 3.5 Technology 4.1 - 4.4 Thinking Skills 5.1 - 5.5 Work Experience		Content Focus - Business Fundamentals - Bermuda's Businesses and Industries - Business Practices - Investment and Finance			
Curriculum Objectives:		Content Detail:			
At the end of this module, students will: - compose, format and key business correspondences - analyze created documents for mailable standards - design and complete effective business forms - create slide presentations - use principles and techniques of journalism for preparing publications - write business and technical correspondence and reports - refine composition skills - analyze data to complete special business form - synthesize and key data directly from conversations and meetings - create a portfolio containing samples of various business documents - demonstrate correct formatting of multi-page bound reports with cover page, table of contents, footnotes/endnotes and bibliographies		- references - endnotes, footnotes - pagination - bound report - table of contents - cover page - formatting - letters, memorandums, reports - newsletters, brochures, advertisement, tri-folds, programs, certificates, flyers - invoices, statements, etc. - PowerPoint - outline			
Module Evaluation:					
Performance Assessments: - office simulation activities, posture and touch keying skills, oral communications, time management, cooperative activities, work station, organizational skills Product Assessments: - office simulation tasks, career portfolio, visual tools, illustrations, production work/document portfolio of business documents associated with creating/analyzing information Written Assessments: - production tests, skill building tests, short answers, matching, fill in the blanks, case studies Note: Assessment of student learning is to be detailed on individual lesson plans.					
Prerequisite Skill Areas (if any):			Special Resources (materials, equipment & community involvement):		
- numeric keyboarding skills - computer applications: word-processing, databases, spreadsheet, presentation tools - electronic research skills - keyboarding skills of 40 wpm with 1 error or less			- overhead projector - television and VCR - computer, scanner and LCD - calculator with tally roll - telephone system, fax machine - internet access - photocopier - desktop publishing stationery		

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

- Oliverio, Mary Ellen, Pasewark, William R. and White, Bonnie R. The Office Procedures and Technology, 3rd Ed. Cincinnati, Ohio: South-Western Educational Publishing, 1998.
- Barrett, Charles, Kimbrell, Grady and Odgers, Patti, Office Skills, The Finishing Touch. Cincinnati, Ohio: South-Western Educational Publishing, 1998.
- Spring, Jackson and Rider, Excursions International, 3rd Ed. Cincinnati, Ohio: South-Western Educational Publishing, 1997.
- Ristau and Kruzel, Mirror/Mirror, Inc: International Office Simulation. Cincinnati, Ohio: South-Western Educational Publishing, 1994.

REFERENCES - STUDENT:

- Oliverio, Mary Ellen, Pasewark, William R. and White, Bonnie R. The Office Procedures and Technology, 3rd Ed. Cincinnati, Ohio: South-Western Educational Publishing, 1998.
- Barrett, Charles, Kimbrell, Grady and Odgers, Patti, Office Skills, The Finishing Touch. Cincinnati, Ohio: South-Western Educational Publishing, 1998.
- Spring, Jackson and Rider, Excursions International, 3rd Ed. Cincinnati, Ohio: South-Western Educational Publishing, 1997.
- Ristau and Kruzel, Mirror/Mirror, Inc: International Office Simulation. Cincinnati, Ohio: South-Western Educational Publishing, 1994.

BUSINESS STUDIES

Course Title: OFFICE TECHNOLOGY & BUSINESS APPLICATION		Sequence Reference: BS4360OFT-B									
Module Title: Researching Information (Office Simulation)		Senior School Level									
Number of Periods: 6 double periods		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%; text-align: center;">S1</td> <td style="width: 25%; text-align: center;">S2</td> <td style="width: 25%; text-align: center;">S3</td> <td style="width: 25%; text-align: center;">S4</td> </tr> <tr> <td style="text-align: center;">☐</td> <td style="text-align: center;">☐</td> <td style="text-align: center;">☒</td> <td style="text-align: center;">☒</td> </tr> </table>	S1	S2	S3	S4	☐	☐	☒	☒	
S1	S2	S3	S4								
☐	☐	☒	☒								
Subgoal Emphasis: • 1.1 - 1.4 Technical Competence • 2.2 - 2.5 Communication Skills • 3.1 - 3.5 Technology • 4.1 - 4.4 Thinking Skills • 5.1 - 5.5 Work Experience		Content Focus • Business Fundamentals • Bermuda's Businesses and Industries • Business Practices • Investment and Finance									
Curriculum Objectives:		Content Detail:									
At the end of this module, students will: • use references books to locate information • use technology to create an e-commerce portfolio • use technology to create a career portfolio • discuss copyright laws pertaining to electronic media • investigate the procedures for protecting publication designed in Bermuda • use principle techniques of journalism for preparing publications designed in Bermuda • conduct multiple research initiatives using the internet		• microfiche • telephone directory • dictionary • thesaurus • internet • citations • library • archives • research software									
Module Evaluation:											
• Performance Assessments: - office simulation activities, posture and touch keying skills, oral communications, time management, cooperative activities, work station, organizational skills • Product Assessments: - office simulation tasks, career portfolio, visual tools, illustrations, production work/document portfolio of business documents associated with researching information • Written Assessments: - production tests, skill building tests, short answers, matching, fill in the blanks, case studies Note: Assessment of student learning is to be detailed on individual lesson plans.											
Prerequisite Skill Areas (if any):		Special Resources (materials, equipment & community involvement):									
• numeric keyboarding skills • computer applications: word-processing, databases, spreadsheet, presentation tools • electronic research skills • keyboarding skills of 40 wpm with 1 error or less		• overhead projector • television and VCR • computer, scanner and LCD • calculator with tally roll • telephone system, fax machine • internet access • photocopier									

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

- Oliverio, Mary Ellen, Pasewark, William R. and White, Bonnie R. The Office Procedures and Technology, 3rd Ed. Cincinnati, Ohio: South-Western Educational Publishing, 1998.
- Barrett, Charles, Kimbrell, Grady and Odgers, Patti, Office Skills, The Finishing Touch. Cincinnati, Ohio: South-Western Educational Publishing, 1998.
- Spring, Jackson and Rider, Excursions International, 3rd Ed. Cincinnati, Ohio: South-Western Educational Publishing, 1997.
- Ristau and Kruzel, Mirror/Mirror, Inc: International Office Simulation. Cincinnati, Ohio: South-Western Educational Publishing, 1994.

REFERENCES - STUDENT:

- Oliverio, Mary Ellen, Pasewark, William R. and White, Bonnie R. The Office Procedures and Technology, 3rd Ed. Cincinnati, Ohio: South-Western Educational Publishing, 1998.
- Barrett, Charles, Kimbrell, Grady and Odgers, Patti, Office Skills, The Finishing Touch. Cincinnati, Ohio: South-Western Educational Publishing, 1998.
- Spring, Jackson and Rider, Excursions International, 3rd Ed. Cincinnati, Ohio: South-Western Educational Publishing, 1997.
- Ristau and Kruzel, Mirror/Mirror, Inc: International Office Simulation. Cincinnati, Ohio: South-Western Educational Publishing, 1994.

BUSINESS STUDIES

Course Title: OFFICE TECHNOLOGY & BUSINESS APPLICATION

Sequence Reference: BS4360OFT-C

Module Title: Processing Information (Office Simulation)

Senior School Level

Number of Periods: 6 double periods

S1	S2	S3	S4
☐	☐	☒	☒

Subgoal Emphasis:

- 1.1 - 1.4 Technical Competence
- 2.2 - 2.5 Communication Skills
- 3.1 - 3.5 Technology
- 4.1 - 4.4 Thinking Skills
- 5.1 - 5.5 Work Experience

Content Focus

- Business Fundamentals
- Bermuda's Businesses and Industries
- Business Practices
- Investment and Finance

Curriculum Objectives:

At the end of this module, students will:

- reproduce and distribute documents
- coordinate a mailing system
- identify the various types of delivery services
- transmit and receive information using one method of electronic communication
- interpret charts, graphs, illustrations, tables and other visual tools
- collect, evaluate and organize information to support a business initiative
- identify ethical and unethical business practices

Content Detail:

- reprographics
- incoming and outgoing mail
- postal services, express service, air freight, shipping courier services (local)
- e-mail, fax, broadcasting
- PowerPoint, graphics, sound card, special effects

Module Evaluation:

- **Performance Assessments:**
 - office simulation activities, posture and touch keying skills, oral communications, time management, cooperative activities, work station, organizational skills
- **Product Assessments:**
 - office simulation tasks, career portfolio, visual tools, illustrations, production work/document portfolio of business documents associated with processing information
- **Written Assessments:**
 - production tests, skill building tests, short answers, matching, fill in the blanks, case studies

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas

(if any):

- numeric keyboarding skills
- computer applications: word-processing, databases, spreadsheet, presentation tools
- electronic research skills
- keyboarding skills of 40 wpm with 1 error or less

Special Resources

(materials, equipment & community involvement):

- overhead projector
- television and VCR
- computer, scanner and LCD
- calculator with tally roll
- telephone system, fax machine
- internet access
- photocopier

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Oliverio, Mary Ellen, Pasewark, William R. and White, Bonnie R. The Office Procedures and Technology, 3rd Ed. Cincinnati, Ohio: South-Western Educational Publishing, 1998.

Barrett, Charles, Kimbrell, Grady and Odgers, Patti, Office Skills, The Finishing Touch. Cincinnati, Ohio: South-Western Educational Publishing, 1998.

Spring, Jackson and Rider, Excursions International, 3rd Ed. Cincinnati, Ohio: South-Western Educational Publishing, 1997.

Ristau and Kruzel, Mirror/Mirror, Inc.: International Office Simulation. Cincinnati, Ohio: South-Western Educational Publishing, 1994.

REFERENCES - STUDENT:

Oliverio, Mary Ellen, Pasewark, William R. and White, Bonnie R. The Office Procedures and Technology, 3rd Ed. Cincinnati, Ohio: South-Western Educational Publishing, 1998.

Barrett, Charles, Kimbrell, Grady and Odgers, Patti, Office Skills, The Finishing Touch. Cincinnati, Ohio: South-Western Educational Publishing, 1998.

Spring, Jackson and Rider, Excursions International, 3rd Ed. Cincinnati, Ohio: South-Western Educational Publishing, 1997.

Ristau and Kruzel, Mirror/Mirror, Inc.: International Office Simulation. Cincinnati, Ohio: South-Western Educational Publishing, 1994.

BUSINESS STUDIES

Course Title: OFFICE TECHNOLOGY & BUSINESS APPLICATION

Sequence Reference: BS4360OFT-D

Module Title: Communicating Information (Office Simulation)

Senior School Level

Number of Periods: 6 double periods

S1	S2	S3	S4
☐	☐	☒	☒

Subgoal Emphasis:

- 1.1 - 1.4 Technical Competence
- 2.2 - 2.5 Communication Skills
- 3.1 - 3.5 Technology
- 4.1 - 4.4 Thinking Skills
- 5.1 - 5.5 Work Experience

Content Focus

- Business Fundamentals
- Bermuda's Businesses and Industries
- Business Practices
- Investment and Finance

Curriculum Objectives:

At the end of this module, students will:

- demonstrate five elements of communications
- manage communicating with customers
- provide support and service to customers and clients
- identify emerging telecommunications systems
- communicate instructions clearly, both orally and in writing
- follow oral and written instructions
- make an oral presentation using multimedia
- analyze mass media messages
- identify ways in which technology will enhance communications

Content Detail:

- clear, concise, courteous, complete, correct
- receive, place and transfer telephone calls
- intranet, internet
- switchboard, conference calls, video conference, ID callers, call waiting, transfers
- PowerPoint, graphics, sound card, special effects
- colloquialisms, slang
- enumeration/pronunciation
- diversity, priorities, simultaneous

Module Evaluation:

- **Performance Assessments:**
- office simulation activities, posture and touch keying skills, oral communications, time management, cooperative activities, work station, organizational skills
- **Product Assessments:**
- office simulation tasks, career portfolio, visual tools, illustrations, production work/document portfolio of business documents associated with communicating information
- **Written Assessments:**
- production tests, skill building tests, short answers, matching, fill in the blanks, case studies

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas

(if any):

- numeric keyboarding skills
- computer applications: word-processing, databases, spreadsheet, presentation tools
- electronic research skills
- keyboarding skills of 40 wpm with 1 error or less

Special Resources

(materials, equipment & community involvement):

- overhead projector
- television and VCR
- computer, scanner and LCD
- calculator with tally roll
- telephone system, fax machine
- internet access
- photocopier

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

- Oliverio, Mary Ellen, Pasewark, William R. and White, Bonnie R. The Office Procedures and Technology, 3rd Ed. Cincinnati, Ohio: South-Western Educational Publishing, 1998.
- Barrett, Charles, Kimbrell, Grady and Odgers, Patti, Office Skills, The Finishing Touch. Cincinnati, Ohio: South-Western Educational Publishing, 1998.
- Spring, Jackson and Rider, Excursions International, 3rd Ed. Cincinnati, Ohio: South-Western Educational Publishing, 1997.
- Ristau and Kruzel, Mirror/Mirror, Inc: International Office Simulation. Cincinnati, Ohio: South-Western Educational Publishing, 1994.

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- Oliverio, Mary Ellen, Pasewark, William R. and White, Bonnie R. The Office Procedures and Technology, 3rd Ed. Cincinnati, Ohio: South-Western Educational Publishing, 1998.
- Barrett, Charles, Kimbrell, Grady and Odgers, Patti, Office Skills, The Finishing Touch. Cincinnati, Ohio: South-Western Educational Publishing, 1998.
- Spring, Jackson and Rider, Excursions International, 3rd Ed. Cincinnati, Ohio: South-Western Educational Publishing, 1997.
- Ristau and Kruzel, Mirror/Mirror, Inc: International Office Simulation. Cincinnati, Ohio: South-Western Educational Publishing, 1994.

BUSINESS STUDIES

Course Title:	OFFICE TECHNOLOGY & BUSINESS APPLICATION	Sequence Reference:	BS4360OFT-E			
Module Title:	Managing Information (Office Simulation)		Senior School Level			
Number of Periods:	6 double periods		S1	S2	S3	S4
			☐	☐	☒	☒

Subgoal Emphasis: 1.1 - 1.4 Technical Competence 2.2 - 2.5 Communication Skills 3.1 - 3.5 Technology 4.1 - 4.4 Thinking Skills 5.1 - 5.5 Work Experience	Content Focus - Business Fundamentals - Bermuda's Businesses and Industries - Business Practices - Investment and Finance
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Curriculum Objectives:	Content Detail:
At the end of this module, students will: - maintain inventory records - manage office funds - prepare financial reports - use technology to establish and maintain documents, storage and retrieval system - maintain employee records - maintain an electronic organizer - coordinate travel arrangements - maintain work station, equipments, materials and supplies - plan, organize and conduct a meeting to achieve an identified purpose - prepare and distribute an agenda prior to the meeting	- purchase requisition, stock cards, inventory records - petty cash records: vouchers, receipts - bank reconciliation - data base, file, alphabetical, numerical, subjects, chronological - payroll - diary, calendar, reception register - itinerary, reservations - pagination - enumeration - columns, leaders and auto table feature - agendas, minutes

Module Evaluation:

- Performance Assessments:**
 - office simulation activities, posture and touch keying skills, oral communications, time management, cooperative activities, work station, organizational skills
- Product Assessments:**
 - office simulation tasks, career portfolio, visual tools, illustrations, production work/document portfolio of business documents associated with managing information
- Written Assessments:**
 - production tests, skill building tests, short answers, matching, fill in the blanks, case studies

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas	Special Resources
(if any):	(materials, equipment & community involvement):
- numeric keyboarding skills - computer applications: word-processing, databases, spreadsheet, presentation tools - electronic research skills - keyboarding skills of 40 wpm with 1 error or less	- overhead projector, television and VCR - computer, scanner and LCD - calculator with tally roll - telephone system, fax machine - internet access - photocopier - file folder and labels

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

- Oliverio, Mary Ellen, Pasewark, William R. and White, Bonnie R. The Office Procedures and Technology, 3rd Ed. Cincinnati, Ohio: South-Western Educational Publishing, 1998.
- Barrett, Charles, Kimbrell, Grady and Odgers, Patti, Office Skills, The Finishing Touch. Cincinnati, Ohio: South-Western Educational Publishing, 1998.
- Spring, Jackson and Rider, Excursions International, 3rd Ed. Cincinnati, Ohio: South-Western Educational Publishing, 1997.
- Ristau and Kruzel, Mirror/Mirror, Inc: International Office Simulation. Cincinnati, Ohio: South-Western Educational Publishing, 1994.

REFERENCES - STUDENT:

- Oliverio, Mary Ellen, Pasewark, William R. and White, Bonnie R. The Office Procedures and Technology, 3rd Ed. Cincinnati, Ohio: South-Western Educational Publishing, 1998.
- Barrett, Charles, Kimbrell, Grady and Odgers, Patti, Office Skills, The Finishing Touch. Cincinnati, Ohio: South-Western Educational Publishing, 1998.
- Spring, Jackson and Rider, Excursions International, 3rd Ed. Cincinnati, Ohio: South-Western Educational Publishing, 1997.
- Ristau and Kruzel, Mirror/Mirror, Inc: International Office Simulation. Cincinnati, Ohio: South-Western Educational Publishing, 1994.

BUSINESS STUDIES

Course Title: OFFICE TECHNOLOGY & BUSINESS APPLICATION

Sequence Reference: BS4360OFT-F

Module Title: Applying for a Job
(Office Simulation)

Senior School Level

Number of Periods: 6 double periods

S1	S2	S3	S4
☐	☐	☒	☒

Subgoal Emphasis:

- 1.1 - 1.4 Technical Competence
- 2.2 - 2.5 Communication Skills
- 3.1 - 3.5 Technology
- 4.1 - 4.4 Thinking Skills
- 5.1 - 5.5 Work Experience

Content Focus

- Business Fundamentals
- Bermuda's Businesses and Industries
- Business Practices
- Investment and Finance

Curriculum Objectives:

At the end of this module, students will:

- demonstrate correct formatting of resumes, letters of application, application forms and follow-up letters
- apply desktop features to enhance resumes
- demonstrate correct formatting in completing on-line and hand-written application forms
- compose and type a formal application letter, resume, application form and follow-up letter for simulated job opportunities
- demonstrate oral communication
- create a personal career portfolio using a career inventory instrument
- research job opportunities in Bermuda
- demonstrate successful interviewing techniques
- research the job market and potential employers

Content Detail:

- resume items: heading, objectives, academic credentials, job experience, personal data, honours, awards, extracurricular activities, community service, references
- desktop publishing tools
- composing letters
- letters of application
- follow-up letters
- application forms
- proofreading
- formatting
- cover letter

Module Evaluation:

- **Performance Assessments:**
- office simulation activities, posture and touch keying skills, oral communications, time management, cooperative activities, work station, organizational skills
- **Product Assessments:**
- office simulation tasks, career portfolio, visual tools, illustrations, production work/document portfolio of business documents associated with applying for a job
- **Written Assessments:**
- production tests, skill building tests, short answers, matching, fill in the blanks, case studies

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas

(if any):

- numeric keyboarding skills
- computer applications: word-processing, databases, spreadsheet, presentation tools
- electronic research skills
- keyboarding skills of 40 wpm with 1 error or less

Special Resources

(materials, equipment & community involvement):

- overhead projector
- television and VCR
- computer, scanner and LCD
- calculator with tally roll
- telephone system, fax machine
- internet access
- photocopies

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Oliverio, Mary Ellen, Pasewark, William R. and White, Bonnie R. The Office Procedures and Technology, 3rd Ed. Cincinnati, Ohio: South-Western Educational Publishing, 1998.

Barrett, Charles, Kimbrell, Grady and Odgers, Patti, Office Skills, The Finishing Touch. Cincinnati, Ohio: South-Western Educational Publishing, 1998.

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Oliverio, Mary Ellen, Pasewark, William R. and White, Bonnie R. The Office Procedures and Technology, 3rd Ed. Cincinnati, Ohio: South-Western Educational Publishing, 1998.

Barrett, Charles, Kimbrell, Grady and Odgers, Patti, Office Skills, The Finishing Touch. Cincinnati, Ohio: South-Western Educational Publishing, 1998.

Spring, Jackson and Rider, Excursions International, 3rd Ed. Cincinnati, Ohio: South-Western Educational Publishing, 1997.

Ristau and Kruzel, Mirror/Mirror, Inc: International Office Simulation. Cincinnati, Ohio: South-Western Educational Publishing, 1994.

BUSINESS STUDIES

Course Title: OFFICE TECHNOLOGY & BUSINESS APPLICATIONS

Sequence Reference: BS4360OFT-G

Module Title: Business Etiquette

Senior School Level

Number of Periods: Seamlessly Integrated

S1	S2	S3	S4
☐	☐	☒	☒

Subgoal Emphasis:

- 1.2 Technical Competence
- 2.1, 2.2, 2.4 Communication Skills
- 5.1 - 5.5 Work Experience

Content Focus

- Business Fundamentals
- Business Practices
- Bermuda's Business and Industries

Curriculum Objectives:

Content Detail:

At the end of this module, students will:

- recognize the importance of proper grooming and appropriate attire for a business office
- apply concepts of oral and written communications
- develop and apply those traits that promote good interpersonal relations and that increase job performance
- demonstrate appropriate work ethics
- demonstrate ability to work cooperatively with others
- develop and apply leadership skills

- appropriate attire and grooming for a business office
- oral and written instructions
- visual material to support an oral presentation
- appropriate work habits
- employment and business forms

Module Evaluation:

- **Performance Assessments:**
- ongoing observation, continuous reinforcement and self evaluation
- **Product Assessments:**
- **Written Assessments:**

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas

(if any):

- N/A

Special Resources

(materials, equipment & community involvement):

- N/A

GLOSSARY:

- N/A

REFERENCES - TEACHER:

N/A

REFERENCES - STUDENT:

N/A

Small Business Management

Course Code: BS4180MGT



MINISTRY OF EDUCATION

Bermuda

2000

SENIOR SCHOOL BUSINESS STUDIES COURSE OVERVIEW

Title: Small Business Management

2 credit (s)

60 hour (s)

**Prerequisite (s): Successful completion of three (3)
business courses**

S3-S4 level (s)

Course Code: BS4180MGT

☐ required or ☒ elective

Course Description

This course will help students to recognize the opportunities, needs, wants and problems associated with running a business in Bermuda. They will use various forms of technology to locate resources to implement innovative ideas for new business enterprises in Bermuda. They will have the opportunity to enhance entrepreneurial skills developed in earlier business courses. (e.g. business plans, numeracy skills, communication skills and decision-making skills.) Students will be encouraged to link those competences with new skills in order to respond with increased confidence to challenges they will meet in the course and in the world market.

Course Requirements

The requirements for this course are as follows:

Performance Assessments:		20%
Oral presentations and interviews	10%	
Simulated activities, computer simulations	10%	
(to facilitate the performance-based assessment process, rubrics have been included to set consistent standards)		
Product Assessments:		40%
Sample Product/Service	20%	
Portfolio and product analysis, work samples	20%	
(to facilitate the performance-based assessment process, rubrics have been included to set consistent standards)		
Written Assessments:		20%
Written tests and quizzes should include a variety of items: essays, restricted response, matching, multiple choice, case analysis, problem solving and critical thinking skills exercises		
Final Assessment:		20%
Business Strategy: Identify opportunities to start a business initiative. Consideration should be given to the following: financing, type of business, management structure, type of personnel, promotion, expansion, computerization.		
Total		100%

Course Resources

Meyer, Earl C. Ph.D. and Kathleen R. Allen, Ph.D. Entrepreneurship and Small Business Management, (Teacher's Resource Binder) New York, NY: Glencoe/McGraw-Hill, 2000.

Meyer, Earl C. Ph.D. and Kathleen R. Allen, Ph.D. Entrepreneurship and Small Business Management, (Student Activity Workbook) New York, NY: Glencoe/McGraw-Hill, 2000.

National Business Education Association (NBEA), Entrepreneurship Teaching Strategies, NBEA, Reston, VA: 1998

Course Outline

Module Title	# Double Periods	Module Title	# Double Periods
A. Creating a Small Business	7	B. Managing a Small Business	7
in Bermuda		- management functions	
- entrepreneurial skills		- qualifications, interpersonal skills	
- cultural diversity		- solving business problems	
- business opportunities		- government's role	
- economic forces		- employer/employee role	
- goal-setting and problem solving			
- copyright			
C. Essential Promotional Skills	6	D. Expanding a Business	6
- ethics and morality		- rationale and policy	
- policies and procedures		- market penetration, diversification	
- customer preferences, customer relations		- integration	
- market plan		- government intervention	
		- sources of credit	
		- loan application	
E. Computers in Business	6	F. Practicing Entrepreneur Skills	6
- computer system		- communication	
- computerizing a business		- record-keeping	
G. Business Etiquette			
- communication skills			
- interpersonal skills			
- positive attitude			
- grooming attire			
- work ethic			

**NB. This module will be integrated
throughout all business studies courses**

Subtotal	38
Optional double periods	7
Total double periods.....	45

SENIOR SCHOOL BUSINESS STUDIES

check one: S1 ☐ S2 ☐ S3 ☒ S4 ☒

Small Business Management

GOALS		SUBGOALS		MODULE & CURRICULUM CORRELATION MATRIX						
1	Technical Competence	1.1	Plan	x	x	x	x	x	x	
		1.2	Professionalism	x	x	x	x	x	x	x
		1.3	Manipulate data	x	x	x				
		1.4	Concepts	x	x	x	x	x	x	
		1.5	Services	x	x	x				
2	Communication Skills	2.1	Demonstrate	x	x	x	x	x	x	x
		2.2	Apply	x	x	x	x	x	x	x
		2.3	Listen/respond	x	x	x	x	x	x	
		2.4	Speak	x	x	x	x	x	x	x
		2.5	Write	x	x	x	x	x	x	x
		2.6	Diversity			x				x
3	Technology	3.1	Operate	x	x	x	x	x	x	
		3.2	Present	x	x					
		3.3	Categorize	x	x	x	x	x	x	
		3.4	Demonstrate	x	x	x	x	x	x	
		3.5	Standards	x	x	x	x	x	x	
4	Thinking Skills	4.1	Business problems	x	x	x	x	x	x	
		4.2	Decision making	x	x	x	x	x	x	
		4.3	Logic							
		4.4	Analyze	x		x	x	x	x	
5	Work Experience	5.1	Values	x		x	x	x	x	x
		5.2	Work ethics	x	x	x	x	x	x	x
		5.3	Entrepreneurial skills	x	x	x	x			x
		5.4	Management style	x	x	x				x
		5.5	Employment			x				x
		5.6	Career planning							x
CONTENT STRUCTURE		Business Fundamentals		x	x	x	x	x	x	
		Bermuda’s Business & Industries		x	x	x	x	x	x	
		Business Practices		x	x	x	x	x	x	
		Investment and Finance		x	x	x	x	x	x	
		MODULE		A	B	C	D	E	F	G

MODULE KEY

A - Creating a Small Business in Bermuda
 B - Managing a Small Business
 C - Essential Promotional Skills
 D - Expanding a Business

E - Computers in Business
 F - Practicing Entrepreneur Skills
 G - Business Etiquette

BUSINESS STUDIES

Course Title: SMALL BUSINESS MANAGEMENT	Sequence Reference: BS4180MGT-A								
Module Title: Creating a Small Business in Bermuda	Senior School Level <table><tr><td>S1</td><td>S2</td><td>S3</td><td>S4</td></tr><tr><td>☐</td><td>☐</td><td>☒</td><td>☒</td></tr></table>	S1	S2	S3	S4	☐	☐	☒	☒
S1	S2	S3	S4						
☐	☐	☒	☒						
Number of Periods: 7 double periods									
Subgoal Emphasis: 1.1 – 1.5 Technical Competence 2.1 – 2.5 Communication Skills 3.1 – 3.5 Technology 4.1, 4.2, 4.4 Thinking Skills 5.1 – 5.4 Work Experience	Content Focus - Business Fundamentals - Business Practices - Bermuda’s Businesses and Industries - Investment and Finance								
Curriculum Objectives: At the end of this module, students will: - develop a business plan to operate a small business - analyze the opportunities for developing a small business in Bermuda - explain the steps involved in establishing a business in Bermuda - demonstrate appropriate behaviour, knowledge and skills to implement and run a business - make a presentation of the completed business plan using technology - orally present the possibilities of creating an e-commerce business in Bermuda	Content Detail: - type ownership, business plan, job description, promotion, resumes, market research, marketing mix, pro forma, location, feasibility, organizational chart, finance, loan application - cultural diversity, business opportunity, economic forces - management procedures, leadership qualities, problem solving, assessing a business, taking personal risks, financial/accounting competence, software, TV, video, multimedia								
Module Evaluation: Performance Assessments: - role play, demonstration, presentation, interviews Product Assessments: - business plan, computer simulation, business strategy project Written Assessments: - case studies/analysis, multiple choice, matching, true/false, written simulation, essays Note: Assessment of student learning is to be detailed on individual lesson plans.									
Prerequisite Skill Areas (if any): - computer applications: word processing, databases, spreadsheets - electronic research skill - presentation tools	Special Resources (materials, equipment & community involvement): - Small Development Corporation - guest speakers - local Entrepreneurs - internet access - computer and LCD								

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Meyer, Earl C. Ph.D. and Kathleen R. Allen, Ph.D. Entrepreneurship and Small Business Management, (Teacher's Resource Binder) New York, NY: Glencoe/McGraw-Hill, 2000.

National Business Education Association (NBEA), Entrepreneurship Teaching Strategies, NBEA, Reston, VA: 1998

Shickler, Scott. J. and Patricia Burkhardt, Growing a Business... A Young Entrepreneur's Start Up Guide, Chamblee, GA: KidsWay, Inc. 1998.

Shickler, Scott. J. and Patricia Burkhardt, Get The Edge! Business Plan Workbook, Chamblee, GA: KidsWay, Inc. 1998.

National Business Education Association (NBEA) and International Society for Business Education (ISBE) Creative Teaching Ideas for International Business, NBEA, Reston, VA., 1996.

REFERENCES - STUDENT:

Meyer, Earl C. Ph.D. and Kathleen R. Allen, Ph.D. Entrepreneurship and Small Business Management, New York, NY: Glencoe/McGraw-Hill, 2000.

Meyer, Earl C. Ph.D. and Kathleen R. Allen, Ph.D. Entrepreneurship and Small Business Management, (Student Activity Workbook) New York, NY: Glencoe/McGraw-Hill, 2000.

BUSINESS STUDIES

Course Title: SMALL BUSINESS
MANAGEMENT

Sequence Reference: BS4180MGT-B

Module Title: Managing a Small Business

Senior School Level

Number of Periods: 7 double periods

S1	S2	S3	S4
☐	☐	☒	☒

Goal and Subgoal Emphasis:

- 1.1 – 1.5 Technical Competence
- 2.1 – 2.5 Communication Skills
- 3.1 – 3.5 Technology
- 4.1 – 4.2 Thinking Skills
- 5.2, 5.3, 5.4 Work Experience

Content Focus

- Business Fundamentals
- Business Practices
- Bermuda's Businesses and Industries
- Investment and Finance

Curriculum Objectives:

At the end of this module, students will:

- identify and evaluate the role and functions of managing a small business in local and/or global market
- plan personnel needs and determine the type of employees needed for a small business by demonstrating personal goal-setting and problem-solving strategies that facilitate change
- evaluate what management qualities are needed to solve business problems of small business ownership
- explain government's criteria for determining a small business
- discuss regulations established by government to operate a small business

Content Detail:

- decision making – planning, controlling, managing operations, finance management, social and ethical responsibility
- duties – human resource, accounting, production, marketing, environment
- inter-personal skills, cultural diversity e.g. response to customer concerns
- initiative, flexibility, leadership/teamwork, motivation, delegation, role-play, case study, deadlines, criteria, consensus
- taking advantage of business opportunity
- maintaining customer loyalty
- profit making vs. charitable association
- quality control procedures
- taxes, environment issues
- consumer protection, employee protection
- distribution of income, incentives

Module Evaluation:

- **Performance Assessments:**
- role play, interviews, demonstration, presentation
- **Product Assessments:**
- computer simulation, business strategy project
- **Written Assessments:**
- multiple choice, matching, true/false, written simulation, essays, case studies

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas

(if any):

- computer applications: word processing, databases, spreadsheets
- electronic research skills

Special Resources

(materials, equipment & community involvement):

- Small Business Development Corporation
- guest speakers: local Entrepreneurs
- computer and LCD
- internet access

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Meyer, Earl C. Ph.D. and Kathleen R. Allen, Ph.D. Entrepreneurship and Small Business Management, (Teacher's Resource Binder) New York, NY: Glencoe/McGraw-Hill, 2000.

National Business Education Association (NBEA), Entrepreneurship Teaching Strategies, NBEA, Reston, VA: 1998

Shickler, Scott. J, and Patricia Burkhardt, Growing a Business... A Young Entrepreneur's Start Up Guide, Chamblee, GA: KidsWay, Inc. 1998.

Shickler, Scott. J, and Patricia Burkhardt, Get The Edge! Business Plan Workbook, Chamblee, GA: KidsWay, Inc. 1998.

National Business Education Association (NBEA) and International Society for Business Education (ISBE) Creative Teaching Ideas for International Business, NBEA, Reston, VA., 1996.

REFERENCES - STUDENT:

Meyer, Earl C. Ph.D. and Kathleen R. Allen, Ph.D. Entrepreneurship and Small Business Management, New York, NY: Glencoe/McGraw-Hill, 2000.

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BUSINESS STUDIES

Course Title: SMALL BUSINESS MANAGEMENT		Sequence Reference: BS4180MGT-C			
Module Title: Essential Promotional Skills		Senior School Level			
Number of Periods: 6 double periods		S1	S2	S3	S4
		☐	☐	☒	☒
Subgoal Emphasis:		Content Focus			
1.1 – 1.5 Technical Competence 2.1 – 2.6 Communication Skills 3.1, 3.3, 3.4, 3.5, 3.6 Technology 4.1 – 4.2 Thinking Skills 5.2 – 5.4 Work Experience		- Business Fundamentals - Business Practices - Bermuda's Businesses and Industries - Investment and Finance			
Curriculum Objectives:		Content Detail:			
At the end of this module, students will:					
- analyze the effect of inappropriate behaviour on a business and use strategies to modify such behaviour - identify potential problems facing an expanding business and develop contingency plans for solving these problems - develop policies and procedures for serving customers and modify marketing plans based on customer feedback - design a marketing plan based on customer feedback and present the design using technology		- business ethics - plans – strategic, tactical, financial - ratio analysis, working capital, variable costs, fixed costs, cash budget, capital expenditure, profit-goal - target market, consumer pretest, sales staff, consumer relations, branding, ethical considerations, customer satisfaction, increased profit, increased demand			
Module Evaluation:					
Performance Assessments: - demonstration, performances Product Assessments: - policies and procedure document, marketing plan, computer simulation, business strategy project Written Assessments: - multiple choice, matching, true/false, written simulation, essays					
Note: Assessment of student learning is to be detailed on individual lesson plans.					
Prerequisite Skill Areas		Special Resources			
(if any):		(materials, equipment & community involvement):			
- computer application: word processing, databases, spreadsheets - electronic research skills		- Small Business Development Corporation - guest speakers: local Entrepreneurs - computer and LCD - internet access			

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Meyer, Earl C. Ph.D. and Kathleen R. Allen, Ph.D. Entrepreneurship and Small Business Management, (Teacher's Resource Binder) New York, NY: Glencoe/McGraw-Hill, 2000.

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Shickler, Scott. J, and Patricia Burkhart, Growing a Business... A Young Entrepreneur's Start Up Guide, Chamblee, GA: KidsWay, Inc. 1998.

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Meyer, Earl C. Ph.D. and Kathleen R. Allen, Ph.D. Entrepreneurship and Small Business Management, New York, NY: Glencoe/McGraw-Hill, 2000.

Meyer, Earl C. Ph.D. and Kathleen R. Allen, Ph.D. Entrepreneurship and Small Business Management, (Student Activity Workbook) New York, NY: Glencoe/McGraw-Hill, 2000.

BUSINESS STUDIES

Course Title: SMALL BUSINESS MANAGEMENT	Sequence Reference: BS4180MGT-D								
Module Title: Expanding a Business	Senior School Level <table border="1" style="margin: auto; border-collapse: collapse;"> <tr> <td style="padding: 2px 5px;">S1</td> <td style="padding: 2px 5px;">S2</td> <td style="padding: 2px 5px;">S3</td> <td style="padding: 2px 5px;">S4</td> </tr> <tr> <td style="text-align: center; padding: 2px 5px;">☐</td> <td style="text-align: center; padding: 2px 5px;">☐</td> <td style="text-align: center; padding: 2px 5px;">☒</td> <td style="text-align: center; padding: 2px 5px;">☒</td> </tr> </table>	S1	S2	S3	S4	☐	☐	☒	☒
S1	S2	S3	S4						
☐	☐	☒	☒						
Number of Periods: 6 double periods									
Subgoal Emphasis: 1.1, 1.2, 1.4 Technical Competence 2.1 – 2.5 Communication Skills 3.1 – 3.5 Technology 4.1, 4.2, 4.4 Thinking Skills 5.1 – 5.3 Work Experience	Content Focus - Business Fundamentals - Business Practices - Bermuda's Businesses and Industries - Investment and Finance								
Curriculum Objectives:	Content Detail:								
At the end of this module, students will: - analyze and modify a small business in Bermuda to facilitate interaction in the global marketplace - analyze current trends in expanding a business - identify and evaluate the various ways in which factors causes change in business - identify the role of government assistance in the growth and development of small businesses	- market penetration, master franchise agreement, vertical integration, horizontal integration, diversification, synergistic diversification, conglomerate diversification, private placement, prospectus, public offering, employee stock option plan - government intervention, incentives, financial, environmental, consumers - lending institutions								
Module Evaluation:									
Performance Assessments: - role play, interviews Product Assessments: - performance records, performance rating forms, business strategy project Written Assessments: - multiple choice, matching, true/false, written simulation, essays, case studies									
Note: Assessment of student learning is to be detailed on individual lesson plans.									
Prerequisite Skill Areas (if any):	Special Resources (materials, equipment & community involvement):								
computer application: word processing, database, spreadsheet	- Small Business Development Corporation - Guest speakers: entrepreneurs - site visits: small businesses								

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Meyer, Earl C. Ph.D. and Kathleen R. Allen, Ph.D. Entrepreneurship and Small Business Management, (Teacher's Resource Binder) New York, NY: Glencoe/McGraw-Hill, 2000.

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Meyer, Earl C. Ph.D. and Kathleen R. Allen, Ph.D. Entrepreneurship and Small Business Management, (Student Activity Workbook) New York, NY: Glencoe/McGraw-Hill, 2000.

BUSINESS STUDIES

Course Title: SMALL BUSINESS MANAGEMENT	Sequence Reference: BS4180MGT-E								
Module Title: Computers in Business	Senior School Level <table border="1" style="margin: auto; border-collapse: collapse;"> <tr> <th style="padding: 2px 5px;">S1</th> <th style="padding: 2px 5px;">S2</th> <th style="padding: 2px 5px;">S3</th> <th style="padding: 2px 5px;">S4</th> </tr> <tr> <td style="text-align: center; padding: 2px 5px;">☐</td> <td style="text-align: center; padding: 2px 5px;">☐</td> <td style="text-align: center; padding: 2px 5px;">☒</td> <td style="text-align: center; padding: 2px 5px;">☒</td> </tr> </table>	S1	S2	S3	S4	☐	☐	☒	☒
S1	S2	S3	S4						
☐	☐	☒	☒						
Number of Periods: 6 double periods									
Subgoal Emphasis: • 1.1, 1.2, 1.4 Technical Competence • 2.1 – 2.5 Communication Skills • 3.1 – 3.4 Technology • 4.1, 4.2, 4.4, 4.5 Thinking Skills • 5.1, 5.2 Work Experience	Content Focus • Business Fundamentals • Business Practices • Bermuda's Businesses and Industries • Investment and Finance								
Curriculum Objectives:	Content Detail:								
At the end of this module, students will: • evaluate the use of computers in a small business by researching the types of application available and the different approaches to computerizing a business • identify and discuss major sources of funding for a business, and evaluate each of these sources • prepare a proposal for the computerization of a small business and prepare a loan application	• hardware, software, computer viruses, electric bulletin boards, microcomputers, computer terminal, spreadsheet, database management, modem, graphics software, networking • banks, credit unions, finance houses, family/friends, mortgage, short-term, long-term, credit lines, • trade-off between debt and equity financing expenditure, profit-goal								
Module Evaluation:									
• Performance Assessments: - role play performance, presentation • Product Assessments: - proposal, computer simulation, business strategy project • Written Assessments: - multiple choice, matching, true/false, written simulation, essays									
Note: Assessment of student learning is to be detailed on individual lesson plans.									
Prerequisite Skill Areas (if any):	Special Resources (materials, equipment & community involvement):								
• computer application: word processing, database, spreadsheet	• guest speakers • site visit: computerized companies • computer and LCD • internet access								

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Meyer, Earl C. Ph.D. and Kathleen R. Allen, Ph.D. Entrepreneurship and Small Business Management, (Teacher's Resource Binder) New York, NY: Glencoe/McGraw-Hill, 2000.

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BUSINESS STUDIES

Course Title: SMALL BUSINESS MANAGEMENT		Sequence Reference: BS4180MGT-F	
Module Title: Practicing Entrepreneurial Skills		Senior School Level	
Number of Periods: 6 double periods		S1 ☐	S2 ☐
		S3 ☒	S4 ☒
Subgoal Emphasis: • 2.1 – 2.4 Technical Competence • 2.1 - 2.5 Communication Skills • 3.1 – 3.4 Technology • 4.1, 4.2, 4.4, 4.5 Thinking Skills • 5.1, 5.2 Work Experience		Content Focus • Business Fundamentals • Business Practices • Bermuda's Businesses and Industries • Investment and Finance	
Curriculum Objectives:		Content Detail:	
At the end of this module, students will: • analyze potential opportunities by contrasting the advantages and disadvantages of buying an existing business • demonstrate basic competence and procedure in operating a cash register/calculator to do basic financial measurements and mathematical calculations • determine the importance of record keeping by identifying essential records for day-to-day operations of a small business • select and evaluate appropriate methods of communication by creating and analyzing methods of communication to be used in given situations		• perceived risks • financial worth • mark-up, break-even point, sales transaction, profit margin, stock turn • tax reporting, balance sheet, pro forma statements • business communication - letters, memo, advertisement, press release, software - word processing, database, spreadsheet, multimedia	
Module Evaluation:			
• Performance Assessments: - presentation, demonstration, oral performances, interviews • Product Assessments: - writing samples, projects, portfolio • Written Assessments: - case studies, tests and quizzes, analysis, multiple choice, matching, true/false, written simulation essays			
Note: Assessment of student learning is to be detailed on individual lesson plans.			
Prerequisite Skill Areas (if any):		Special Resources (materials, equipment & community involvement):	
• computer applications: word processing, database, spreadsheet		• guest speakers: local business owners • computer and LCD • internet access	

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Meyer, Earl C. Ph.D. and Kathleen R. Allen, Ph.D. Entrepreneurship and Small Business Management, (Teacher's Resource Binder) New York, NY: Glencoe/McGraw-Hill, 2000.

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Meyer, Earl C. Ph.D. and Kathleen R. Allen, Ph.D. Entrepreneurship and Small Business Management, (Student Activity Workbook) New York, NY: Glencoe/McGraw-Hill, 2000.

BUSINESS STUDIES

Course Title: SMALL BUSINESS
MANAGEMENT

Sequence Reference: BS2082MGT-G

Module Title: Business Etiquette

Senior School Level

Number of Periods: Seamlessly Integrated

S1	S2	S3	S4
☐	☐	☒	☒

Subgoal Emphasis:

- 1.2 Technical Competence
- 2.1, 2.2, 2.4 Communication Skills
- 5.1 - 5.5 Work Experience

Content Focus

- Business Fundamentals
- Business Practices
- Bermuda's Business and Industries

Curriculum Objectives:

Content Detail:

At the end of this module, students will:

- | | |
|--|---|
| <ul style="list-style-type: none"> • recognize the importance of proper grooming and appropriate attire for a business office • apply concepts of oral and written communications • develop and apply those traits that promote good interpersonal relations and that increase job performance • demonstrate appropriate work ethics • demonstrate ability to work cooperatively with others • develop and apply leadership skills | <ul style="list-style-type: none"> • appropriate attire and grooming for a business office • oral and written instructions • visual material to support an oral presentation • appropriate work habits • employment and business forms |
|--|---|

Module Evaluation:

- **Performance Assessments:**
- continuous observations of skills outlined and self assessment

Prerequisite Skill Areas

(if any):

- N/A

Special Resources

(materials, equipment & community involvement):

- N/A

GLOSSARY:

- N/A

REFERENCES - TEACHER:

- N/A

REFERENCES - STUDENT:

- N/A

Travel and Tourism

Course Code: BS3240TAT



MINISTRY OF EDUCATION

Bermuda

2000

SENIOR SCHOOL BUSINESS STUDIES COURSE OVERVIEW

Title: Travel and Tourism

2 credit (s)

60 hour (s)

Prerequisite (s) Successful completion of two (2)
business courses

S3 - S4 level (s)

Course Code: BS3240TAT

☐ required or ☒ elective

Course Description

This is a one-semester course that provides an introduction to the travel and tourism industry. Students are given an overview of the various components of the industry, such as: travel fares, accommodations and requirement, geography, introduction to marketing tourism and the various exciting careers available in travel and tourism. Students will engage in case studies and the course will place emphasis on developing the skills students will need to succeed in the area of travel and tourism.

Course Requirements

The requirements for this course are as follows:

Performance Assessments: Oral Presentations 10% Promotional/marketing campaign 10% (to facilitate the performance-based assessment process, rubrics have been included to set consistent standards)	20%
Product Assessments: Production work/document portfolio 20% Advertisements, flyers, posters 20% (to facilitate the performance-based assessment process, rubrics have been included to set consistent standards)	40%
Written Assessments: Written tests and quizzes should include a variety of items: short answer, fill in the blanks, multiple choice, case studies that require problem solving and critical thinking skills	20%
Final Assessment: To be determined in consultation with both senior schools	20%
Total	100%

Course Resources

Coltman, Michael M. Introduction to Travel and Tourism - An International Approach. New York, NY: Van Nostrand Reinhold, 1989.

Holloway, J. Christopher, The Business of Tourism. London, England: Pitman Publishing, 1994.

Sorenson, Helle, International Travel and Tourism. Albany, NY: Delmar Publishers, ITP, 1997.

Weissmann, Arnie, Travel Around The World. Austin, TX: Weissmann Travel Reports, 1997.

Course Outline

Module Title	# Double Periods	Module Title	# Double Periods
A. Introduction to Travel and Tourism.....8		B. Geography for Travel and Tourism 8	
- travel and tourism Trends		- map reading	
- international traveller		- time zones	
- business traveller		- international boundaries	
- leisure traveller		- climate	
		- culture	
		- economic graphs and charts	
C. International/Local Travel Arrangements 8		D. Emerging Trends in Travel and Tourism 8	
- travel fares		- sustainable tourism	
- travel fares		- international values	
- ticketing procedures		- ecotourism values	
- ground transportation		- science adventure tourism	
- accommodations		- income employment, balance of payments	
- travel documents		investment and development	
- health requirements		- attitude toward foreigners	
E. Marketing for Travel and Tourism 8		F. Business Etiquette	
- marketing plan		- communication skills	
- promotion methods		- interpersonal skills	
- market segmentation		- positive attitude	
- market analysis		- grooming attire	
- market objective		- work ethic	

**NB. This module will be integrated
throughout all business studies courses**

Subtotal	38
Optional double periods	7
Total double periods.....	45

SENIOR SCHOOL BUSINESS STUDIES

check: S1 ☐ S2 ☐ S3 ☒ S4 ☒

Travel and Tourism

GOALS		SUBGOALS		MODULE & CURRICULUM CORRELATION MATRIX					
1	Technical Competence	1.1	Plan	x	x	x	x		
		1.2	Professionalism	x	x	x		x	x
		1.3	Manipulate data	x	x	x		x	
		1.4	Concepts	x	x	x	x		
		1.5	Services		x	x	x		
2	Communication Skills	2.1	Demonstrate	x	x	x	x	x	x
		2.2	Apply	x	x	x	x	x	x
		2.3	Listen/respond	x	x	x	x	x	
		2.4	Speak	x	x	x	x	x	x
		2.5	Write	x	x	x	x	x	
		2.6	Diversity	x			x		x
3	Technology	3.1	Operate	x	x	x		x	
		3.2	Present	x	x	x		x	
		3.3	Categorize	x	x	x		x	
		3.4	Demonstrate	x	x	x		x	
		3.5	Standards	x	x	x		x	
4	Thinking Skills	4.1	Business problems	x	x			x	
		4.2	Decision making	x	x			x	
		4.3	Logic	x		x		x	
		4.4	Analyze	x				x	
5	Work Experience	5.1	Values					x	x
		5.2	Work ethics					x	x
		5.3	Entrepreneurial skills					x	x
		5.4	Management style					x	x
		5.5	Employment	x		x		x	x
		5.6	Career planning	x					
CONTENT STRUCTURE		Business Fundamentals		x	x	x	x	x	x
		Bermuda’s Business and Industries		x	x	x	x	x	x
		Business Practices		x	x	x	x	x	x
		Investment and Finance		x	x	x	x	x	
		MODULE		A	B	C	D	E	F

MODULE KEY

A - Introduction to Travel and Tourism
 B - Geography for Travel and Tourism
 C - International/Local Arrangements

D - Emerging Trends in Travel and Tourism
 E - Marketing for Travel and Tourism
 F - Business Etiquette for Travel and Tourism

BUSINESS STUDIES

Course Title: TRAVEL AND TOURISM

Sequence Reference: BS3240TAT-A

Module Title: Introduction to Travel and Tourism

Senior School Level

S1	S2	S3	S4
☐	☐	☒	☒

Number of Periods: 8 double periods

Subgoal Emphasis:

- 1.2 - 1.5 Technical Competence
- 2.1, 2.3, 2.4, 2.5, 2.6 Communication Skills
- 3.1 - 3.4 Technology
- 4.1 - 4.4 Thinking Skills
- 5.5 - 5.6 Work Experience

Content Focus

- Business Fundamentals
- Business Practices
- Bermuda's Businesses and Industries
- Investment and Finance

Curriculum Objectives:

Content Detail:

At the end of this module, students will:

- explain the history of the tourism industry
- explain why people travel
- explain the various components of the travel industry
- describe the influences on travel and tourism
- describe the various careers associated with travel and tourism
- analyse the impact that tourism has on one's country
- identify basic causes of inflation within Bermuda's economy and hospitality sector

- reasons for travel
- the travel profession
- growth of international travel
- trends in travel and tourism
- world tourism organizations (WTO)
- travel employment
- top tourism destinations
- career opportunities and trends

Module Evaluation:

- **Performance Assessments:**
- research data
- **Product Assessments:**
- portfolio, project, writing samples
- **Written Assessments:**
- tests, quizzes and case studies

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas

(if any):

- computer applications
- electronic research skills

Special Resources

(materials, equipment & community involvement):

- LCD and computers
- guest speakers
- internet access/www.world-tourism.org
- site visits - travel agencies, tourist bureau
- archer report

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Sorenson, Helle, International Travel and Tourism. Albany, NY: Delmar Publishers, ITP, 1997.

Weissmann, Arnie, Travel Around The World. Austin, TX: Weissmann Travel Reports, 1997.

Coltman, Michael M. Introduction to Travel and Tourism - An International Approach. New York, NY: Van Nostrand Reinhold, 1989.

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Coltman, Michael M. Introduction to Travel and Tourism - An International Approach. New York, NY: Van Nostrand Reinhold, 1989.

Holloway, J. Christopher, The Business of Tourism. London, England: Pitman Publishing, 1994.

BUSINESS STUDIES

Course Title: TRAVEL AND TOURISM		Sequence Reference: BS3240TAT-B			
Module Title: Geography for Travel and Tourism		Senior School Level			
Number of Periods: 8 double periods		S1	S2	S3	S4
		☐	☐	☒	☒
Subgoal Emphasis:		Content Focus			
1.1 - 1.5 Technical Competence 2.1 - 2.5 Communication Skills 3.1 - 3.5 Technology 4.1 - 4.2 Thinking Skills		- Business Fundamentals - Business Practices - Bermuda's Businesses and Industries			
Curriculum Objectives:		Content Detail:			
At the end of this module, students will: - demonstrate broad geographic skills - research where people travel and describe attributes of that destination to support travel and tourism - locate significant landmarks and images around the world and Bermuda - demonstrate research skill to assess pertinent information concerning travel destinations in various continents of the world - apply the basic tools of the geographer - recognize how economics, culture, history and politics impact on geography - use technology to visually display and compile demographic data of travellers to Bermuda - analyze the relationship between tourism and the quality of the environment - formulate a personal image of environmental perceptions		- geographic terms that relate to major land and water forms - climate, weather, distance, area, temperature, continents, mountain ranges, water/oceans, island groups, winds, etc. - map reading - North and South America, Europe, Africa, Caribbean, Orient, Russian, Canada, etc. - time zones - IATA and its functions, eight freedoms of the air - demographic data: age, sex, occupation, residence, education, race/ethnic group, etc. - cognitive maps, landmarks, organic images and induced images			
Module Evaluation:					
Performance Assessments: - electronic research: destination presentations - map reading, time calculations, graphing, plotting Product Assessments: - travel destination portfolio - projects Written Assessments: - tests, quizzes and case studies Note: Assessment of student learning is to be detailed on individual lesson plans.					
Prerequisite Skill Areas		Special Resources			
(if any):		(materials, equipment & community involvement):			
- computer applications - electronic research skills - map reading skills		- LCD and computers - guest speakers - internet access/www.tia.org - site visits/maps			

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

Sorenson, Helle, International Travel and Tourism. Albany, NY: Delmar Publishers, ITP, 1997.

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Holloway, J. Christopher, The Business of Tourism. London, England: Pitman Publishing, 1994.

BUSINESS STUDIES

Course Title: TRAVEL AND TOURISM

Sequence Reference: BS3240TAT-C

Module Title: International/Local Travel Arrangements

Senior School Level

S1	S2	S3	S4
☐	☐	☒	☒

Number of Periods: 8 double periods

Subgoal Emphasis:

- 1.1 - 1.5 Technical Competence
- 2.1 - 2.5 Communication Skills
- 3.1 - 3.5 Technology
- 4.3 Thinking Skills
- 5.5 Work Experience

Content Focus

- Business Fundamentals
- Business Practices
- Bermuda's Businesses and Industries
- Investment and Finance

Curriculum Objectives:

At the end of this module, students will:

- identify and complete the documents necessary for international travel
- understand international customs and immigration procedures
- discuss health issues and risks associated with travelling
- recognize the various methods of legal tender
- describe ticketing procedures
- use technology to categorize the various types of accommodations in Bermuda and abroad
- identify meal plans
- discuss the role of the IATA and ICAO
- demonstrate how to issue adult and children's tickets for regular and special fares
- evaluate opportunities for employment in travel and tourism

Content Detail:

- travel documents: passport, visa, tourist card, proof of citizenship, etc.
- customs regulations and procedures, customs inspection, restricted items, duty-free items and limits
- immigration requirements and procedures
- meal plans: EP, AP and MAP
- money matters: foreign currency, travellers checks, currency codes, value added tax and credit cards
- hotels, motels, guest houses, condominiums, resort hotels, budget motels, time sharing, camp groups, etc.
- normal, excursion/apex fares, first class and business class and sale fare wars
- IATA: airline safety regulations vs. ICAO, airfare regulations
- health: typhoid fever, hepatitis, tetanus, yellow fever, cholera, food and water, motion sickness, etc.

Module Evaluation:

- **Performance Assessments:**
 - currency exchange calculations
 - create an electronic database of accommodations in Bermuda
 - travel simulations
- **Product Assessments:**
 - portfolio, project, writing samples
- **Written Assessments:**
 - tests, quizzes and case studies

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas (if any):

- computer applications
- electronic research skills
- numeric keyboarding skills

Special Resources (materials, equipment & community involvement):

- LCD and computers, internet access/www+tra.com
- guest speakers, site visits
- Department of Tourism, Visitor Industry Partnership
- telephone directory

GLOSSARY:

- Itineraries
- Connection
- Stopover
- Excursion fare
- Apex fare
- Normal fare
- First class fare
- Business class fare
- Adult/child fare
- Jet lag
- typhoid fever
- cholera
- hepatitis
- tetanus
- Point of origin
- Fare calculation ladder
- Point-to-point fares
- Frequent flyer
- International Civil Aviation Association (ICAO)
- International Air Transportation Association (IATA)
- World Tourism Organization (WTO)
- European Plan (EP)
- American Plan (AP)
- Modified American Plan (MAP)
- yellow fever
- food and water
- motion sickness

REFERENCES - TEACHER:

- Sorenson, Helle, International Travel and Tourism. Albany, NY: Delmar Publishers, ITP, 1997.
- Weissmann, Arnie, Travel Around The World. Austin, TX: Weissmann Travel Reports, 1997.
- Coltman, Michael M. Introduction to Travel and Tourism - An International Approach. New York, NY: Van Nostrand Reinhold, 1989.
- Holloway, J. Christopher, The Business of Tourism. London, England: Pitman Publishing, 1994.

REFERENCES - STUDENT:

- Sorenson, Helle, International Travel and Tourism. Albany, NY: Delmar Publisher's, ITP. 1997.
- Coltman, Michael M. Introduction to Travel and Tourism - An International Approach. New York, NY: Van Nostrand Reinhold, 1989.
- Holloway, J. Christopher, The Business of Tourism. London, England: Pitman Publishing, 1994.

BUSINESS STUDIES

Course Title: TRAVEL AND TOURISM

Sequence Reference: BS3240TAT-D

Module Title: Emerging Trends in Travel and Tourism

Senior School Level

S1	S2	S3	S4
☐	☐	☒	☐

Number of Periods: 8 double periods

Subgoal Emphasis:

- 1.1, 1.4, 1.5 Technical Competence
- 2.1 - 2.6 Communication Skills

Content Focus

- Business Fundamentals
- Business Practices
- Bermuda's Business and Industries
- Investment and Finance

Curriculum Objectives:

Content Detail:

At the end of this module, students will:

- define and discuss ecotourism
- analyze the effects of tourism on economic and environmental survival
- define and discuss the term adventure travel
- discuss the economic impact of tourism
- analyze factors that affect international and local travel and tourism
- define international tourism within the context of domestic tourism
- identify causes for inflation within Bermuda's economy and hospitality sector
- compare and contrast the various travellers to Bermuda

- sustainable tourism
- attitudes toward foreigner
- cultural diversity
- income, employment, balance of payment, investment and development
- international values
- ecotourism and science tourism
- adventure: high risk, soft risk and cultural

Module Evaluation:

- **Performance Assessments**
- research data, cooperative grouping
- **Product Assessments:**
- portfolio, project, writing samples
- **Written Assessments:**
- tests, quizzes and case studies

Note: Assessment of student learning is to be detailed on individual lesson plans.

Prerequisite Skill Areas

(if any):

- computer applications
- electronic research skill

Special Resources

(materials, equipment & community involvement):

- LCD and computers
- guest speakers
- internet access
- site visits

GLOSSARY:

- refer to text

REFERENCES - TEACHER:

- Sorenson, Helle, International Travel and Tourism. Albany, NY: Delmar Publishers, ITP, 1997.
- Weissmann, Arnie, Travel Around The World. Austin, TX: Weissmann Travel Reports, 1997.
- Coltman, Michael M. Introduction to Travel and Tourism - An International Approach. New York, NY: Van Nostrand Reinhold, 1989.
- Holloway, J. Christopher, The Business of Tourism. London, England: Pitman Publishing, 1994.

REFERENCES - STUDENT:

- Sorenson, Helle, International Travel and Tourism. Albany, NY: Delmar Publisher's, ITP. 1997.
- Coltman, Michael M. Introduction to Travel and Tourism - An International Approach. New York, NY: Van Nostrand Reinhold, 1989.
- Holloway, J. Christopher, The Business of Tourism. London, England: Pitman Publishing, 1994.

BUSINESS STUDIES					
Course Title: TRAVEL AND TOURISM		Sequence Reference: BS3240TAT-E			
Module Title: Marketing for Travel and Tourism		Senior School Level			
Number of Periods: 8 double periods		S1	S2	S3	S4
		☐	☐	☒	☒
Subgoal Emphasis:		Content Focus			
1.1 - 1.5 Technical Competence 2.1 - 2.5 Communication Skills 3.1 - 3.5 Technology 4.1 - 4.4 Thinking Skills 5.1 - 5.3 Work Experience		- Business Fundamentals - Business Practices - Bermuda's Business and Industries - Investment and Finance			
Curriculum Objectives:		Content Detail:			
At the end of this module, students will:					
- define and describe market segmentation - apply the process of market segmentation to the tourism industry in Bermuda - develop a marketing plan for Bermuda's tourism industry - describe the external factors that must be considered when analyzing Bermuda's marketing plan - analyze the marketing objectives of Bermuda's tourism industry - define the elements of the marketing mix - demonstrate an understanding of an effective marketing mix - produce a multimedia presentation for marketing Bermuda as a chosen destination		- different market segments: - various vacation/travel needs and preferences of people - specific destination and travel experiences - appealing products and services - psychographics factors: present and future - buying behaviour, physical needs, life-styles and values - socio-economic factors: age, education and income - target market - marketing image - travel patterns - product, price, promotion and distribution - advertising - elasticity of demand - persuasive communication - methods of promotion			
Module Evaluation:					
- Performance Assessments: - presentation of a persuasive advertisement - Product Assessments: - marketing plan, advertising, brochure, flyers - Written Assessments: - tests, quizzes and case studies					
Note: Assessment of student learning is to be detailed on individual lesson plans.					
Prerequisite Skill Areas			Special Resources		
(if any):			(materials, equipment & community involvement):		
- computer applications - electronic research skills - presentation tools			- LCD and computers - guest speakers - internet access/www.world-tourism.org - site visits - travel agencies, tourist bureau, advertising agency - camcorder		

GLOSSARY:

- elasticity of demand
- marketing mix
- marketing plan
- market segmentation
- target marketing
- price
- product
- promotion
- distribution
- socioeconomic factors
- psychographics data

REFERENCES - TEACHER:

Sorenson, Helle, International Travel and Tourism. Albany, NY: Delmar Publishers, ITP, 1997.

Weissmann, Arnie, Travel Around The World. Austin, TX: Weissmann Travel Reports, 1997.

Coltman, Michael M. Introduction to Travel and Tourism - An International Approach. New York, NY: Van Nostrand Reinhold, 1989.

Holloway, J. Christopher, The Business of Tourism. London, England: Pitman Publishing, 1994.

REFERENCES - STUDENT:

Sorenson, Helle, International Travel and Tourism. Albany, NY: Delmar Publisher's, ITP. 1997.

Coltman, Michael M. Introduction to Travel and Tourism - An International Approach. New York, NY: Van Nostrand Reinhold, 1989.

Holloway, J. Christopher, The Business of Tourism. London, England: Pitman Publishing, 1994.

BUSINESS STUDIES

Course Title: TRAVEL AND TOURISM Module Title: Business Etiquette for Travel and Tourism Number of Periods: Seamlessly Integrated	Sequence Reference: BS3240TAT-F Senior School Level <table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <th style="padding: 2px;">S1</th> <th style="padding: 2px;">S2</th> <th style="padding: 2px;">S3</th> <th style="padding: 2px;">S4</th> </tr> <tr> <td style="text-align: center; padding: 2px;">☐</td> <td style="text-align: center; padding: 2px;">☐</td> <td style="text-align: center; padding: 2px;">☒</td> <td style="text-align: center; padding: 2px;">☒</td> </tr> </table>	S1	S2	S3	S4	☐	☐	☒	☒
S1	S2	S3	S4						
☐	☐	☒	☒						
Subgoal Emphasis: • 1.2 Technical Competence • 2.1, 2.2, 2.4, 2.6 Communication Skills • 5.1 - 5.5 Work Experience	Content Focus • Business Fundamentals • Business Practices • Bermuda's Business and Industries								
Curriculum Objectives:	Content Detail:								
At the end of this module, students will: • recognize the importance of proper grooming and appropriate attire for various countries • apply concepts of oral and written communications • develop and apply those traits that promote good interpersonal relations and that increase job performance in the travel and tourism sector • demonstrate appropriate work ethics • demonstrate ability to work cooperatively with others from all nationalities • develop and apply leadership skills • appreciate cultural diversity in the work place and when travelling	• appropriate attire and grooming for a business office • oral and written directions in target language • visual materials to support an oral presentation on travel and tourism • appropriate travel habits								
Module Evaluation:									
• Performance Assessments: - ongoing observation, continuous reinforcement and self evaluation • Product Assessments: • Written Assessments: Note: Assessment of student learning is to be detailed on individual lesson plans.									
Prerequisite Skill Areas (if any):	Special Resources (materials, equipment & community involvement):								
• N/A	• N/A								

GLOSSARY:

- N/A

REFERENCES - TEACHER:

N/A

REFERENCES - STUDENT:

N/A

EXEMPLAR SCORING GUIDE (0 - 4 Scale)

Level	Definition	EQUIVALENT	
		Letter	% mark
4	An excellent performance • focuses on the purpose of the task • meets or exceeds all the requirements of the task • organizes content and ideas in a logical way • presents information clearly • includes appropriate detail to support ideas or conclusions • demonstrates creativity, originality and/or initiative	A	90-100
3	A good performance • focuses on purpose of the task • meets all the requirements of the task • organizes content and ideas in a logical way • presents information clearly • includes some detail to support ideas or conclusions	B	80-89
2	A fair performance • has some awareness of the purpose of the task • meets most of the requirements of the task • organizes content and ideas in a logical way • presents information in an understandable way • may not include significant details to support ideas or conclusions	C	70-79
1 (R)	A poor performance • does not fit the purpose of the task • does not meet the requirements of the task • presents information in an unorganized or confused way • does not include details to support ideas or conclusions • Remediation required.	D	60-69
0 (R)	An unscorable performance • does not demonstrate the required knowledge, skills or capabilities • is not understandable, is incomplete or 'defiant' (e.g. "I won't do this"). • Extensive remediation is required.	F	Below 60

'R' – Extensive Remediation required: student may need to repeat or restart work, or teaching method may need to be altered.

An '0' student may be one who refuses to work or needs specialist help.

* Adapted from British Columbia

BUSINESS PLAN RUBRIC

CRITERIA	EXPECTATIONS	POSSIBLE POINTS	TOTAL POINTS
Title Page	- Title - Subject - Student's Name - Name of Business - Person's Title - I.D. Number - Date	(5 points)	
Table of Contents	• 2" top margin • Table of Contents centred on typing line • Leader dots to page numbers • Page numbers should be correspond to actual pages • Page numbers should aligned to the right	(10 points)	
Statement of Purpose or Executive Summary	A one-page overview of the total business plan. Written after the other sections are completed, it highlights the main objectives as simply as possible. Also included should be responses to the following questions: 1. Who is asking for money? 2. What is the business structure (e.g. sole trader) 3. How much money is needed? 4. What is the money needed for? 5. How will the funds benefit the business? 6. Why does the loan or investment make business sense? 7. How will the funds be repaid?	(15 points)	
Description of Product/Service	Should be at least ½ page long including special features of product/service	(10 points)	

Company Background	• Name, address and telephone numbers of Business card or letterhead • Owner's information (name, age and percentage of ownership) • Slogan • Brief description of Business to include the structure, and reasons for selecting that type of structure	(10 points)	
Business Goals	• Response to the statement: "For the first months of my business the three specific goals I hope to achieve are..." • List the goals of the business	(15 points)	
Marketing Analysis	Write in narrative form responding to the questions asked under each subheading: Customers and Competition	(15 points)	
Personnel	At the bottom of form take out guide questions and respond in narrative form	(5 points)	
Board of Advisor/Mentors	Optional		
Distribution System	• Statement at the beginning to say "I get my supplies from the following businesses" • Students should research these suppliers • At least 2 suppliers needed	(5 points)	
Marketing Strategy	• Selling Tactics (narrative statement) • Advertising (narrative statement)	(5 points)	

Inventory	• Put in narrative form • Record Keeping – let students respond to the question: “How do you plan to keep track of your sales?”	(15 points)	
Life Plan	Optional		
Sales Forecast	Change question to a statement: “The number of hours I plan to work are as follows:”	(10 points)	
Sales Forecast	Items you sell • multiplication involved	(15 points)	
Fixed Cost Per Month	Right align figures	(5 points)	
Income Statement	Right align figures	(20 points)	
Balance Sheet	• Assets • Liability • Owners Equity		
TOTAL		(160 points)	

REPORT RUBRIC

CRITERIA	EXPECTATIONS	POSSIBLE POINTS	TOTAL POINTS
Report	1. The Introduction a) Purpose of the report is clearly stated b) provides the context of the report 2. The Body a) The paper is organized into paragraphs with clear main ideas and appropriate supporting details. b) It is clear the author knows the content of this business and its initiative. c) This report must include an explanation of the product or service bring offered by the business would benefit Bermuda's economy.	2 points each (4) 5 points 4 points each (8)	
Font	1. Size and types should be appropriate business standards. 2. No more than 3 font types or sizes. 3. Bold and italics used appropriately.	1 point each (3)	
Grammar	1. Sentence structure 2. Spelling 3. Punctuation	2 points each (6)	
Appearance	The report is neat and presentable. 1. Line spacing – Double 2. Margins – 1" top, consistent with letter 3. Headings 4. Pagination	1 point each (4)	
TOTAL		(30 points)	

FLYER RUBRIC

CRITERIA	EXPECTATIONS	POSSIBLE POINTS	TOTAL POINTS
Text	1. Name of Company 2. Complete Addresss (at least 3 lines): a) No. and name of Street/ P O Box b) Parish and Postal Code c) Country 3. Telephone Number 4. Fax number 5. E-mail address 6. Slogan	(5 points)	
Colour Colours used enhance, illustrate and/or emphasize data/information appropriately	Use no more than 3 colours including background colours	(2 points)	
	Colours complement one another	(1 point)	
		(3 points)	
Graphic	The graphic(s) is/are appropriate to the type of business Position on Flyer Appropriate Size Does not obscure text	(2 points) (1 point) (1 point) (1 point) (5 points)	
Paper Size	Should be standard business size "8½ x 11"	(2 points)	
Font	Size and types should be appropriate to standard business No more than 2 font types No more than 3 font sizes Bold and italics used appropriate	(1 point) (1 point) (1 point)	
Overall Presentation	Correct grammar, spelling address in correct order correct alignment of information	(1 point) (½ point) (½ point)	
TOTAL		(20 points)	

BUSINESS CARD RUBRIC

CRITERIA	EXPECTATIONS	POSSIBLE POINTS	TOTAL POINTS
Text	1. Name of Company 2. Complete Address (at least 3 lines): a. No. and name of Street/P.O. Box b. Parish and Postal Code c. Country 3. Telephone Number 4. Fax Number 5. E-mail address 6. Name of person 7. Position (Title in firm) 8. Slogan	(½ point each) (5 points)	
Colour Colours used enhance, illustrate and/or emphasize data/information appropriately	Use no more than 3 colours including background colours Colours complement one another	(2 points) (1 point) (3 points)	
Graphic	The graphic is appropriate to the type of business Position on Card Appropriate Size Does not obscure text	(2 points) (1 point) (1 point) (1 point) (5 points)	
Size	Should be standard business size 3 ½ x 2"	(2 points)	
Font	Size and types should be appropriate to standard business No more than 2 font types No more than 3 font sizes Bold and italics used appropriately	(1 point) (1 point) (1 point) (1 point)	
Overall Presentation	Correct grammar spelling address in correct order correct alignment of information	(1 point) (½ point) (½ point)	
TOTAL		(20 points)	

BUSINESS LETTER IN BLOCKED STYLE

POINTS FOR CONTENT

CRITERIA	EXPECTATIONS	POSSIBLE POINTS	TOTAL POINTS
Date	Suitable Date	(½ point)	
Inside Address	May include the name of person, designation or the attention line	(½ point)	
Salutation	Dear Sir(s)/Dear Madam or Dear Mr/Mrs/Miss or Gentlemen	(½ point)	
Body	THREE PARAGRAPHS: <u>Paragraph One:</u> Purpose of letter with background information <u>Paragraph Two:</u> Amount of financing requested with terms <u>Paragraph Three:</u> Closure requesting appointment to present business plan	(5 points) (10 points) (5 points)	
Closing	Suitable closing	(½ point)	
Initials	Student's initials	(½ point)	
Enclosure		(½ point)	
TOTAL		(23 points)	

There should be at least THREE paragraphs

ACCURACY

POINTS FOR ACCURACY

Accuracy of content	All typographical errors would be deducted	1 point
Total points		(7 points)

BUSINESS LETTER IN BLOCKED STYLE

POINTS FOR FORMAT

CRITERIA	EXPECTATIONS	POSSIBLE POINTS	TOTAL POINTS
Letterhead	No larger than 1.5" at the top of letter size paper. (1/4 point) Equal left and right margin 1" to 1.25" (1/4 point)	(½ point)	
Margins of Letter	Corresponding with those of letterhead. Top ½ " (1/4 point) Left and right 1" or 1.25" (1/2 point) Bottom 1" (1/4 point)	(1 point)	
Date	At left margin with double after last line of letterhead	(1 point)	
Inside Address	1" (6 returns) after date and types in single line spacing	(1 point)	
Salutation	Double space after inside address with colon(:) at the end of it	(1 point)	
Body	Double of salutation typed in single spacing with a double between paragraphs	(1 point)	
Closing	Double space after Body type at left margin	(1 point)	
Signature	4 or 5 returns after Closing at left margin	(1 point)	
Designation	Single space after signature at left margin	(1 point)	
Reference	Initials typed a double space after designation in lowercase at left margin	(½ point)	
Enclosure	Double space after designation	(1 point)	
TOTAL		(10 points)	

OBSERVATION CHECK LIST

NAME: _____

SCHOOL: _____

TEACHER: _____

DATE

SCORING

First Observation _____ 3 points-Excellent

Second Observation _____ 2 points-Average

Third Observation _____ 1 point- Needs Improvement

TECHNIQUES & MAINTENANCE (Displayed)	FIRST	SECOND	THIRD
Positions the body properly			
Positions feet properly			
Positions hands properly			
Starts-up system and shuts down correctly			
Uses proper wrist and finger position			
Keys by touch continuously			
Uses shift keys properly			
Uses spacebar properly			
Returns correctly			
Organises work station and manages files			
TOTAL FOR EACH OBSERVATION			
FINAL AVERAGE POINTS (?/30)			

COMPUTER PRESENTATION RUBRIC

CRITERIA	COMMENDABLE	ACCEPTABLE	UNACCEPTABLE
Template:	Template used sets tone and establishes focus of presentation. (5pts)	Template used distracts viewer from presentation. (3pts)	No template used; blank background. (1pt)
Chart Choice:	Chart choice(s) selected exercise simplicity and consistency; represent intended data or info appropriately. (5pts)	Chart choice(s) selected represent intended data or information; cluttered or sparse appearance. (3pts)	Chart choice(s) selected does not represent data or info appropriately; cluttered or sparse appearance. (2pts)
Color:	Color(s) used enhance, illustrate, and/or emphasize data or info appropriately (5pts)	Color(s) used are distracting to viewer and/or not consistent throughout the presentation. (3pts)	No color(s) used; black on white only (1pt)
Text:	Text provides concise information; uses phrases of parallel structure; avoids abbreviations and acronyms. (5pts)	Text provides information or parallel structure; is wordy and too lengthy per slide; uses some abbreviations and acronyms. (3pts)	Text does not provide useful information; is not of parallel structure; is wordy and too lengthy per slide; uses abbreviations and acronyms. (1pt)
Content:	Content of slides enhance, illustrate, and/or emphasize data or info of the oral report appropriately. (18-20pts)	Content of slides frequently supplements the oral report. (13-17pts)	Content of slides does not supplement the oral report. (0-12pts)
Integration:	Presenter integrates slide show well into oral report and manipulates equipment in nondistractive manner. (9-10pts)	Presenter at times lacks fluidness in integrating slide show into oral report. (6-8pts)	Presenter is awkward at integrating slide show into oral report. (0-5pts)

ACCOUNTING I BUSINESS SIMULATION RUBRIC

MARKS	COMPLETENESS	PROCESS	NEATNESS/ PRESENTATION	QUANTITY (section (b) only)	ACCURACY	EXPLANATION
20	Every part of the section complete	Process completely correct	Outstanding presentation	More than 24 transactions	No errors in calculations	A full and detailed explanation
13-19	Most of the section complete	A few minor errors in the process	Above average presentation but no outstanding	18 to 24 transactions	A few minor errors in calculations	A sufficient explanation
7-12	Approximately half the section complete	Approximately half the process correct	Average presentation	11 to 17 transactions	A significant number of errors in calculations	Adequate explanation only
1-6	Only a small part of the section complete	Little evidence of understanding the correct process	Generally untidy presentation e.g. no underling of headings, frequent crossing out etc.	4 to 10 transactions	More errors than correct calculations	Explanation inadequate or incomprehensible
0	Section omitted	Process completely wrong	So untidy that the work cannot be understood	Fewer than 4 transactions	No correct calculations	No explanation given

ACCOUNTING I BUSINESS SIMULATION RUBRIC

Section	Completeness (20)	Process (20)	Neatness/ Presentation (10)	Quantity/ Examples (20)	Accuracy (20)	Explanation (20)	Total (110)	Percentage 100%
a) Start an accounting system for a student's business for a fiscal period with opening balance sheets posting these items to the ledger							<u>90</u>	
b) Record daily transactions for the business in a cash journal indicating source documents used.							<u>110</u>	
c) Prove the journal page(s) and the cash							<u>90</u>	
d) Post items from the journal to individual accounts in the ledger and prepare a trial balance.							<u>90</u>	
e) From this information draws up an 8-column worksheet with adjustments. Calculate net profit/loss.							<u>90</u>	
f) Prepare financial statements for the proprietorship include a post closing trial balance.							<u>90</u>	
TOTALS	<u>120</u>	<u>120</u>	<u>60</u>	<u>20</u>	<u>120</u>	<u>120</u>	<u>560</u>	

SENIOR 1 BUSINESS STUDIES CURRICULUM OBJECTIVES AT A GLANCE PACING GUIDE

Objectives	Time/ Minutes	Date Completed	Objectives	Time/ Minutes	Date Completed
A. KEYBOARDING ☐ demonstrate proper keyboarding techniques, correct posture and body position, and the importance of a well-maintained work station ☐ recognize the importance of using file management procedures ☐ manipulate text using margins, tabs, alignment, headers and footers, moving and copying text ☐ recognize the importance of basic skills in production ☐ apply basic skills in production of tasks ☐ demonstrate correct usage of skills in production of tasks ☐ recognize the importance of basic skills in production ☐ apply mailability standards to document processing ☐ apply desktop publishing techniques to create business documents ☐ manipulate text using text alignment and character formatting B. DOCUMENT PROCESSING ☐ format simple business reports ☐ identify and recognize the importance of the parts of a business letter ☐ apply the concept of open punctuation ☐ design and create business letterhead ☐ center text horizontally and vertically ☐ display text using spread centering, print enhancements ☐ compose business correspondence and related documents			C. ENTREPRENEURSHIP ☐ determine what factors should be considered when choosing a product/service for a new business ☐ research the various characteristics of local entrepreneurs ☐ compile a database of the different types of local entrepreneurs ☐ identify, develop and apply leadership skills ☐ identify channels of promoting and distributing goods and services ☐ analyze and determine the effect of price, packaging and promotion of a product or service ☐ present, using electronic media, the various characteristics of local entrepreneurs D. ACCOUNTS ☐ perform mathematical computations ☐ prepare a financial plan for a business ☐ apply strategies of basic mathematical operations and concepts to the solution of business-related problems ☐ demonstrate techniques for reporting financial status ☐ demonstrate touch keyboarding on the numeric keypad ☐ use basic record keeping practices for financial management ☐ create financial statements ☐ prepare an open-day balance sheet for a planned business		

**SENIOR 1 BUSINESS STUDIES CURRICULUM OBJECTIVES AT A GLANCE
PACING GUIDE**

Objectives	Time/ Minutes	Date Completed	Objectives	Time/ Minutes	Date Completed
E. BERMUDA'S MAJOR INDUSTRIES ☐ demonstrate an understanding of the principles of business in a global economy ☐ develop an understanding of cultural diversity/customs ☐ identify the major industries ☐ recognize the connection between the major industries ☐ identify the characteristics that attract the major industries to Bermuda ☐ analyze career opportunities in Bermuda's major industries			F. BUSINESS ETIQUETTE ☐ recognize the importance of proper grooming and appropriate attire for a business office ☐ apply concepts of oral and written communications ☐ develop and apply those traits that promote good interpersonal relations and that increase job performance ☐ demonstrate appropriate work ethics ☐ demonstrate ability to work cooperatively with others ☐ develop and apply leadership skills		

**SUGGESTIONS FOR INFUSING
LIBRARY INFORMATION, INFORMATION TECHNOLOGY AND CAREER EDUCATION ACROSS
BUSINESS ESSENTIALS I**

LIBRARY INFORMATION	S1 Students will:	INFORMATION TECHNOLOGY	S1 Students will:	CAREER EDUCATION	S1 Students will:
Orientation and Organization	- utilize card catalogue to locate resources in international business - use specialized reference materials on career in finance	Keyboarding	- key by touch - demonstrate proper keyboarding technique - key at a predetermined level of speed and accuracy - demonstrate an acceptable level of keyboarding skills	Self Assessment	- identify personal talents, interest, strengths and weakness related to a potential career in business - correlated personal, physical and mental characteristics with various business careers
Selection and Utilization	select and analyze two major recommendations from the Department of Tourism's <u>Archer Report</u>	Word Processing	- format simple business documents using word-processing software - prepare letters, memorandums, and reports using an acceptable business format - apply mailable standards to document production	Career Directions	- observe career paths in the field of business and information technology - interview people in the community involved in careers associated with international business to determine their responsibilities

**SUGGESTIONS FOR INFUSING
LIBRARY INFORMATION, INFORMATION TECHNOLOGY AND CAREER EDUCATION ACROSS**

BUSINESS ESSENTIALS I

LIBRARY INFORMATION	S1 Students will:	INFORMATION TECHNOLOGY	S1 Students will:	CAREER EDUCATION	S1 Students will:
Research and Thinking Skills	- describe the specific information technologies which can be used for business related research in the library - compile a list of materials needed for use in a search of the role of consumer protection in Bermuda - evaluate information about customs regulation	Spreadsheets	- perform arithmetic concepts using spreadsheets functions and commands - design a spreadsheet to record a business monthly income and expense - design a spreadsheet to outline $A=L+C$ in balance sheet form	Career Planning	- develop a database of career options in business fields - design a questionnaire to be used for career exploration related to business - design a career plan that reflects self-assessment, career research and alternatives related to business - relate information from self-assessment and career directions to career planning
Appreciation of Literature	relax and listen to the biography of an international business leader on tape	Databases	- create a database of business assets - use a database for inventory control - compile a database of the largest registered international companies - create a database of possible business career options - create a customer database of local entrepreneurs		

**SUGGESTIONS FOR INFUSING
LIBRARY INFORMATION, INFORMATION TECHNOLOGY AND CAREER EDUCATION ACROSS
BUSINESS ESSENTIALS I**

LIBRARY INFORMATION	S1 Students will:	INFORMATION TECHNOLOGY	S1 Students will:	CAREER EDUCATION	S1 Students will:
Production, Application and Communication	- utilize newspaper advertisement data to create a slide show on comparison - create an audio recording of an interview of local entrepreneurs on how they started their business	Desktop Publishing	- create brochures, flyers, signs and posters featuring graphics - create newsletters and tri-fold brochures featuring graphics for a business - create business cards and letter head with original logos		
		Enrichment Demonstrative Software	- participate in a travel agent training simulation - simulate being an entrepreneur by using a customized software to run a business simulation		
		Internet Use	N/A		

PLANNING FOR INTEGRATED CURRICULUM IN THE SENIOR SCHOOLS

When you walk through the Botanical Gardens, you don't hear kiskadees for ten minutes, then the wind rustling for five minutes, and then smell the flowers for three minutes. All of this impacts on you at once and you make the experience into a meaningful whole.

"Young people are interested in the entire world around them - it doesn't make sense to them to say, 'Mathematics', 'Science' or 'Social Studies'. When instruction jumps from one discipline to another every 45 minutes, learning is fragmented unnecessarily."

*By Susan Krog,
Professor of Education
Western Washington University*

Where Are We Now?

If we consider a continuum from parallel connections across each discipline to a blending of all subject areas, teachers may be at different stages of integrating curriculum.

Simplest Stage: Parallel teachers realign content so that related topics are taught concurrently.

More Ambitious Stage: Teachers begin to link subjects by scrutinizing what they teach, reinforcing overlapping concepts and avoiding needless repetition.

Most Ambitious Stage: Teachers create interdisciplinary modules that focus on a theme or project.

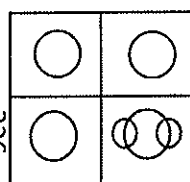
The process of collaboration at the building level will strengthen integrated curriculum and give a vital tool for professional growth of teachers. Appropriate and meaningful staff development, perusal of professional literature, and/or university training on approaches to integrating curriculum is vital to any significant change in education practice. Teachers should find ways to naturally integrate subjects and develop meaningful instruction.

Design Options (see next page)

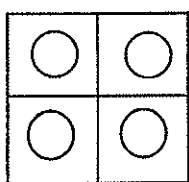
Techniques for designing an integrated curriculum include mapping the curriculum and planning an integrated module. To design an integrated curriculum, teachers need to know what is taught in other subject areas and at other grade levels - information that is traditionally not shared.

How to Integrate the Curriculum

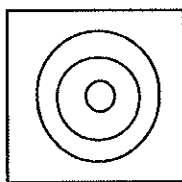
326



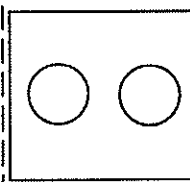
Connected



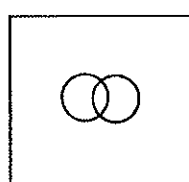
Fragmented



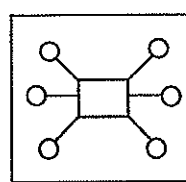
Nested



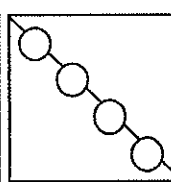
Sequenced



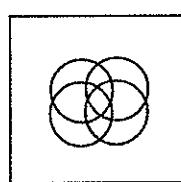
Shared



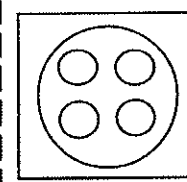
Webbed



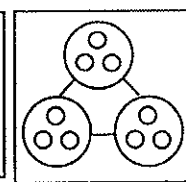
Threaded



Integrated



Immersed



Networked

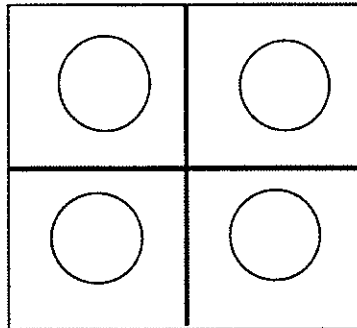
Within single
disciplines

Across several disciplines

Inside the
mind of the
learner

Design options for curriculum might include:

Disciplined-based

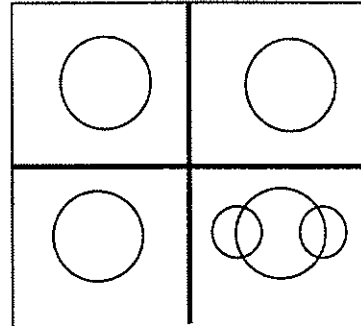


Description

The traditional model of separate and distinct disciplines which fragments the subject areas.

Example

Teacher applies this view in ics, science and social studies.



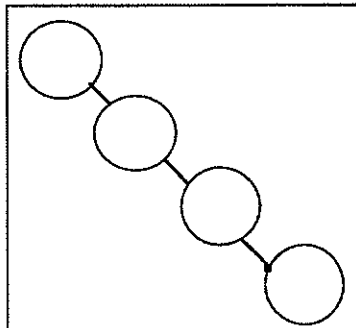
Description

Within each subject area, course content is connected topic to topic, concept to concept, one year's work to next and relates idea(s)

Example

Teacher relates the concept of to decimals, which in turn relates to money, grades.

Parallel Disciplines

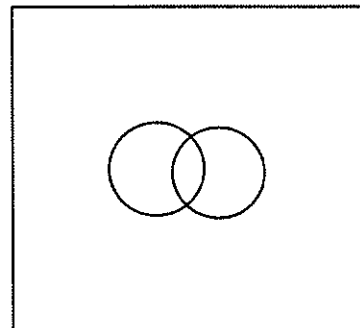


Description

The metacurricular approach threads thinking skills, multiple technology and study skills through various disciplines.

Example

Teaching staff targets prediction in reading, mathematics and science lab experiments while the social studies teacher targets forecasting current events and thus threads the skill (prediction) across all



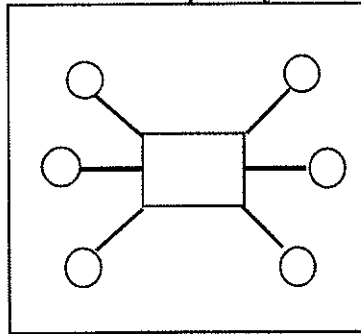
Description

Shared planning and teaching take place in two disciplines in which lapping concepts or ideas emerge as organizing

Example

Science and mathematics teachers data collection, charting and as shared concepts that can be team-taught.

Multidisciplinary



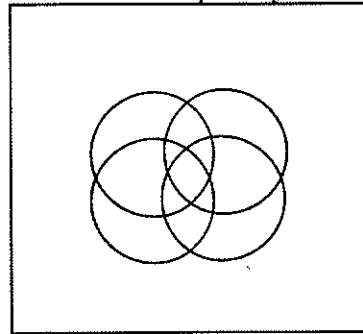
Description

The fertile theme is webbed to
lum contents and disciplines;
use the theme to sift out appropriate
concepts, topics and

Example

Teacher presents a simple topical
theme, such as the circus, and webs
into the subject areas. A conceptual
theme, such as conflict, can be
for more depth in the theme

Interdisciplinary



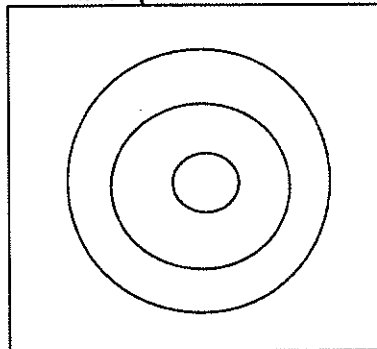
Description

This interdisciplinary approach
matches subjects for overlaps in
and concepts with some team
in an authentic integrated

Example

In science, the arts, health
family studies and design and
technology, teachers look for
patterning models and approach
content through these

Disciplined-based



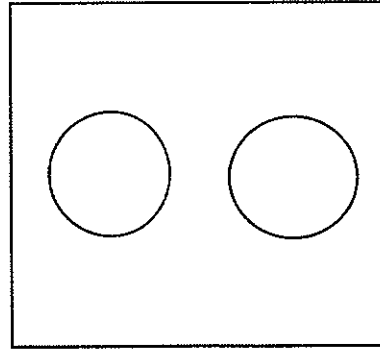
Description

Within each subject area, the teacher
targets multiple skills: a social skill, a
thinking skill and a concept-specific
skill.

Example

Teacher designs the unit on photosyn-
thesis to simultaneously target consen-
sus seeking (social skill), sequencing
(thinking skill) and plant life cycle (sci-
ence skill)

Parallel-based

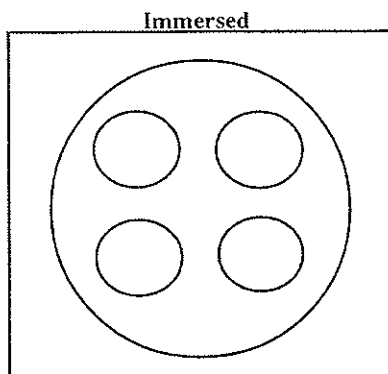


Description

Topics or units of study are rearranged
and sequenced to coincide with one
another. Similar ideas are taught in
concert while remaining separate sub-
jects.

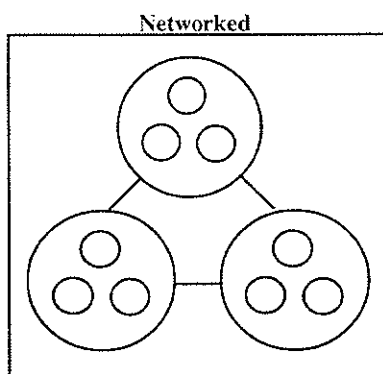
Example

English Language Arts teacher
an historical novel depicting a particu-
lar period while Social Science teacher
teaches covers the same period.



Description

The disciplines become part of the learner's lens of expertise: the learner filters all content through this lens and becomes immersed in his or her own experience.



Description

Learner filters all learning through the expert's eye and makes internal connections that lead to external networks of experts in related fields.

Choosing a Theme

In the initial development of middle schools, three themes have been identified:

- Middle One - Bermuda's Visitor Industry
- Middle Two - Bermuda's Pride
- Middle Three - Bermuda's Maritime Heritage

Interdisciplinary teams, along with teachers of core subjects should utilize related materials located in their professional library, modifying these as appropriate to their students' needs and interests.

It is important that middle school teachers keep abreast of current research and trends on integrating curriculum. Teachers are encouraged to take part in related staff development workshops, read professional literature and/or take university courses

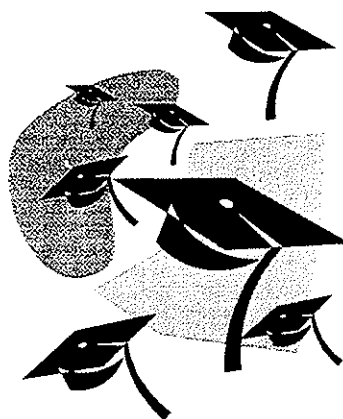
Teachers should:

- take inventory of what is already being done - whole language, writing across the curriculum, etc.
- design a curriculum map by listing the content of all subjects and then identify a theme or umbrella
- design an integrated module and develop related lesson plans
- decide on the length of time for completion and an appropriate title
- discover student interest- ask them what they want to know! - ask them what they want to know!
- decide whether the theme has substance and application to the real world
- display student work
- celebrate success!

**Department of
Education**

Career Pathways

SEPTEMBER 2000

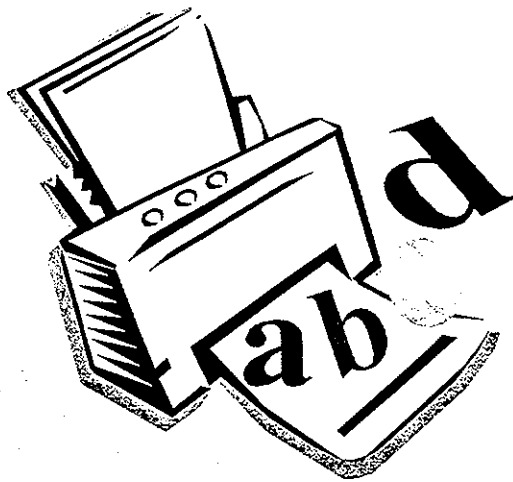


**FOR
BERMUDA'S
SENIOR SCHOOLS**

Applied Technologies

Are you practically inclined? Do you enjoy doing puzzles and solving problems? Are you curious about how things work? Are you fascinated by technology? Do you like designing and creating things? Do you love nature? Are you interested in plants and animals? Are you interested in numbers and symbols?

This may be the pathway for you!



APPLIED TECHNOLOGIES

PRODUCTION OCCUPATIONS

Blue-Collar Worker Supervisors

Food Processing Occupations

Butchers & Meat, Poultry, & Fish Cutters

Inspectors, Testers & Graders

Boilermakers

Jewellers

Machinists

Metalworking & Plastics-Working Machine Operators

Tool & Die Makers

Welders, Cutters & Welding Machine Operators

Plant & Systems Operators

Electric Power Generating Plant Operators & Power

Distributors & Dispatchers

Stationary Engineers

Water & Wastewater Treatment

Plant Operators

Printing Occupations

Prepress Workers

Printing Press Operators

Bindery Workers

Textile, Apparel and Furnishings Occupations

Shoe & Leather Workers & Repairers

Upholsterers

Woodwork Occupations

Miscellaneous Production Occupations

Dental Laboratory Technicians

Painting & Coating Machine Operators

Photographic Process Workers



Transportation & Material Moving Occupations

Bus drivers

Material Moving Equipment Operators

Truckdrivers

Water Transportation Occupations

Handlers, Equipment Cleaners, Helpers & Labourers

Job Opportunities in the Armed Forces

ARCHITECTS & SURVEYORS

Architects

Landscape Architects

Surveyors

CONSTRUCTION TRADES & EXTRACTIVE OCCUPATIONS

Stonemasons

Bulldozer Operators

Carpenters

Carpet Installers

Concrete Masons and Terazzo Workers

Drywall Workers and Lathers

Electricians

Engineering Technicians

Forklift Operators

Glaziers

Insulation Workers

Painters & Paperhangers

Plasterers

Plumbers & Pipefitters

Roofers

Structural & Reinforcing Ironworkers

Tilesetters



COMPUTER, MATHEMATICAL & OPERATIONS

RESEARCH OCCUPATIONS

Actuaries

Computer Service Technicians

Computer Systems Analysts

Mathematicians

Operations Research Analysts

Statisticians



TECHNOLOGISTS (EXCEPT HEALTH)

Air Traffic Controllers

Broadcast Technicians

Computer Programmers

Drafters

Engineering Technicians

Science Technicians

MECHANICS, INSTALLERS & REPAIRERS

Aircraft Mechanics and Engine specialists

Automotive Body Repairers

Automotive Mechanics

Biomedical Technicians

Diesel Mechanics

Electronic Equipment Repairers

Commercial and Industrial Electronics

Equipment Repairs

Communications Equipment

Mechanics

Computer & Office Machine Repairers

Electronic Home Entertainment

Equipment Repairs

Telephone Installers & Repairers

TV & Radio Repairers

Elevator Installers & Repairers

General Maintenance Mechanics

Heating, Air-Cond. & Refrigeration Technicians

Home Appliance & Power Tool Repairers

Industrial Machinery Repairers

Line Installers & Cable Splicers

Millwrights

Mobile Heavy Equipment Mechanics

Motorcycle, Boat, & Small-Engine Mechanics

Musical Instrument Repairers & Tuners

Small Engine Mechanics

Vending Machine Servicers & Repairers

ENGINEERS

Chemical Engineers

Civil Engineers

Electrical and Electronics Engineers

Industrial Engineers

Mechanical Engineers



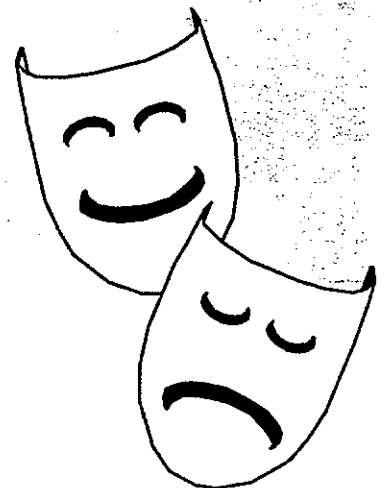
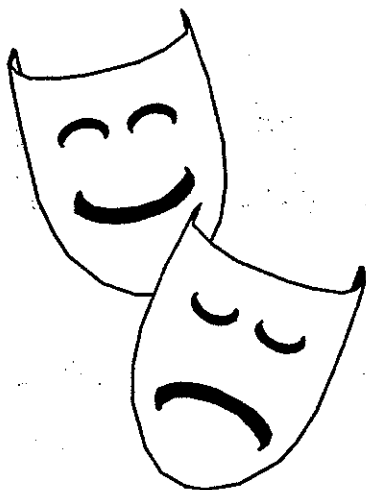
Career Pathway: Applied Technologies						
-----SENIOR SCHOOL-----						-----POST SENIOR-----
Subject		100	200	300	400	Bermuda College
English Language Arts 16cr		ELA I 4cr	ELA II 4cr	ELA III 4cr	ELA IV 4cr	Associate Degree Programmes
Math 12cr		Foundations of Mathematics 4cr	Integrated Math I 4cr or Applied Math I 4cr	Integrated Math II or Business Math I & II or Applied Math II, IIIA & IIIB or Introductory Calculus or Advanced Math		- Associate in Science - Associate in Arts and Science - Associate in Arts (Computer Information Systems) - Associate in Computer Information Systems - Associate in Science (Electronics) - Associate in Electronics Technology
Science 12cr		Science I 4cr	Science II 4cr	Biology or Chemistry or Physics or Environmental Science or Horticulture or Marine Science or Applied Biology & Chemistry or Applied Physics or Human Biology or Earth Science		Certificate Programmes
Social Studies 12cr		Overview of Social Studies 4cr	Politics and Law in Action 4cr	Preserving Our Heritage or World Geography or World History		- Certificate in Electrical Structure and Maintenance - Certificate in Engineering Competencies - Certificate in Telecommunications and Electronics - Certificate in Motor Vehicle Bodywork - Certificate in Motor Vehicle Mechanics - Certificate in Plumbing - Certificate in Heating, Ventilating and Air Conditioning - Certificate in Horticulture - Certificate in Wood Trades - Developmental Technology
D & T or Family Studies 2cr		Design & Technology 2cr or Exploring Family Living 2cr				
Bus. Studies and Computer Science 4cr		Business Essentials I 2cr and Computer Science I 2cr				
Physical Education 6cr and Health 4cr		Physical Education I 2cr and Health & Wellness 2cr	Physical Education II 2cr	Physical Education III 2cr and Health Issues 2cr		
The Arts 2cr		Music or Theatre or Dance or Visual Arts (in Society) 2cr		Band/Choir or Theatre or Dance or Visual Arts	Band/Choir or Theatre or Dance or Visual Arts	Other Academic Institutions
Electives from the areas of...		Computer Studies Science	Family Studies Foreign Language	Design & Technology Physical Education	Health	- Post Graduate Year Programmes - Associate Degree Programmes - Bachelor's Degree Programmes
Possible Electives for Career Pathway		- All Computer Science Courses, Technical Theatre & Music Technology - Graphic Communications, Design & Realization, Fashion & Textiles, Electronics Technology, Transportation Technology, Textile Design, & Interior Decorating - Business Essentials II, Foreign Languages & American History				Apprenticeship and Trainee Programmes under the Bermuda National Training Board

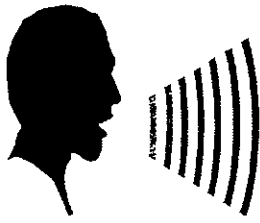
Career Pathway: “Student Constructed”						
-----SENIOR-----						-----POST SENIOR-----
Subject		100 (28 cr)	200 (18 cr)	300 (20 cr)	400 (4 cr)	Bermuda College
English Language Arts 16cr		ELA I 4cr	ELA II 4cr	ELA III 4cr	ELA IV 4cr	Associate Degree Programmes
Math 12cr		Foundations of Mathematics 4cr	Integrated Math I 4cr or Applied Math I 4cr	4cr		
Science 12cr		Science I 4cr	Science II 4cr	4cr		
Social Studies 12cr		Overview of Social Studies 4cr	Politics and Law in Action 4cr	4cr		Certificate Programmes
D&T or Family Studies 2cr		2cr				
Bus. Studies and Comp. Science 4cr		Business Studies I 2cr and Computer Science I 2cr				
Physical Education 6cr and Health 4cr		Physical Education I 2cr and Health & Wellness 2cr	Physical Education II 2cr	Physical Education III 2cr and Health Issues 2cr		Other Academic Institutions ▪ Post Graduate Year Programmes ▪ Associate Degree Programmes ▪ Bachelor's Degree Programmes
The Arts 2cr		2cr				
Electives from the areas of...		Computer Studies Science	Family Studies Business Studies	Physical Education Foreign Languages	Design & Technology Health	
Possible Electives for Career Pathway		(Additional 46 credit hours required for graduation)				Apprenticeship and Trainee Programmes under the Bermuda National Training Board

Arts and Communications

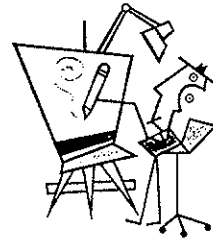
Do you like to communicate ideas? Do you like to express yourself creatively? Do you like to travel and learn about other cultures? Do you enjoy going to concerts and performances? Are you imaginative, innovative and original? Do you like to perform in front of an audience?

This may be the pathway for you!





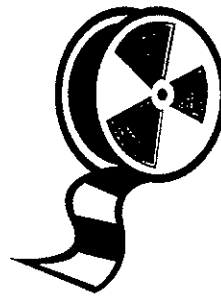
ARTS &



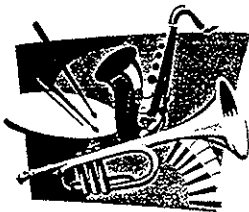
COMMUNICATIONS

COMMUNICATION OCCUPATIONS

Announcers & Newscasters
Broadcast Technicians
Composition/Typesetters
Interpreters & Translators
Public Relations Specialists
Radio & Television
Reporters & Correspondents
Technical Writers
Writers & Editors



VISUAL ARTS OCCUPATIONS



Commercial Artists
Fashion Designers
Florists
Graphic Designers
Interior Decorators
Jewelers
Merchandise Display Workers
Photographers & Camera Operators
Visual Artists



PERFORMING ARTS OCCUPATIONS

Actors, Directors, & Producers
Dancers & Choreographers
Models
Musicians



ref: arts & communications/its disc SS Certification

Career Pathway: Arts & Communications

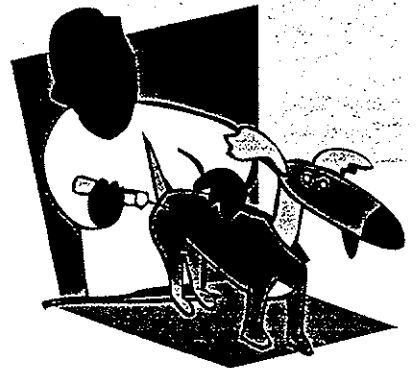
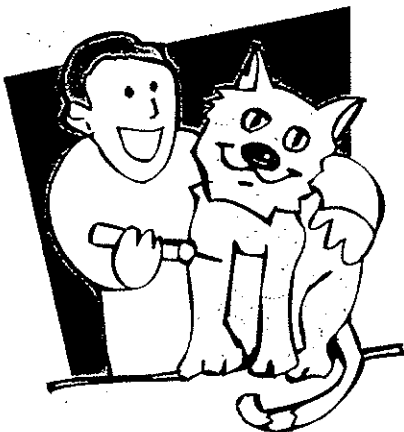
-----SENIOR-----						-----POST SENIOR-----
Subject		100	200	300	400	Bermuda College Associate Degree Programmes ▪ Associate in Arts ▪ Associate in Arts & Science ▪ Associate in Art & Design Other Academic Institutions ▪ Post Graduate Year Programmes ▪ Associate Degree Programmes ▪ Bachelor's Degree Programmes Apprenticeship and Trainee Programmes under the Bermuda National Training Board
English Language Arts 16cr		ELA I 4cr	ELA II 4cr	ELA III 4cr	ELA IV 4cr	
Math 12cr		Foundations of Mathematics 4cr	Integrated Math I 4cr or Applied Math I 4cr	Integrated Math II or Business Math I & II or Applied Math II, IIIA & IIIB or Introductory Calculus or Advanced Math		
Science 12cr		Science I 4cr	Science II 4cr	Biology or Chemistry or Physics or Environmental Science or Horticulture or Marine Science or Applied Biology & Chemistry or Applied Physics or Human Biology or Earth Science		
Social Studies 12cr		Overview of Social Studies 4cr	Politics and Law in Action 4cr	Preserving our Heritage or World Geography or World History or Introduction to Africa		
D&T or Family Studies 2cr		Design & Technology 2cr or Exploring Family Living 2cr				
Bus. Studies and Computer Science 4cr		Business Studies I 2cr and Computer Science I 2cr				
Physical Education 6cr and Health 4cr		Physical Education I 2cr and Health & Wellness 2cr	Physical Education II 2cr	Physical Education III 2cr and Health Issues 2cr		
The Arts 2cr		Music or Theatre or Dance or Visual Arts (in Society) 2cr		Band/Choir or Theatre or Dance or Visual Arts	Band/Choir or Theatre or Dance or Visual Arts	
Electives from the areas of...		Computer Studies Science	Family Studies Business Studies	Design & Technology Foreign Languages	Health	
Possible Electives for Career Pathway		• Business Essentials II, Marketing & Graphic Communication • Journalism & Publications, Speech and Debate, Writer's Workshop, Foreign Languages • Fashion & Textiles Design, Interior Decorating, Textiles Design & Photography				

Career Pathway: “Student Constructed”						
-----SENIOR-----						-----POST SENIOR-----
Subject		100 (28 cr)	200 (18 cr)	300 (20 cr)	400 (4 cr)	Bermuda College
English Language Arts 16cr		ELA I 4cr	ELA II 4cr	ELA III 4cr	ELA IV 4cr	Associate Degree Programmes
Math 12cr		Foundations of Mathematics 4cr	Integrated Math I 4cr or Applied Math I 4cr	4cr		
Science 12cr		Science I 4cr	Science II 4cr	4cr		
Social Studies 12cr		Overview of Social Studies 4cr	Politics and Law in Action 4cr	4cr		
D&T or Family Studies 2cr		2cr				
Bus. Studies and Comp. Science 4cr		Business Studies I 2cr and Computer Science I 2cr				
Physical Education 6cr and Health 4cr		Physical Education I 2cr and Health & Wellness 2cr	Physical Education II 2cr	Physical Education III 2cr and Health Issues 2cr		Certificate Programmes
The Arts 2cr		2cr				
Electives from the areas of...		Computer Studies Science	Family Studies Business Studies	Physical Education Foreign Languages	Design & Technology Health	
Possible Electives for Career Pathway		(Additional 46 credit hours required for graduation)				Other Academic Institutions ▪ Post Graduate Year Programmes ▪ Associate Degree Programmes ▪ Bachelor's Degree Programmes Apprenticeship and Trainee Programmes under the Bermuda National Training Board

Health and Human Services

Do you like to care for people or animals who are sick? Are you fitness and wellness oriented? Are you interested in how the body works and how disease or drugs affect us? Are you friendly, outgoing, compassionate and cooperative? Do you like to work with people to solve problems? Is it important for you to provide service to the community by doing something that makes things better for other people?

This may be the pathway for you!



HEALTH & HUMAN SERVICES

Health Services

Health Diagnosing Practitioners

Chiropractors
Dentists
Opticians
Optometrists
Physicians
Podiatrists
Veterinarians



Health Assessment & Treating Occupations

Activity Therapists
Dietitians & Nutritionists
Occupational Therapists
Pharmacists
Physical Therapists
Physician Assistants
Recreational Therapists
Registered Nurses
Respiratory Therapists
Speech-Language Pathologists & Audiologists
Nursing Aides & Psychiatric Aides



Health Technologists & Technicians

Certified Nurses Aides
Clinical Laboratory Technologists & Technicians
Dental Hygienists
Dialysis Technicians
Dispensing Opticians
EEG Technologists
EKG Technicians
Emergency Medical Technicians
License Practical Nurses
Medical Record Technicians
Nuclear Medicine Technologists
Radiologic Technologists
Surgical Technicians
Ultrasound Technologists



Health Service Occupations

Dental Assistants
Home Health Aides
Medical Assistants

Human Services

Lawyers & Judges



Social Scientists & Urban Planners

Economists & Marketing Research Analysts
Psychologist
Sociologists
Urban & Regional Planners

Social & Recreation Workers

Human Services Workers
Marriage Counsellors
Social Workers
Social Worker Aides
Recreation Workers
Substance Abuse Counsellors
Janitors & Cleaners
Private and Household Workers



Religious Workers

Clergy
Protestant Ministers
Religious Workers
Rabbis
Roman Catholic Priests



Teachers, Librarians, & Counsellors

Adult Education Teachers
Archivists & Curators
College & University Faculty
Counsellors
Teachers
Librarians
Paraprofessional



Technologists, Except Health

Library Technicians
Paralegals

Protective Service Occupations

Correction's Officers
Firefighting Occupations
Security Guard
Police

Food & Beverage Preparation & Service Occupations

Chefs, Cooks, & Other
Kitchen Workers
Food & Beverage Service
Occupations
Meat Cutter/Butcher



Personal Service & Building & Grounds Service Occupations

Animal Caretakers
Barbers & Cosmetologists
Flight Attendants
Gardeners & Groundkeepers
Homemaker-Home Health Aides

Career Pathway: Health and Human Services

-----SENIOR-----						-----POST SENIOR----	
Subject		S1	S2	S3	S4	Bermuda College	
English Language Arts 16cr		ELA I 4cr	ELA II 4cr	ELA III 4cr	ELA IV 4cr	Associate Degree Programmes - Associate in Arts - Associate in Science - Associate in Arts & Science - Associate in Arts (<i>Business Administration</i>) - Associate in Business Administration - Associate in Arts (<i>Hospitality Management</i>) - Associate in Hospitality Management - Associate in Office Administration - Associate in Arts (<i>Human Services</i>) - Associate in Human Services	
Math 12cr		Foundations of Mathematics 4cr	Integrated Math I 4cr or Applied Math I 4cr	Integrated Math II or Business Math I & II or Applied Math II, IIIA & IIIB or Calculus or Advanced Math		Certificate Programmes - Certificate for General Secretaries - Certificate for Culinary Arts - Certificate for Front Office Procedures - Certificate in Secretarial Skills - Certificate in Food & Beverage Service - Certificate for Child Care Assistant - Certificate for Geriatric Aids - Certificate in Legal Studies - Certificate in Hairdressing	
Science 12cr		Science I 4cr	Science II 4cr	Biology or Chemistry or Physics or Environmental Science or Horticulture or Marine Science or Applied Biology & Chemistry or Applied Physics or Human Biology or Earth Science			
Social Studies 12cr		Overview of Social Studies 4cr	Politics and Law in Action 4cr	World Geography or World History or Introduction to American History			
D & T or Family Studies 2cr		Design Technology 2cr or Exploring Family Living 2cr					
Bus. Studies and Computer Science 4cr		Business Essentials I 2cr and Computer Science I 2cr					
Physical Education 6cr and Health 4cr		Physical Education I 2cr and Health & Wellness 2cr	Physical Education II 2cr	Physical Education III 2cr and Health Issues 2cr		Other Academic Institutions - Post Graduate Year Programmes - Associate Degree Programmes - Bachelor's Degree Programmes	
The Arts 2cr		Music or Theatre or Dance or Visual Arts (in Society) 2cr		Band/Choir or Theatre or Dance or Visual Arts	Band/Choir or Theatre or Dance or Visual Arts		
Electives from the areas of...		Computer Studies Science	Family Studies Business Studies	Physical Education Foreign Languages	Design & Technology Health		
Possible Electives for Career Pathway		- All Health Courses & Business Essentials II - Exploring Family Living, Discovery Food & Nutrition, Meal Management & Hospitality, Exploring Careers in Nutrition & Hospitality, Personal Care, & Child Care - Speech and Debate, Foreign Languages & Preserving Our Heritage					Apprenticeship and Trainee Programmes under the Bermuda National Training Board

Career Pathway: "Student Constructed"

-----SENIOR-----						-----POST SENIOR-----
Subject		100 (28 cr)	200 (18 cr)	300 (20 cr)	400 (4 cr)	Bermuda College
English Language Arts 16cr		ELA I 4cr	ELA II 4cr	ELA III 4cr	ELA IV 4cr	Associate Degree Programmes
Math 12cr		Foundations of Mathematics 4cr	Integrated Math I 4cr or Applied Math I 4cr	4cr		
Science 12cr		Science I 4cr	Science II 4cr	4cr		
Social Studies 12cr		Overview of Social Studies 4cr	Politics and Law in Action 4cr	4cr		Certificate Programmes
D&T or Family Studies 2cr		2cr				
Bus. Studies and Comp. Science 4cr		Business Studies I 2cr and Computer Science I 2cr				
Physical Education 6cr and Health 4cr		Physical Education I 2cr and Health & Wellness 2cr	Physical Education II 2cr	Physical Education III 2cr and Health Issues 2cr		Other Academic Institutions
The Arts 2cr		2cr				
Electives from the areas of...		Computer Studies Science	Family Studies Business Studies	Physical Education Foreign Languages	Design & Technology Health	
Possible Electives for Career Pathway		(Additional 46 credit hours required for graduation)				Apprenticeship and Trainee Programmes under the Bermuda National Training Board

International Business and Tourism

Do you enjoy being a leader, organizing people, talking and planning activities? Do you enjoy initiating an idea and seeing it through to the end product? Do you like things neat and orderly? Are you business-minded in organizing your life? Do you value the importance of travel and tourism in Bermuda?

This may be the pathway for you!



International Business & Tourism

EXECUTIVE ADMINISTRATIVE, & MANAGERIAL OCCUPATIONS

Accountants & Auditors
 Administrative Services Managers
 Budget Analysis
 Construction & Building Inspectors
 Construction Contractors & Managers
 Cost Estimators
 Education Administrators
 Employment Interviewers
 Engineering, Science, & Data Processing Managers
 Financial Managers
 General Managers & Top Executives
 Government Chief Executives & Legislators
 Health Services Managers
 Hotel Managers & Assistants
 Industrial Production Managers
 Inspectors & Compliance Officers, Except Construction
 Management Analysts & Consultants
 Marketing, Advertising, & Public Relations Managers
 Personnel, Training, & Labour Relations Specialists & Managers
 Property & Real Estate Managers
 Purchasing Agents & Managers
 Restaurant & Food Service Managers
 Underwriters
 Wholesale & Retail Buyers & Merchandise Managers



MARKETING AND SALES OCCUPATIONS

Advertising Agent
 Cashiers
 Counter & Rental Clerks
 Insurance Agency & Brokers
 Manufacturer's & Wholesale Sales Representatives
 Real Estate Agents, Brokers & Appraisers
 Retail Sales Workers
 Securities & Financial Service Sales Representatives
 Services Sales Representatives
 Stockbrokers
 Travel Agents

ADMINISTRATIVE SUPPORT OCCUPATIONS

Adjusters, Investigators, & Collectors
 Bank Tellers
 Clerical Supervisors & Managers
 Computer & Peripheral Equipment Operators
 General Office Clerks
 Credit Clerks and Authorizers



Information Clerks
 Hotel & Motel Clerks
 Interviewing & New Accounts Clerks
 Receptionists
 Reservation & Transportation Ticket Agents and Travel Clerks
 Mail Clerks & Messengers
 Material Recording, Scheduling, Dispatching and Distributing Occupations
 Dispatchers
 Stock Clerks
 Traffic, Shipping & Receiving Clerks
 Postal Clerks & Mail Carriers
 Record Clerks
 Billing Clerks
 Bookkeeping, Accounting & Auditing Clerks
 Brokerage Clerks & Statement Clerks
 File Clerks
 Library Assistants & Bookmobile Driver
 Order Clerks
 Payroll & Timekeeping Clerks
 Personnel Clerks
 Receptionists
 Secretaries
 Stenographers & Court Clerk/Reporters
 Telephone, Telegraph & Teletype Operators
 Typist, Word Processors and Data Entry Keyers

Career Pathway: International Business & Tourism

-----SENIOR-----						-----POST SENIOR----
Subject		100	200	300	400	Bermuda College
English Language Arts 16cr		ELA I 4cr	ELA II 4cr	ELA III 4cr	ELA IV 4cr	Associate Degree Programmes - Associate in Arts - Associate in Science - Associate in Arts & Science - Associate in Arts (<i>Business Administration</i>) - Associate in Business Administration - Associate in Arts (<i>Hospitality Management</i>) - Associate in Hospitality Management - Associate in Arts (<i>Computer Information Systems</i>) - Associate in Computer Information Systems
Math 12cr		Foundations of Mathematics 4cr	Integrated Math I or Applied Math I 4cr	Integrated Math II or Business Math I & II or Applied Math II, IIIA & IIIB or Introductory Calculus or Advanced Math		Certificate Programmes - Certificate for Accounting Systems - Certificate for General Secretaries - Certificate in Secretarial Skills - Certificate in Culinary Arts - Certificate for Front Office Procedures - Certificate in Food & Beverage Service - Certificate in Legal Studies
Science 12cr		Science I 4cr	Science II 4cr	Biology or Chemistry or Physics or Environmental Science or Horticulture or Marine Science or Applied Biology & Chemistry or Applied Physics or Human Biology or Earth Science		
Social Studies 12cr		Overview of Social Studies 4cr	Politics and Law in Action 4cr	World Geography or World History		
D&T or Family Studies 2cr		Design & Technology 2cr or Exploring Family Living 2cr				
Bus. Studies and Computer Science 4cr		Business Essentials I 2cr and Computer Studies I 2cr				Other Academic Institutions - Post Graduate Year Programmes - Associate Degree Programmes - Bachelor's Degree Programmes Apprenticeship and Trainee Programmes under the Bermuda National Training Board
Physical Education 6cr and Health 4cr		Physical Education I 2cr and Health & Wellness 2cr	Physical Education II 2cr	Physical Education III 2cr and Health Issues 2cr		
The Arts 2cr		Music or Theatre or Dance or Visual Arts (in Society) 2cr		Band/Choir or Theatre or Dance or Visual Arts	Band/Choir or Theatre or Dance or Visual Arts	
Electives from the areas of...		Computer Studies Science	Family Studies Foreign Languages	Design & Technology Health		
Possible Electives for Career Pathway		- All Computer Science Courses, Computer Keyboarding & Business Applications, - Accounting, Business Essentials II, Business & Personal Law, Economics, Insurance, International Business, Marketing, Office Technology, Small Business Management, Office Technology & Business Application, Travel & Tourism - Personal Care, Discovering Food & Nutrition, Meal Management & Hospitality, Exploring Careers in Nutrition & Hospitality, Speech and Debate and Foreign Languages				

Career Pathway: “Student Constructed”						
-----SENIOR-----						-----POST SENIOR----
Subject		100 (28 cr)	200 (18 cr)	300 (20 cr)	400 (4 cr)	Bermuda College
English Language Arts 16cr		ELA I 4cr	ELA II 4cr	ELA III 4cr	ELA IV 4cr	Associate Degree Programmes
Math 12cr		Foundations of Mathematics 4cr	Integrated Math I 4cr or Applied Math I 4cr	4cr		
Science 12cr		Science I 4cr	Science II 4cr	4cr		
Social Studies 12cr		Overview of Social Studies 4cr	Politics and Law in Action 4cr	4cr		Certificate Programmes
D&T or Family Studies 2cr		2cr				
Bus. Studies and Comp. Science 4cr		Business Studies I 2cr and Computer Science I 2cr				
Physical Education 6cr and Health 4cr		Physical Education I 2cr and Health & Wellness 2cr	Physical Education II 2cr	Physical Education III 2cr and Health Issues 2cr		Other Academic Institutions ▪ Post Graduate Year Programmes ▪ Associate Degree Programmes ▪ Bachelor's Degree Programmes
The Arts 2cr		2cr				
Electives from the areas of...		Computer Studies Science	Family Studies Business Studies	Physical Education Foreign Languages	Design & Technology Health	
Possible Electives for Career Pathway		(Additional 46 credit hours required for graduation)				Apprenticeship and Trainee Programmes under the Bermuda National Training Board

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Career Pathway: (Check One)

S1 (100)		S2 (200)		S3 (300)		S4 (400)	
Semester 1	Semester 2	Semester 1	Semester 2	Semester 1	Semester 2	Semester 1	Semester 2
ELA (I) Science (I) Soc. Stud. Math	ELA (I) Science (I) Soc. Stud. Math	ELA (II) Science (II) Soc. Stud. Math	ELA (II) Science (II) Soc. Stud. Math	ELA Science Soc. Stud. Math	ELA Science Soc. Stud. Math	ELA 	ELA
PE (I) Health Arts 	Bus. Stud. Com. Sc. DT/Fam. 	PE (II) 	 	PE (III) Health 	 	 	

Graduation Requirements:

Annual Review: (Advisor's Signature)

S3 Date: _____ S4 Date: _____

Annual Review: (Parent's Signature)

S3 Date: _____ S4 Date: _____

PROFESSIONAL ASSOCIATIONS

BUSINESS STUDIES

Name: National Business Education Association (NBEA)
Address: 1914 Association Drive Reston, Virginia 20191-1596
U. S. A.

Telephone: (703) 860-8300

Fax: (703) 620-4483

National Business Education Association Conference Dates

2000 19th – 22nd April Anaheim, California

2001 9th - 14th April Atlanta, Georgia

Name: Eastern Business Education Association (EBEA)
Address: 1914 Association Drive
Reston, Virginia 20191-1596
U. S. A.

Contact: Robert Turner

Telephone: (703) 860-8300

Fax: (703) 620-4483

Name: International Society of Business Education (ISBE)
Address: 20454 County Highway DD
Bloomer, WI 54724
U. S. A.

Contact: Ms. Janet Allison

Telephone: (715) 568-5028

Name: Bermuda Business Education Association (BBEA)
Address: Bermuda College
P.O. Box PG 297
Paget, PG BX

Contact: Darlene Bascome-Emery

Telephone: (441) 236-9000

Fax: (441) 236-8888

Name: Professional Secretaries International (PSI)
Address: P. O. Box HM 2553
Contact: Carole Linthwaite
Telephone: (441) 295-1111

Name: The Institute of Chartered Accountants of Bermuda
Address: 31 Queen Street
Hamilton HM 12
Bermuda
Telephone: (441) 292-7479
Fax: (441) 29-3121

Name: Bermuda Insurance Institute
Address: Cedarparkade
48 Cedar Avenue
Hamilton HM 12
Bermuda
Telephone: (441) 295-1596
Fax: (441) 295-3532

Name: Bermuda Woman International (WIT-BD)
Address: P. O. Box HM 2870
Hamilton HM CX
Bermuda
Fax: (441) 295-9433

CURRICULUM ABBREVIATIONS

School Abbreviations

Preschool	PS
Primary School	P1-P6
Middle School	M1-M3
Senior School	S1-S4

Subject Area Abbreviations

Business Studies	BS
Dance	DN
Design & Technology	DT
English Language Arts	EL
Family Studies	FM
Foreign Languages	FL
Health Education	HE
Computer Science	CS
Mathematics	MT
Music	MU
Physical Education	PE
Science	SC
Social Studies	SS
Theatre	TH
Visual Arts	VR

Course Code

e.g. Physical and Human Geography II
SS3192GEO

Subject Area	Course Level	Number Placement	Course Sequence	Course Title
abbreviated subject area	(1-4) representing course level 100-400	(1-99) representing placement of course in each level	(1-4) representing sequence of course with same title	abbreviated course title
SS	3	19	2	GEO
(Social Studies)	(300 level course)	(19th course in 300 series)	(2 nd in the sequence of 3 courses)	(Physical and Human Geography)

Curriculum Framework & Course Abbreviations

Philosophy	PHL
Goals & Sub Goals	GLS
Performance Indicators	PI
Scope & Sequence	SAS
References	REF
Course Overview	OVW
Correlation Matrix	MTX
Modules	MDL
Teacher Resources	TRS
Student Resources	SRS
Exemplar Scoring Guide	SCO
Rubrics	RUB
Objectives at a Glance	OBJ
Infusing Across the Curriculum	INF
Glossary	GRY
Health and Safety	HAS
Professional Association Directory	PAD
Curriculum Abbreviations	ABR
Appendix	APX

Programme Abbreviations

Advisory Programme	ADV
Career Education Programme	CED
Functional Skills Programme	FUN
Guidance and Counselling Programme	GUI
Library Information Programme	LIB