



Ministry
of
Education

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Curriculum Guideline

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BUSINESS STUDIES

Intermediate and
Senior Divisions
1987

**Integrated Business
Programs**

Course Codes

The integrated business programs section of the business studies guideline comprises four programs: introduction to business, machine applications, integrated business studies, and transition to business employment. These four programs include the following courses:

- Introduction to Business, Basic Level (BIB)
- Introduction to Business, General Level (BIB)
- Introduction to Business, Advanced Level (BIB)
- Machine Applications, Basic Level (BIM3B)
- Machine Applications, Basic Level (BIM4B)
- Integrated Business Studies, Basic Level (BIS1B)
- Integrated Business Studies, Basic Level (BIS2B)
- Integrated Business Studies, Basic Level (BIS3B)
- Integrated Business Studies, Basic Level (BIS4B)
- Transition to Business Employment, Basic Level (BIT and BIT Co-op)
- Transition to Business Employment, General Level (BIT and BIT Co-op)

BUSINESS STUDIES

Integrated Business Programs

- 1. Introduction to Business,
Intermediate Division**
- 2. Machine Applications,
Senior Division**
- 3. Integrated Business
Studies, Intermediate and
Senior Divisions**
- 4. Transition to Business
Employment, Senior
Division**



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I. Introduction to Business



Introduction

Program Description

Introduction to business courses will give students an understanding of our economic system as well as identify the interactions among the components of the system. They will help students search for information and definitions about the world outside the school and acquire the personal and business-related skills, knowledge, attitudes, and concepts needed for examining a variety of business employment directions. They will also provide students with opportunities to match their individual aptitudes and interests to the on-the-job requirements in specific business fields and to examine the particular educational and skill-training programs required for each.

The computer continues to make an impact on the ways in which business affairs are handled. In order to grasp the significance of computer applications more fully, students may find it important to experience all of the subunits in the "Business Applications" unit of a course. Therefore, students who have earned a full credit in an introduction to business program may earn an additional half credit by completing the objectives outlined for unit IV, Business Applications, as well as the optional objectives included in units I, II, and III of an introduction to business course.

As illustrated in the following diagram, this part of the business studies guideline authorizes three courses in introduction to business for a maximum value of four and one-half in-school credits. Students may earn a maximum of one and one-half in-school credits in introduction to business at the basic, general, or advanced levels of difficulty.

Intermediate Division

Basic Level

Introduction to
Business (BIB)
(1–1.5 credits)

General Level

Introduction to
Business (BIB)
(1–1.5 credits)

Advanced Level

Introduction to
Business (BIB)
(1–1.5 credits)

Aims

The aims of all introduction to business courses are to provide students with opportunities to:

- develop an understanding of the principal characteristics of a variety of economic systems, and particularly of the Canadian economic and monetary systems;
- identify the roles and responsibilities of individuals, government, businesses, and organized labour, as well as the interaction among them in the Canadian economy;
- describe the principal characteristics of different types of business organization;
- use correctly business-related vocabulary;
- practise effective oral and written communication;
- practise effective problem solving, decision making, and interaction with others;
- explore the role of the consumer, identifying the basic principles involved in sound money management and the attitudes, values, and code of ethics associated with the marketplace;
- explore career opportunities in the business field, identifying the education, skills, and attitudes required for particular business careers;
- examine the procedures involved in searching and applying for employment and in appraising job performance.

Teaching Strategies

In addition to the general teaching strategies included in the business studies policy document *Policy for Program Planning and Delivery*, teaching strategies for introduction to business courses are included in this section and in the descriptions of the specific introduction to business courses that follow.

Students in an introduction to business course may have had very limited experience with business, or even no experience at all. In designing courses of study, teachers should, therefore, be careful to select learning strategies appropriate to the background and the abilities of the students involved. The level of student knowledge and understanding can be assessed through both formal and informal pretesting. In a course such as introduction to business, where issues, ideas, and business procedures are constantly changing, teachers should, wherever possible, attempt to start with student business-related experiences, use student descriptions of business or consumer issues, and work towards the development by students of a more complete appreciation of current business affairs.

Student interest usually increases when the topic for discussion is based on a current issue. Students should have opportunities to use familiar or student-related business issues for class discussion and in problem-solving, role-playing, and case-study activities. They should be encouraged to discuss business-related experiences in small groups and to arrive at common understandings or solutions.

As members of the local community, students should become familiar with the resources and facilities available to them there. Speakers from local business establishments and assignments that require students to seek answers in their local business community will enhance their appreciation of these resources.

Because the business world is in a constant state of change, students in introduction to business courses should not be required to learn detailed specifics, which may quickly become outdated. Instead, they should be encouraged to locate and access information on, and apply their understanding to, business situations.

Through their interaction with the local business community, students will come to recognize the significance of computers in a business environment and be able to identify the ways in which the use of computers in business will continue to affect their daily activities. To reinforce the fundamental importance of computers in the world of business, this document contains a number of computer applications in optional content areas following each unit. It also identifies a full unit on computer applications as a mandatory component of each course.

Case studies may be used in introduction to business courses at all three levels of difficulty. The teacher should, however, examine the facts included in each study to ensure that the activity required is appropriate for the level of difficulty at which the program is offered. Students can analyse or assess the information contained in the study most effectively when they have an understanding of the subject matter that forms the basis for the study.

By encouraging students to act out or role-play real-life business-related situations, teachers can provide them with opportunities to apply their previous learning experiences and react to current business-related issues. Role playing will help students appreciate the different sides of an issue and provide outlets for the feelings and attitudes of other individuals in the class. Teacher-planned and controlled role-playing situations should be introduced early in each course. As soon as students are considered ready, they may be encouraged to write down some of their own situations to act out.

Both oral and written project assignments, done either individually or in groups, are suitable to introduction to business courses. Teachers should recognize that learning will be more meaningful if students can be involved in an area of special interest to them. Students should, therefore, have opportunities to select a project topic. They should be encouraged to study available material on the topic chosen, organize and summarize the most significant facts, and submit their project report within a given time.

Business procedures require that legible and orderly records be kept of all important activities. In keeping with this practice, students in an introduction to business course should be required to maintain a neat and organized record of important material covered in class. Teachers should designate time at the beginning of the course to outline expectations with respect to the organization and the content requirements for student notebooks. Notebooks should be checked on a regular basis for completeness, neatness, appearance, and accuracy of information.

An introduction to business classroom should be organized to reflect a businesslike environment. Students should be punctual, meet established deadlines, and carefully follow instructions. They should be encouraged to participate in small-group activities and acquire the skills required for effective interpersonal relations in a businesslike setting.

Units of study for use before Grade 9. Units of instruction related to an introduction to business theme may be included in a school program prior to Grade 9. Teachers who design such units should organize students into interest groups and encourage them to cover each topic assigned in general terms rather than in specific detail. The following outline of course content should be used to design an exploratory approach to the world of business for the adolescent learner. The main item of content for each unit is outlined in bold-face type. Each of these is followed by more specific learning opportunities that relate to the main item of content. The number of course content objectives and learning experiences selected should be adjusted to suit the students involved and the time set aside for this program.

Students will:

- 1. gather information about personal budgeting and money-management routines;**
 - speak to local bank personnel to learn more about the banking facilities available to individuals;
- 2. identify the important components of a family budget;**
 - consider the difference between gross and net pay;
 - determine the fixed and optional expenditures for a hypothetical family grouping;
 - examine effective purchasing procedures, including comparative shopping and the use of cash versus credit;

- 3. explore a variety of possible ways to earn money while attending school;**
 - generate a list of appropriate part-time jobs for students in their age group;
- 4. identify career opportunities available in their local business community;**
 - participate in a variety of job-shadowing or career-day experiences and share their observations with other members of the class;
 - list a wide range of traditional and non-traditional work possibilities available for male and female candidates;
 - trace the evolution of a variety of occupations from early Canadian history to the present time;
 - list the characteristics of a responsible employer and those of a responsible employee;
- 5. examine simple office routines;**
 - record the receipts and expenditures of a simple business venture or a school fund-raising activity;
 - participate in an organized work experience in the school resource centre or main office;
 - write simple business letters to invite special guests to speak to the class, to thank special guests for their presentations, or to register a compliment or a complaint for a specific service;
- 6. examine a variety of advertising directions;**
 - design an advertising campaign to sell space in a school yearbook, sell tickets to a special school event, or promote a non-profit fund-raising or community-service activity.

Evaluation of Student Achievement

General suggestions for the evaluation of student achievement may be found in the business studies policy document *Policy for Program Planning and Delivery*. The following recommendations relate to all introduction to business courses. Additional suggestions for assessment are included in the “Teaching and Assessment Strategies” section for each introduction to business course.

The use of a wide variety of evaluative tools will permit teachers to measure student progress across the range of learnings that are important to the development of an initial understanding of business procedures. In addition to formal testing, the evaluation of student achievement may be based on written and oral presentations, individual or group projects, case studies, note keeping, and peer and self-assessment.

Students perform best when they are aware of how their performance will be assessed. For this reason teachers should outline their expectations of student performance at the outset of a course. They should detail the procedures that will be used to evaluate each component and outline how each part of the evaluation process will be used to determine a student’s final mark.

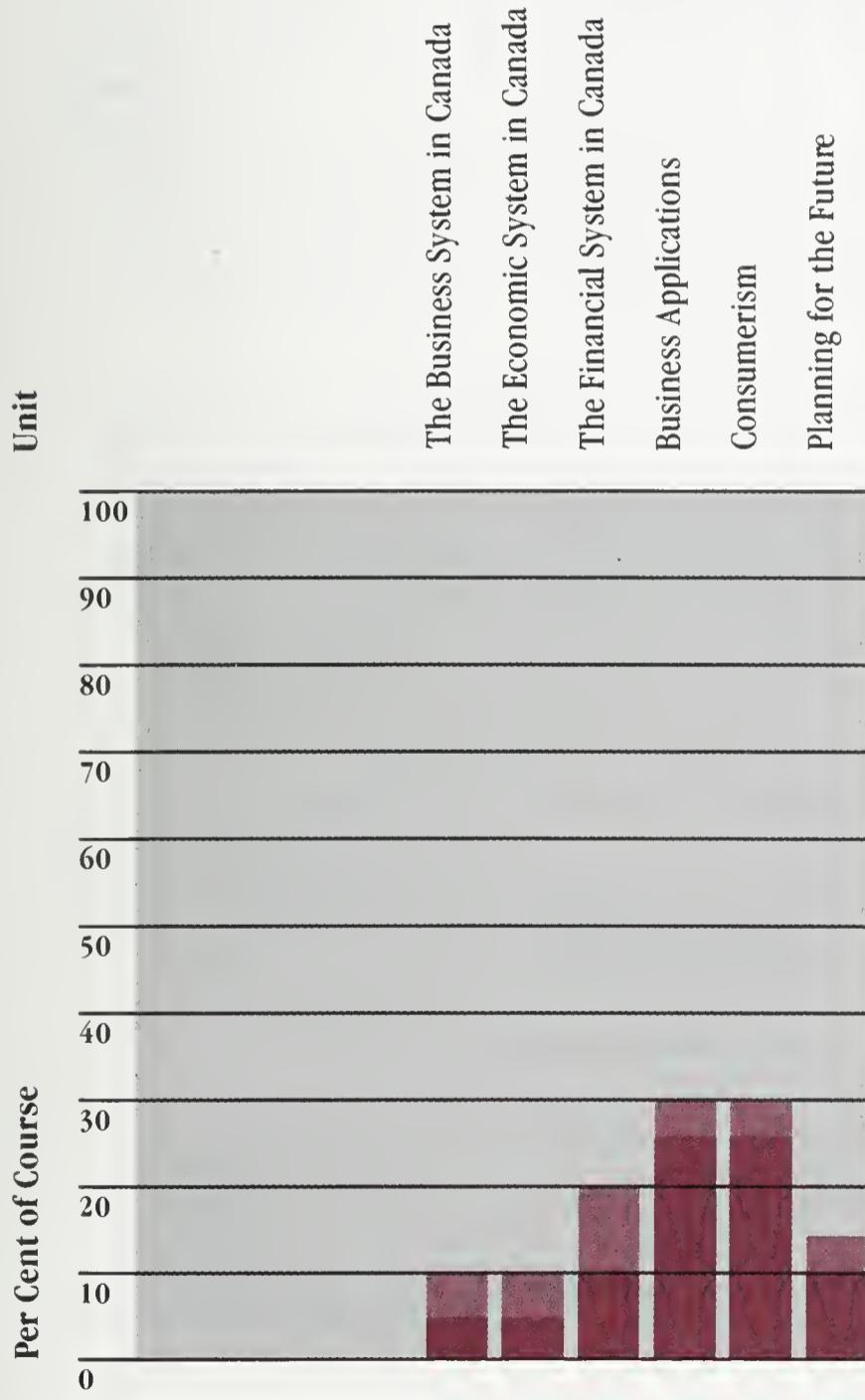
Students at all three levels of difficulty should be given opportunities to demonstrate their understanding of business principles through evaluation activities that require them to interpret verbal material, use charts and graphs, estimate and predict future consequences, and justify particular business methods and procedures.

Students in an introduction to business course can be expected to have a wide range of backgrounds and interests in specific business topics. This might be particularly noticeable in such content areas as those involving money and banking, the economic and financial systems in Canada, and the use of computers. Pretesting, both formal and informal, should give teachers the information they require to provide instruction and evaluation at an appropriate level.

In order to encourage student involvement and to help students develop their decision-making abilities, from time to time the teacher should offer them a choice of evaluation modes. For example, they could be allowed to present their research project in written or oral form, as a bulletin-board or showcase display, or in the form of a video presentation.

Assignments might consist of a compulsory section and one or more optional sections. The latter should be designed to provide a particular challenge or a range of opportunities to meet a variety of student interests.

Introduction to Business, Basic Level (BIB)



Introduction

This Intermediate Division course examines the basics of business and the roles played by individuals, labour, government, and business in the Canadian economy. Students will acquire the personal and business-related skills they need to interact with business and plan for future employment. There is no prerequisite for this course.

Students should be provided with opportunities to:

- develop an understanding of our economic system;
- develop personal and business-related skills that will enable them to become responsible participants in our society;
- understand consumer issues, rights, and responsibilities;
- examine employment opportunities and business requirements.

Teaching and Assessment Strategies

The teaching and assessment strategies included here are specific to this introduction to business course at the basic level and are suggested in addition to the general strategies for teaching and for evaluating student achievement outlined in the introduction to this program and in the business studies policy document *Policy for Program Planning and Delivery*.

Since this might be the first business course experience for many students, teachers are encouraged to approach each topic in as practical a way as possible. Students should be encouraged to experience relevant business applications and relate these experiences to the content of this course as covered in class. For example, they should have opportunities to examine business records, determine how they are used in a particular business, and identify the procedures required for the gathering, evaluating, controlling, and recording of financial and statistical information. They should have opportunities to experience the procedures involved in opening and managing a bank account, participate in field trips designed to distinguish one kind of business enterprise from another, and identify the role of profit and competition in our present business environment.

The projects assigned should be small and meaningful to the student and should not require a prolonged concentration on one topic. Students should be encouraged to work on assignments both individually and in small groups. During these assignments the teacher should attempt to interact with each student to offer positive reinforcement and support. Students should have opportunities to work with the teacher to define the criteria for a project marking scale and then participate in the evaluation of their assignments and those of other members of their class.

Where special business equipment is employed, care should be taken to identify the rules and procedures for safe and efficient use, and for the development of effective business work habits and attitudes.

Students should be encouraged to plan their work assignments carefully and make efficient use of their time and energy. Both student planning for and completion of work assignments should be evaluated. An examination or a single project should not represent a large percentage of the overall mark for the course. Frequent evaluation on a variety of assignments, marked out of five or ten marks each, will better reflect the achievement of students in this program. Students should participate in carefully designed review and recall exercises throughout the course. They should be required to complete forms and perform mathematical problem-solving activities carefully and accurately. Short tests and quizzes on introduction to business principles should be administered frequently, and opportunities should be available for students to mark their own and other students' work. Test questions should be clear and precise and avoid the use of complex or difficult terms. Tests should be marked and returned as quickly as possible in order to provide immediate feedback. Homework assignments, projects, group and individual student assignments, notebooks, and class presentations are other materials considered suitable for evaluation in an introduction to business course at the basic level.

The following table outlines the core units of content for the course and the percentage of class time and relative emphasis for evaluation purposes that should be allocated to each unit of content. Note that the sequencing of units is left to the discretion of the teacher. The percentages suggested here allow for the inclusion of optional material of local interest within each unit or as an additional unit.

Suggested Time and Evaluation Framework

Unit	Per Cent of Course
I. The Business System in Canada	5-10
II. The Economic System in Canada	5-10
III. The Financial System in Canada	10-20
IV. Business Applications	25-30
V. Consumerism	25-30
VI. Planning for the Future	10-15

Course Content

The main items of course content for each unit are outlined in bold-face type. Each of these is followed by more specific learning opportunities that relate to the main item of content. Note that all of the items in bold face are core content.



I. The Business System in Canada

Core Content

Students will:

1. define the role of business in society;

- meet with representatives of their local business community to:
 - a) determine common perceptions and attitudes towards business in general;
 - b) determine a general definition for the word *business*;
 - c) identify the factors involved in operating a business enterprise, including the role of incentives such as the desire to be of service, independence, profit, and satisfaction;
 - d) examine the correlation between producing and consuming, looking specifically at instances where a particular business enterprise could be both a producer and a consumer at the same time;
- examine case studies that illustrate the interdependence of consumers and producers and identify how this interdependence has and has not been used to advantage;

2. use the following terms correctly: goods, services, producers, suppliers, consumers;

- list and classify the goods and services frequently used by students;
- list examples of choices in goods and services (e.g., bus or train, margarine or butter);
- use the yellow pages of the local telephone directory, local newspapers, field trips, or discussions with representatives of local businesses to prepare lists of local industries, classifying them according to the following categories: consumers of goods, consumers of services, producers of goods, suppliers of goods, suppliers of services;
- list brands of products and services that compete with each other;
- identify the role of competition in business;
- list goods and services that may be produced in the home;

3. describe the difference between human needs and wants;

- list human needs and wants;
- participate in group discussions and role-playing situations designed to help them differentiate between needs and wants;
- prepare a list of human needs and a separate list of human wants;
- identify how a list of needs and wants might change from one person to another;
- identify the ways in which advertising might change our list of wants;

4. match goods and services offered locally to the needs and wants that they have already identified;

- visit the local business area and use shopping catalogues and other advertising materials to prepare a list of the goods and services available locally that match the list of human needs and wants;
- note the consequence of producing goods and services without regard to consumer needs or interests;
- prepare lists of imported goods;
- prepare lists of goods produced in other parts of Canada;

5. identify different kinds of business ownership, listing examples of each in their local business community;

- using lists of local business establishments and class visits by local business representatives, match the kinds of business ownership (e.g., sole proprietorship, partnership, corporation, franchise) with specific examples of local business establishments.

Optional Content

Students will:

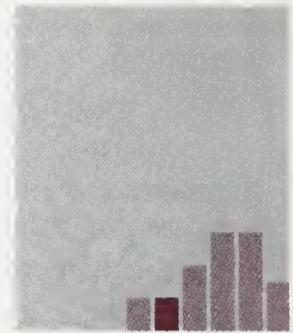
- *identify and describe the factors that influence changes in the prices of goods or services;*
- consider costs, competition, demand, and supply.

II. The Economic System in Canada

Core Content

Students will:

- 1. identify the role of competition and the profit motive in the Canadian economy;**
 - discuss the concept of profit as the “driving force” in business;
 - discuss student attitudes towards the “fairness” of the profit motive;
- 2. identify the effect of prosperity and recession on the Canadian economy;**
 - consider the impact of prosperity and recession on employment opportunities, standards of living, and consumer spending;
- 3. identify the role of government in the Canadian economy;**
 - meet with members of local industry and government agencies to identify the kinds of legislation that have an impact on workers, businesses, and the economy;
 - refer to articles found in the local media that relate to government regulation of business;
- 4. identify the role of organized labour in the Canadian economy;**
 - discuss the impact of union activity on business and the economy in terms of the following topics: collective bargaining, grievance procedures, job security, strikes and lockouts, union shops;



5. define and apply the following terms: competition, organized labour, profit, prosperity, recession, strike.

Optional Content

Students will:

1. *identify the effects of inflation on the real value of money;*
 - discuss the relationship between the real value of money and the goods or services for which it may be exchanged;
 - note the impact of inflation on the purchasing power of money;
2. *identify the reaction of wage earners to periods of high inflation;*
 - consider the reduction in purchases of non-necessities, increased wage demands, and the increase in the number of those holding second jobs.



III. The Financial System in Canada

Core Content

Students will:

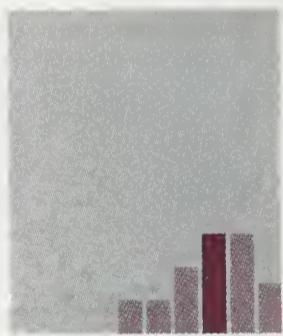
1. **identify the various types of financial institutions operating in the local community;**
 - discuss the differences among banks, credit unions, and trust companies and compare the services they offer;
2. **identify the principal personal financial services offered by local financial institutions;**
 - discuss how individuals make use of the following services: automated tellers, foreign-currency exchange, loans and mortgages, the handling of utility bills, safety-deposit boxes, savings and chequing accounts, travellers' cheques, money orders;
3. **describe the procedures involved in opening, using, and closing a bank account;**
 - list the steps involved in each component above, practise preparing the forms required, and check the calculations involved;
4. **correctly complete principal banking forms;**
 - complete deposit and withdrawal slips, cheques, and a cheque register;

5. define and apply the following terms: account (chequing, savings), cheque (certified, cancelled, postdated), bank statement, deposit slip, endorsement, financial institution (bank, credit union, trust company), loan and mortgage, money, passbook, withdrawal slip.

Optional Content

Students will:

1. *reconcile a statement or passbook with a cheque register;*
 - practise analysing bank statements and calculating correct balances using a calculator;
2. *participate in a bank simulation in which they assume the roles of customers and bank tellers;*
 - consider the following kinds of transactions: cashing cheques, closing an account, depositing cash and cheques, opening an account, withdrawing cash;
 - prepare the following bank forms: cheque, deposit slip, signature card, withdrawal slip;
3. *complete a project, in groups of two or three, that involves opening an account, making a deposit, writing cheques, making withdrawals, and preparing a simple bank-reconciliation statement.*



IV. Business Applications

Note: Students must complete subunit A, Computer Applications in Business, and a minimum of two of the other subunits, B to F, in Business Applications.

A. Computer Applications in Business

Core Content

Students will:

1. **identify the major components of a computer and its peripheral devices and describe the functions of each;**
 - turn a computer and its peripheral devices on and off;
 - load and run simple programs, entering suitable information when directed to do so by the program;
2. **make a selection of computer programs for individual and business use;**
 - use business and computer newspaper and journal articles, prepared sales literature, films, and interviews with business personnel to determine both present and future personal and business computer applications;

3. explore career directions that involve the use of various computer-related devices;
 - identify the skills, knowledge, and attitudes required for success in these fields;
 - investigate the application of specific computer-related skills to other career directions;
4. define and apply the following computer vocabulary: computer program, cursor, diskette, hardware, software.

Optional Content

Students will:

1. complete a tutorial software package that teaches and reinforces the keyboard controls of a specific computer;
2. run a simple computer program;
 - use a number of programs that deal with banking records, product pricing, or other areas that may be particularly suited to a student's specific business interests or needs;
3. run a variety of computer programs to examine some of the business uses for computer software;
 - discuss the use of computer programs in business with representatives of business;
4. examine the activities of a data-entry clerk by using software application packages to prepare sales invoices, job cost sheets, and inventory lists;
5. print the results of data entered by means of a computer application program.

B. Recordkeeping Applications in Business

Core Content

Students will:

1. list the basic recordkeeping activities performed in business;
 - visit local business locations, hear informed speakers, and view video and film presentations so that they can list recordkeeping activities, identify the purpose for each activity, and recognize the forms commonly used;

2. identify the personnel involved in preparing or keeping records in a variety of business organizations;
 - consider recordkeeping in the following: a partnership, a private corporation, a factory, a school, a sole proprietorship, a store;
3. identify the users of recordkeeping information in a variety of business organizations;
 - identify the kind of information that each record provides and the individuals or organizations that would need to have access to it;
 - consider such users as the following: management, customers, employees, government, owners, suppliers;
4. explore career directions that involve recordkeeping skills;
 - identify the skills, knowledge, and attitudes required for success in recordkeeping fields;
 - determine a variety of career directions that require recordkeeping skills;
 - prepare job descriptions for several recordkeeping positions;
 - investigate the application of specific recordkeeping skills to other career directions.

C. Law Applications in Business

Core Content

Students will:

1. recognize why we need laws;
 - consider the need to respect the rights of others and develop a respect for the law;
2. identify the roles of the government, police, courts, penal system, and social agencies in the legal system;
3. identify common sources of legal assistance and information;
 - consider the agencies that attempt to make the law accessible to the public (e.g., community legal assistance, government publications, legal aid);

- 4. name three types of contracts used in business;**
 - list and discuss the nature of oral, simple, and specialty contracts (contracts under seal);
 - discuss the legal responsibilities of all parties involved;
- 5. identify specific examples of business contracts;**
 - examine such contracts as the following: credit agreements, leases, mortgages, wage and salary agreements;
- 6. describe some of the responsibilities of both employers and employees that are identified in legislation;**
 - consider the legislative acts that govern equal pay, minimum age of employment, fair wages, and hours of labour.

D. Merchandising Applications

Core Content

Students will:

- 1. list the major functions of merchandising and explain the reasons for each function;**
 - examine a variety of merchandising activities, especially selling and advertising routines;
- 2. identify selling methods for a variety of goods and services;**
 - using particular goods and services, describe selling methods such as direct, mail-order, and subscription sales;
- 3. identify the major types of advertising and illustrate each with examples of the goods or services that use that particular kind of advertising;**
 - prepare a catalogue of clippings illustrating the major types of advertising (including product and institutional advertising);

- 4. explore career directions in a merchandising field;**
 - interview business personnel, representatives from placement agencies, and guidance counsellors to determine the skills, knowledge, and attitudes required for success in a merchandising field;
 - determine a variety of career directions that require merchandising skills;
 - prepare job descriptions for several of these positions;
 - investigate the application of specific merchandising skills to other career directions.

Optional Content

Students will prepare an advertising campaign for an upcoming school function.

E. Office-Services Applications in Business

Core Content

Students will:

- 1. list common office services and identify their purposes;**
 - examine routine office services, such as reprographic services, records management, mail handling, and word processing;
- 2. identify equipment designed to perform specific office-services activities;**
 - participate in field trips to a variety of different business offices or an office-equipment show or demonstration;
- 3. perform an office-services keyboarding assignment;**
 - using a computer text-editing program and a prepared data base, alter simple variables on a form letter to prepare a set of communications for distribution;
- 4. identify appropriate telephone-answering procedures;**
 - apply their telephone-answering skills in a simulated telephone experience;

5. define and apply the following office-services terms: appointment calendar, form letter, records management, reprographics, word processing, mail procedures;
6. explore career directions in the office-services field;
 - interview business personnel, representatives from placement agencies, and guidance counsellors to determine the skills, knowledge, and attitudes required for success in an office-services field;
 - view office-services employees performing their tasks on film or video, in the school office, or during a field trip designed for that purpose;
 - determine a variety of career directions that require office-services skills;
 - prepare job descriptions for several of these positions;
 - investigate the application of office and administration skills to other career directions.

F. A Business Simulation

Core Content

Students will:

- set up and operate a real or simulated business venture;
 - discuss the reasons for choosing a particular business venture;
 - develop a step-by-step plan for setting up a business;
 - put their plan into effect;
 - assess the results at the conclusion of a period of time and adjust their operations as time and interest permit;
 - examine the responsibilities involved in managing a business venture.

V. Consumerism

Core Content

Students will:

1. understand the need to spend money wisely;
 - discuss the concept $\text{income} - \text{expenses} = \text{savings}$ and the need to plan expenditures and savings;
2. explain the concept of comparison shopping;
 - complete a comparison-shopping guide for a short list of familiar products;
3. demonstrate the ability to make wise consumer decisions;
 - visit local business establishments to identify the products and services offered that satisfy specific needs or wants;
 - simulate consumer activities based on fixed incomes, a variety of lifestyles, and a wide range of possible consumer choices;
 - identify and describe the factors that influence purchasing decisions (e.g., advertising, impulse buying, packaging, peer pressure);
 - demonstrate the art of careful financial planning by preparing sample personal budgets that satisfy individual basic needs and accommodate those wants that can be afforded on a limited income;



- 4. identify the importance of establishing and maintaining a good credit rating;**
 - discuss the following:
 - a) the consequences of failure to repay a credit obligation, including the following: bankruptcy, garnishments, lawsuits, repossession;
 - b) the right to examine and change an incorrect credit record;
- 5. outline the procedures for applying for credit or a loan;**
 - discuss the importance of the following: collateral, credit rating, regular income;
 - identify the principal information found on a credit statement (e.g., amount due, carrying charges, credits received, due date, form of payment, interest, purchases made, statement date);
 - obtain a variety of credit statements from different sources;
- 6. describe the difference between title and possession, with regard to an article purchased on credit;**
 - discuss the rights of the buyer and the seller when there has been a default on payment;
- 7. define and apply the following terms: amount of instalment, interest, principal amount, rate of interest, repayment terms, simple loan agreement.**

VI. Planning for the Future

Core Content

Students will:

- 1. identify the kinds of jobs available to them;**
 - discuss local opportunities for employment and the requirements for them;
- 2. identify the attitudes, skills, and knowledge that employers seek in new employees;**
 - examine the importance of various attitudes, knowledge, and skills;
 - examine personnel-review or performance-appraisal forms and procedures that are used in business;
- 3. practise interpersonal skills within the course;**
 - consider the importance of accepting responsibility for one's own actions, working in a business-like way on assignments, and practising effective group-work skills;

4. outline the process of applying for a part-time job;

- examine several employment-application forms and discuss the reasons why particular kinds of information are requested;
- complete sample application forms and discuss their appearance, completeness, and appropriateness;
- discuss how to find part-time work, considering sources such as the following: newspaper advertisements, personal friends or acquaintances, school contacts, window signs, word-of-mouth information;

5. prepare a data sheet and letter of application;

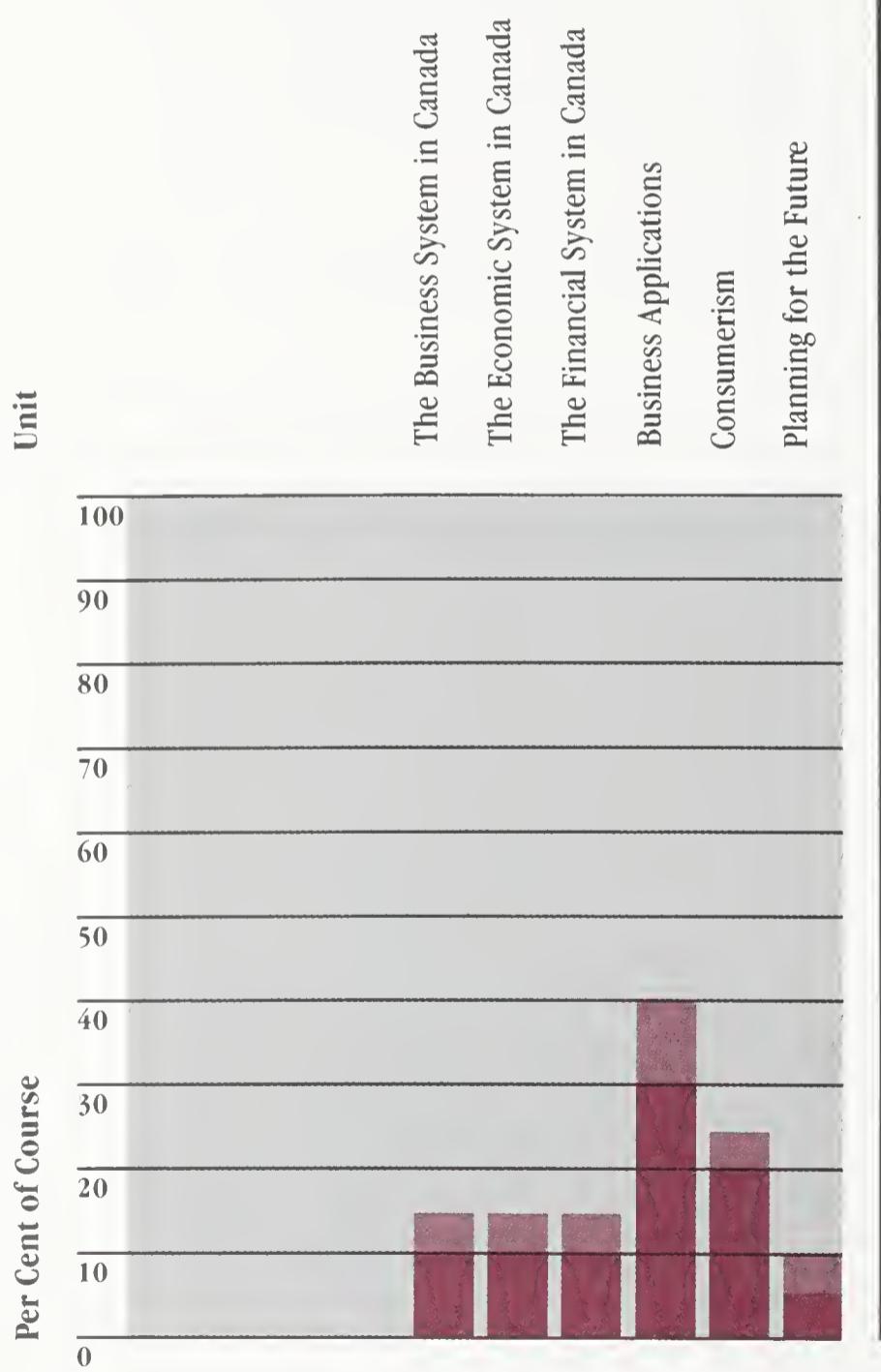
- follow an appropriate model and evaluate the appearance and content of their data sheet and application;

6. practise or role-play a job interview;

- apply for an actual job and be interviewed, wherever possible, by an interviewer from business;

7. outline the importance of starting to develop personal data-sheet entries through part-time work, volunteer work, school activities, hobbies, and community activities.

Introduction to Business, General Level (BIB)



Introduction

This Intermediate Division course examines our economic system and the roles played in it by individuals, government, labour, and business. Students will acquire the personal and business-related skills they need to explore business and consumer issues, as well as to investigate future employment possibilities. There is no prerequisite for this course.

Students should be provided with opportunities to:

- develop an understanding of the Canadian business and economic systems;
- develop and apply personal and business-related skills that will enable them to become responsible participants in society;
- analyse and understand consumer issues, rights, and responsibilities;
- explore career opportunities in the business field and identify the education, skills, and attitudes required for particular careers.

Teaching and Assessment Strategies

The teaching and assessment strategies included here are specific to this introduction to business course at the general level and are suggested in addition to the general strategies for teaching and for evaluating student achievement outlined in the introduction to this program and in the business studies policy document *Policy for Program Planning and Delivery*.

Students should be encouraged to participate in field trips designed to introduce them to the varied and interesting forms of business activity in their local community and to the role that profit and competition play in the business world. Since this might be the first business course experience for many students, teachers are encouraged to introduce each topic in a general way and allow students opportunities to relate business concepts and principles to local business community activities.

Students should be encouraged to examine the procedures used to gather, evaluate, control, and record financial and statistical information and to identify the ways in which this information is used to determine business directions. They should be encouraged to plan their work assignments carefully and make efficient use of time and energy. Students should have opportunities to work individually on assignments as well as to participate in small-group activities. Teachers should attempt to interact on a regular basis with students working on assignments and offer suggestions, support, and reinforcement wherever necessary.

Students should be encouraged to create and maintain a complete, well-organized notebook that contains reference materials and identifies business procedures that they may need to complete daily assignments. They should be required to clip business articles from local newspapers or business periodicals, organize these articles by business topic, and refer to them to illustrate particular concepts identified in their introduction to business course.

Students need to identify and develop the qualities required by business for successful employment. Teachers should provide frequent opportunities for students to develop a positive self-concept, positive attitudes towards work, a tolerance for ideas and values other than their own, an ability to communicate, and an interest in success.

The criteria for evaluating group work and project assignments should be designed co-operatively by students and teachers, and the evaluation process should include evaluation by students of their own performance and that of their peers as well as teacher assessment of the final product and the process involved in producing it.

Frequent evaluation on a variety of assignments and assessment of daily performance should be used to reflect the achievement of students in this course. Short tests or application assignments should be marked and returned quickly for immediate feedback.

The following table outlines the core units of content for the course and the percentage of class time and relative emphasis for evaluation purposes that should be allocated to each unit of content. Note that the sequencing of units is left to the discretion of the teacher. The percentages suggested here allow for the inclusion of optional material of local interest within each unit or as an additional unit.

Suggested Time and Evaluation Framework

Unit	Per Cent of Course
I. The Business System in Canada	10-15
II. The Economic System in Canada	10-15
III. The Financial System in Canada	10-15
IV. Business Applications	30-40
V. Consumerism	20-25
VI. Planning for the Future	5-10

Course Content

The main items of course content for each unit are presented in bold-face type. Each of these is followed by more specific learning opportunities that relate to the main item of content. Note that all of the items in bold face are core content.

I. The Business System in Canada

Core Content

Students will:

- 1. identify needs and wants according to different value systems and lifestyles;**
 - examine physical, security, and social needs, as well as such concerns as self-respect and self-fulfilment;
- 2. identify the ways in which business makes use of recognized human needs and wants;**
 - visit local business establishments to identify products and services that are offered to satisfy these needs and wants;
 - examine the impact of advertising on an individual's list of needs and wants;
 - discuss the consequence of producing without regard to consumer interest;
- 3. define the term *business* and identify the image of business in our society;**
 - meet the representatives of their local business community and use case studies or small-group discussions to establish a general definition for the word *business*, and identify some common perceptions of and attitudes towards business in general;
- 4. describe the factors involved in the operation of a successful business enterprise;**
 - identify the role of such incentives as the following: competition, desire to be of service, independence, profit, risk, satisfaction;
- 5. use the following terms correctly: goods, services, producers, suppliers, consumers;**
 - prepare a definition of each term;
 - using the yellow pages of the local telephone directory, field trips, or discussions with representatives of local business, find examples in local industry that match their definitions of *producers*, *suppliers*, *consumers*, *goods*, and *services*;
- 6. identify the interdependence of consumers and producers;**
 - illustrate the advantages and the disadvantages of this interdependence;
 - examine instances in which a particular business enterprise could be both a producer and a consumer at the same time;
- 7. identify and explain factors that influence changes in the price of goods or services;**
 - consider such related factors as the following: availability of raw materials, competition, consumer choice, demand, distribution, employment, money supply, product supply;
- 8. identify the advantages and disadvantages of competition for consumers, producers, and society in general;**
 - discuss the impact of competition on the following: new-product development, price, product improvement, productivity, sales promotion;
 - identify the kinds of industry that are protected from direct competition (e.g., Ontario Hydro) and discuss the reasons for this;
- 9. identify the different kinds of business ownership, listing the advantages and disadvantages of each;**
 - consider the following forms of business ownership: co-operative, corporation (private and public), franchise, partnership, sole proprietorship;
 - visit the local business community and list examples of the different kinds of business ownership found there;
 - identify some of the implications of each kind of ownership, taking into account such factors as capital, legal liability, equity, and decision making;



- 10. define and apply the following terms: business, competition, co-operative, corporation (private and public), consumer, franchise, goods, lifestyles, needs, partnership, price, producer, productivity, profit, sales promotion, sole proprietorship.**

Optional Content

Students will:

1. *use computer-graphics software to present statistical information;*
2. *examine and interpret business information presented in a variety of graphic forms;*
- consider and interpret statistical information presented in line-, bar-, and pie-graph forms and found in current business publications, newspapers, and Statistics Canada publications;
3. *use a computer application program to apply the principles of pricing and profit analysis to a particular kind of business.*



II. The Economic System in Canada

Core Content

Students will:

1. **identify the basic components of the following three kinds of economic systems: communism, free enterprise, modified free enterprise;**
 - discuss each system in terms of who owns the means of production, who decides what is produced, and how profits are distributed;
2. **outline the principal benefits and limitations of the Canadian economic system;**
3. **identify the impact of prosperity, recession, and depression on the Canadian economy;**
 - consider the impact of prosperity, recession, and depression on employment opportunities, spending patterns, and investor confidence;
 - define the real value of money in terms of purchasing power and explain how this changes during periods of prosperity, recession, and depression;
4. **identify the role of business in the Canadian economy;**
 - explore the concept of profit as the “driving force” in Canadian business;
 - explore student attitudes towards the “fairness” of the profit motive;

5. identify the role of government in the Canadian economy;

- meet with members of local industry and government agencies to identify the kinds of legislation that have an impact on business and the economy, especially in the following areas: business-encouragement initiatives, business-practice standards, competition, consumer protection, opportunities for employment, standards of employment;
- refer to articles found in the local media that relate to government regulation of business;

6. identify the role of organized labour in the Canadian economy;

- review the history of the union movement in Canada;
- discuss the impact of union activity on business and on the economy in relation to five of the following: collective bargaining, discrimination, grievance procedures, income protection, job security, pricing of goods and services, size of labour pool, strikes and lockouts, union shops, working conditions;

7. define and apply the following terms: capital, depression, economic system, gross national product (GNP), inflation, land, labour, mixed economy, organized labour, prosperity, recession, real value of money, supply and demand, utility;

- prepare a definition of each term in the list above and, on the basis of discussions with representatives of the business community, provide real examples of each.

Optional Content

Students will:

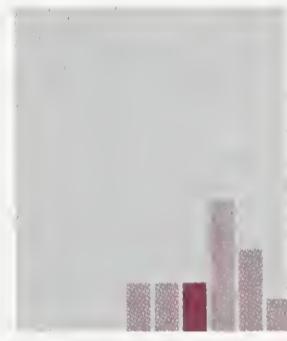
1. *identify and describe the factors of production;*
 - consider the importance of land and natural resources, labour, and capital;
2. *use a computer application program to apply the principles of supply and demand;*
3. *examine and interpret economic information presented in a variety of graphic forms;*
 - consider and interpret statistical information presented in line-, bar-, and pie-graph forms and found in current business publications, newspapers, and Statistics Canada publications;
4. *discuss current economic issues;*
5. *discuss the advantages and disadvantages of free trade.*

III. The Financial System in Canada

Core Content

Students will:

- 1. outline the historical development of money economies;**
 - consider the barter system and the evolution of financial institutions as we know them today;
 - compare the strengths and weaknesses of a barter system with those of a monetary system;
 - describe the function of money;
- 2. outline the importance of financial institutions to both business and individuals;**
 - identify the principal services offered by financial institutions and describe how their services are used by individuals and business;
 - consider the following: charge accounts and the payment of bills, currency-exchange services, personal and business accounts, personal and business investment services, personal and business loans;



- 3. compare the principal services offered by banks, credit unions, trust companies, and other financial institutions;**
 - chart individual services (e.g., combination package services, overdrafts, personalized cheques, safety-deposit boxes, travellers' cheques) and detail the statistics to be used for comparing various financial institutions;
 - visit financial institutions to interview personnel about the services offered and the charges assigned for these services;
 - determine how individuals and businesses make use of these services;
- 4. examine the use of computers in financial institutions;**
 - discuss the electronic transfer of funds, including the operation of interbranch banking, automated-teller machines, the updating of customer records, and access to personal and business information;
- 5. define and apply the following terms: account (chequing, savings, current), bank statement, barter, cheque (certified, cancelled, and post-dated), deposit slip, endorsement, financial institution (bank, credit union, trust company), money, passbook, withdrawal slip;**
- 6. correctly complete the principal financial forms used by individuals and businesses;**
 - complete deposit and withdrawal slips, write cheques (both personal and business), keep financial records, and reconcile bank statements.

Optional Content

Students will:

- 1. discuss the implications of the "cashless society";**
 - investigate such features as the avoidance of interest charges with debits, charges for services, fewer cash transactions, debiting and crediting immediately on the purchase of goods or services, and the ready availability of personal financial information;

2. prepare a simple personal bank-reconciliation statement;
3. create a data base that organizes information they have collected to compare the services offered by several kinds of financial institutions;
4. using a computer spreadsheet program, compare the different interest rates and potential earnings of at least three different kinds of interest-bearing savings accounts;
5. using a computer spreadsheet program, compare the interest charges on three different kinds of bank loans;
6. using a computer spreadsheet program, compare the interest earned on investment certificates of varying terms.



IV. Business Applications

Note: Students must complete subunit A, Computer Applications in Business, and a minimum of two of the other subunits, B to G, in Business Applications.

A. Computer Applications in Business

Core Content

Students will:

1. identify the major components of a computer and its peripheral devices and explain the functions of each;
 - turn a computer and its peripheral devices on and off;
 - use a tutorial program to learn a specific computer keyboard and keyboard controls;
 - load and run simple programs, entering suitable information when directed to do so by the program;
 - learn the functions of software;
 - determine how software interrelates with hardware to carry out a particular task;
 - list a simple program and, following the teacher's directions, alter one or more of the instructions within the program to cause it to produce a different output;

- 2. investigate present and future applications of computers by individuals and businesses;**
 - use newspaper and journal articles on business and computers, prepared sales literature, films, and interviews with business personnel to determine both present and future computer applications on a personal as well as a business basis;
- 3. run a simple computer program;**
 - access information from a selection of programs that deal with bank reconciliation, mortgage amortization, or accounting problems related to a balance sheet, or use other programs that may be particularly suited to their specific business interests;
- 4. explore career directions that involve the use of various computer-related devices;**
 - identify the skills, knowledge, and attitudes required for success in these fields;
 - investigate the application of specific computer-related skills to other career directions;
- 5. define and apply the following computer vocabulary: analog, CAI (computer-assisted instruction), cybernation, data base, digital, graphics, hardware, hybrid, RAM (random-access memory), ROM (read-only memory), software spreadsheet, VDT (video-display terminal), word processing.**

Optional Content

Students will:

- 1. run a variety of computer programs to examine the diverse use of computers in business;**
 - discuss the business use of computer programs with representatives of business;
 - survey the computer programs that are in use in different business fields;
 - examine the activities of a data-entry clerk by using software application packages to prepare sales invoices, job cost sheets, and inventory lists;
- 2. demonstrate an ability to use basic text-editing commands;**

- 3. investigate the use of computer programs in a particular business field and, using a text-editing program, prepare a report that represents their findings;**
 - in small groups, visit different business establishments, interview personnel, read relevant material contained in business and computer journals, and prepare a report for other members of the class;
- 4. investigate the use of computer programs in business and industry to achieve better productivity, reduce costs, or develop new products;**
 - relate the following kinds of computer programming facilities to their specific applications in business:
 - a) accounting and recordkeeping – banking, retailing, airline reservations, medical data;
 - b) statistical – sales analysis, sports records, election results, educational records;
 - c) information-retrieval – legal information, libraries, videotex, government data bases, insurance records;
 - d) simulations – community planning, business planning;
 - e) forecasting – environment planning, sales projections, quality control, traffic control;
 - f) word processing – general business use, the preparation of magazines and newspapers.

B. Accounting Applications in Business

Core Content

Students will:

- 1. identify the basic accounting activities performed in business;**
 - visit local business locations, hear informed speakers, view video and film presentations, and read articles in current business journals so that they can list accounting activities and identify the purpose of each;
- 2. identify the personnel involved in preparing accounting information in a variety of business organizations;**
 - consider accounting activities in the following kinds of business organizations: Crown corporations, partnerships, private corporations, public corporations, sole proprietorships;

3. identify the users of accounting information in a variety of business organizations;
 - consider the kind of information that each accounting record provides and identify those who would need to have access to it and the business decisions for which they would require it;
4. prepare a simple income statement and balance sheet for a service business;
 - consider the kind of information that these financial statements provide and to what use they might be put in a business organization;
5. define and apply the following accounting terms: accounting, asset, balance sheet, expense, income statements, liability, revenue, net income, net worth;
6. explore career directions that involve accounting skills;
 - identify the skills, knowledge, and attitudes that are required for success in an accounting field;
 - determine a variety of career directions that require accounting skills;
 - prepare job descriptions for several of these positions;
 - investigate the application of specific accounting skills to other career directions;
 - examine the various levels of careers in accounting.

Optional Content

Students will:

1. using a computer application program (e.g., a journalizing application), classify types of data and enter the appropriate data into the computer on direction;
2. using a computer application program that contains sales or purchasing information, enter any necessary variables and produce a summary statement;
3. using a computer application program, organize simple payroll information from raw data.

C. Law Applications in Business

Core Content

Students will:

1. recognize why we need laws;
 - consider the need to respect the rights of others and develop a respect for the law;
2. examine the roles of the government, police, courts, penal system, and social agencies in the legal system;
3. identify common sources of legal assistance and information;
 - consider the agencies that attempt to make law accessible to the public (e.g., community legal assistance, government publications, Legal Aid);
4. name three types of contracts used in business;
 - list and discuss the nature of oral, simple, and specialty contracts (contracts under seal);
 - discuss the legal responsibilities of all parties involved;
5. identify specific examples of business contracts and the reasons for their existence;
 - examine such contracts as the following: credit agreements, leases, mortgages, wage and salary agreements;
6. describe some of the responsibilities of both employers and employees that are identified in legislation;
 - consider the legislative acts that govern equal pay, minimum age of employment, fair wages, and hours of labour;
7. explain the purpose of the law of torts.

D. Merchandising or Marketing Applications

Core Content

Students will:

1. identify the major functions of merchandising and explain the reasons for each function;
 - examine a variety of merchandising activities through the use of simulations, guest speakers, field trips, and video and film presentations;
2. identify selling methods for a variety of goods and services;
 - using particular goods and services, examine selling methods such as direct, mail-order, and subscription sales;
3. identify the major types of advertising and illustrate each with examples of the goods or services that use that particular kind of advertising;
 - prepare a catalogue or data base that identifies the major types of advertising (including product and institutional advertising);
 - identify the appeals to human needs used in advertising;
4. explore career directions in a marketing field;
 - interview business personnel, representatives from placement agencies, and guidance counsellors to determine the skills, knowledge, and attitudes required for success in a marketing field;
 - determine a variety of career directions that require marketing skills;
 - prepare job descriptions for several of these positions;
 - investigate the application of specific marketing skills to other career directions.

Optional Content

Students will:

1. using a computer spreadsheet program, determine a sales-bonus allocation for a small group of sales personnel;

2. using monthly sales figures for a minimum of three different products, chart an annual sales graph to determine the degree of market success of the products;
3. prepare an advertising campaign for an upcoming school function.

E. Office and Administrative Applications in Business

Core Content

Students will:

1. identify common office and administrative services and examine their purposes;
 - examine routine office services, such as reprographic services, records management, mail procedures, and word and information processing;
2. identify equipment and systems designed to perform specific office-services activities;
 - consider specific systems and equipment used for processing, communicating, and storing information;
 - participate in field trips to a variety of different business offices or an office-equipment show or demonstration;
 - read material in current business and office-systems-and-equipment journals and view video and film materials related to this topic;
3. perform an office-services keyboarding assignment;
 - enter data into a computer data-base software program;
 - using a computer text-editing program and a prepared data base, alter particular variables on a form letter to prepare a set of communications for distribution;
 - access a data base and make arrangements for a sales or budget meeting;
4. define and apply the following office and administrative terms: appointment calendar, form letter, records management, reprographics, telecommunications, word processing;

5. explore career directions in the office-services and administrative-services fields;

- interview business personnel, representatives from placement agencies, and guidance counsellors to determine the skills, knowledge, and attitudes required for success in an office and administrative field;
- view office- and administrative-services employees performing their tasks on film or video, in the school office, or during a field trip designed for that purpose;
- determine a variety of career directions that require office and administrative skills;
- prepare job descriptions for several of these positions;
- investigate the application of office and administrative skills to other careers.

Optional Content

Students will:

1. *using a prepared data base, prepare a travel itinerary for a business representative;*
2. *using a text-editing program, write, edit, and revise a letter or memo from one business executive to another.*

F. A Business Simulation

Core Content

Students will:

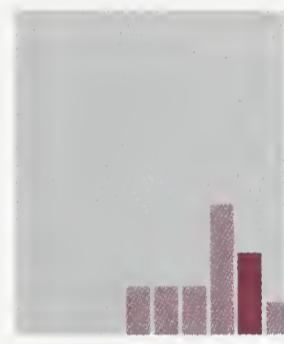
- **working individually or in groups, set up and operate a real or simulated business venture;**
 - discuss the reasons for choosing a particular business venture;
 - develop a step-by-step plan for setting up a business;
 - plan a fund-raising event, such as a garage sale, car wash, or other school initiative;
 - put their plan into effect;
 - assess their results at the conclusion of a period of time and adjust their operations as time and interest permit;
 - from this experience, derive the steps to be followed in maintaining a successful business;
 - examine the pitfalls of being in business;
 - examine how interpersonal, organizational, and time-management skills affect the success of the plan.

G. The Stock Market

Core Content

Students will:

1. **determine the advantages and the disadvantages of investing money in the stock market;**
 - identify the factors that contribute to success or failure in stock-market investing;
2. **describe stock-market investment procedures;**
 - determine the meaning of the following terms: sell high, buy low, bear market, bull market, buying on margin, listed and unlisted stocks;
 - explain the meaning of various financial terms used in newspaper stock-market quotations;
 - identify the factors that influence the price of a stock;
3. **trace the closing prices of a variety of stocks for a period of two weeks to two months and determine the causes of price changes;**
4. **using a stock-market report from a weekday edition of a local newspaper, prepare a report that identifies the following information for a specific stock:**
 - a) the highest price paid during the past year;
 - b) the lowest price paid during the past year;
 - c) the dividend(s) paid during the past year;
 - d) the most recent closing price;
 - e) the number of shares bought and sold;
 - f) the highest price paid for the day;
 - g) the lowest price paid for the day;
 - identify the investment quality of the stock being reviewed.



V. Consumerism

Core Content

Students will:

1. **understand the need to spend money wisely;**
 - discuss the following factors: consumer satisfaction after purchase; economy of time, energy, and money spent; the implications of increased purchasing power;
2. **identify and describe the factors that influence purchasing decisions;**
 - consider the following: advertising, the use of brand names, consumer health and safety, conspicuous consumption, human needs and wants, impulse buying, packaging, peer pressure, sales promotion;
3. **demonstrate the ability to make wise consumer decisions;**
 - explain the concept of comparison shopping;
 - compare the price and value of specific national, store, and generic brands;
 - complete a comparison-shopping guide for a list of familiar products;
 - complete a comparison-shopping guide for a major purchase;
 - outline an appropriate decision-making process to use when making a purchase;
 - simulate personal as well as family purchasing decisions;
 - simulate consumer activities based on fixed incomes, a variety of lifestyles, and a wide range of consumer choices;

4. prepare a personal budget;

- describe the purpose and benefits of a personal financial plan;
- develop a positive approach to financial planning;
- use a computer application program to prepare a personal financial plan;
- discuss the implications of overspending;
- discuss the purpose of a budget;
- identify the difference between discretionary and disposable income;

5. understand the elements of a personal savings and investment program;

- distinguish between saving and investing;
- outline the benefits of saving;
- identify and give a brief description of the major plans for and approaches to saving;
- name and describe the criteria used to evaluate investment opportunities;

6. outline the influences of consumer spending on the marketplace;

- name and describe several major motives for investment (e.g., product improvement, the creation of a wider variety of goods and services, the development of new products and services, competition for consumer dollars, the removal from the market of inferior and unpopular products and services, shifting demographics);
- identify the major problems facing consumers today;

7. identify the ways in which federal, provincial, and private agencies act to protect and assist consumers;

- collect and display government-agency pamphlets;
- prepare an oral presentation to the class outlining the materials available from Consumer and Corporate Affairs Canada and the Ontario Ministry of Consumer and Commercial Relations;
- discuss the role of agencies such as the following: the Better Business Bureau, Canadian Standards Association, Chamber of Commerce, Consumers' Association of Canada;
- consider the need for health and safety standards;
- outline the steps involved in seeking consumer satisfaction;

- 8. examine the role of consumer credit;**
 - identify how credit is used by consumers;
 - discuss major advantages and disadvantages of consumer credit;
 - outline how credit affects an individual's total spending;
 - identify the principal sources of the following types of consumer credit: charge accounts, conditional sales contracts, demand loans, instalment loans, mortgage loans;
 - compare the types of credit on the basis of consumer use and cost to the consumer;
 - evaluate the use of credit for specific purchases and with specific incomes;
- 9. describe the role of a credit bureau in establishing personal credit ratings;**
 - identify the factors used to evaluate a credit risk;
 - discuss the importance of establishing and maintaining a good credit rating;
 - identify an individual's right to examine and amend an incorrect credit record;
 - discuss the consequences of failure to repay a credit obligation, including bankruptcy, loss of credit rating, eviction, garnishment, lawsuit, and repossession;
 - complete credit-application forms from financial and marketing institutions;
- 10. define and apply the following terms related to personal financial management and consumerism: bond, budget, cashbook, common stock, discretionary income, disposable income, gross income, interest, investments, net income, personal deductions, personal inventory, personal net worth, savings, take-home pay, bad debt, credit rating, consolidation loan, demand note, debtor, guarantor, garnishment, interest, instalment loan, kick-back, loan shark, minor, promissory note, rebate, repossess.**

Optional Content

Students will:

- 1. obtain credit statements of account from a variety of sources and identify the principal information found on such statements;**
 - consider the following: amount due, credits received, due date, form of payment, interest and carrying charges, minimum payment, purchases, statement date;
- 2. interpret and respond correctly to information found on credit statements of account;**
 - identify customer action following receipt of a statement;
- 3. examine the steps involved in purchasing an automobile and estimate the cost of its operation;**
 - consider the following: carrying charges, depreciation, gas and oil, insurance, maintenance;
- 4. list and describe the principal types of insurance protection;**
 - identify the need for and the role of car or home insurance;
- 5. use a spreadsheet to prepare a personal budget and print out various results after making changes in budget variables;**
- 6. use a spreadsheet program to estimate the cost of operating an automobile over five years;**
- 7. use a spreadsheet program to estimate the cost of purchasing different models of automobiles with a series of options.**



VI. Planning for the Future

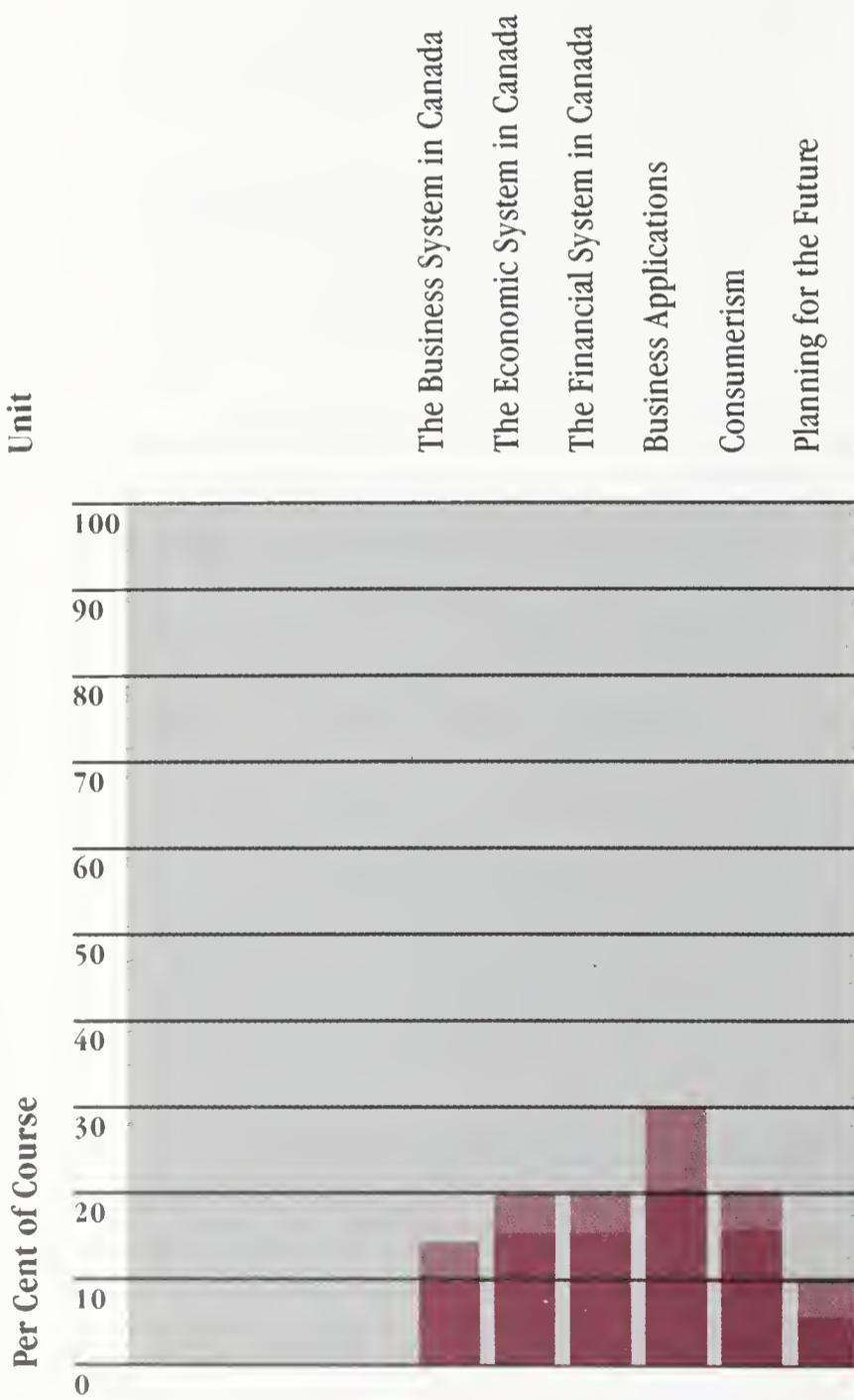
Core Content

Students will:

- 1. develop an understanding of the attitudes, skills, and knowledge that employers seek in new employees;**
 - examine the importance of some desired attitudes, knowledge, and skills;
- 2. use school resources related to educational and career planning;**
 - discuss the educational requirements for various careers, course options available, and the decisions that must be made in choosing courses;
 - invite counselling personnel to outline ways in which they can help students with their selection of programs;
 - use SGIS or a similar computer program;
- 3. practise interpersonal skills within the course;**
 - consider the importance of accepting responsibility for one's own actions, working in a business-like way on assignments, and practising effective group-work skills;

- 4. examine the process of applying for a part-time job;**
 - examine several employment-application forms and discuss the reasons why particular kinds of information are requested;
 - complete sample application forms and discuss their appearance, completeness, and appropriateness;
 - discuss how to find part-time work, considering sources such as the following: newspaper advertisements, personal friends or acquaintances, school contacts, window signs, word-of-mouth information;
- 5. prepare a data sheet and a letter of application;**
 - follow an appropriate model and evaluate the appearance and content of their data sheets and applications;
 - assess the importance of developing personal data-sheet entries that record such information as community, interschool, health, recreational, volunteer, and leadership activities; part-time work; academic results and awards; and attendance patterns;
- 6. practise or role-play a job-application interview;**
 - apply, where possible, for a real job opportunity and be interviewed by a representative of a business.

Introduction to Business, Advanced Level (BIB)



Introduction

This Intermediate Division course examines Canadian business and economics. Students will acquire the personal and business-related skills they need to understand current business, government, and labour issues; to appreciate the impact of computer technology on the business world; and to begin to prepare for future career and employment opportunities. There is no prerequisite for this course.

Students should be provided with opportunities to:

- identify the principal characteristics of the Canadian business, economic, and monetary systems and compare them to the systems of other countries;
- develop personal and business-related skills that will enable them to become responsible participants in society;
- develop effective problem-solving and decision-making skills in the context of business;
- analyse and understand consumer issues, rights, and responsibilities;
- determine their interests, abilities, and career goals and then explore educational requirements to achieve their goals.

Teaching and Assessment Strategies

The teaching and assessment strategies included here are specific to this introduction to business course at the advanced level and are suggested in addition to the general strategies for teaching and for evaluating student achievement outlined in the introduction to this program and in the business studies policy document *Policy for Program Planning and Delivery*.

Since this might be the first business course experience for many students, teachers are encouraged to approach each topic in an introductory fashion. They should, however, include opportunities for more in-depth study, or for a broader perspective, so that those students who already have a basic understanding of some of the issues will be able to expand further their understandings of business principles. Students should be encouraged to participate in field trips designed to introduce them to the various kinds of business enterprises in their local community and allow them to relate the roles of profit and competition to the present business environment. They should have opportunities to examine the procedures used to gather, evaluate, control, and record financial and statistical information and to see how this information is used in current decision-making activities.

Students should be encouraged to plan their work assignments carefully and make efficient use of their time and energy. They should be encouraged to work individually on assignments as well as participate in small-group activities. They should be expected to plan both the procedures involved in the completion of their assignments and the assigning of tasks to individual group members.

Students should be encouraged to create and maintain a complete and well-organized notebook that contains reference materials and identifies the business procedures they will need for completing introduction to business assignments. They should be required to clip business articles from local newspapers or business periodicals, classify these articles by topic and by business field, and refer to them to illustrate particular business concepts and principles.

Students need to examine the business expectations that they must meet if they are to experience personal success in a particular field; determine their interests, abilities, and career goals; and explore potential educational and experiential paths to achieving their career goals.

Students should have frequent opportunities to develop self-confidence, a positive attitude towards work, tolerance for the ideas and values of others, and effective communication skills.

Evaluation should reflect the ability of students to link facts, terms, and definitions to concepts. Students should demonstrate an ability to use complex and abstract material; identify and manipulate information, filtering out any unimportant facts; assess situations; and draw logical conclusions.

The following table outlines the percentage of class time and relative emphasis for evaluation purposes that should be allocated to each unit of content. Note that the sequencing of units is left to the discretion of the teacher. The percentages suggested here allow for the inclusion of optional material of local interest within each unit or as an additional unit.

Suggested Time and Evaluation Framework

Unit	Per Cent of Course
I. The Business System in Canada	10-15
II. The Economic System in Canada	15-20
III. The Financial System in Canada	15-20
IV. Business Applications	20-30
V. Consumerism	15-20
VI. Planning for the Future	5-10

Course Content

The main items of course content for each unit are presented in bold-face type. Each of these is followed by more specific learning opportunities that relate to the main item of content. Note that all of the items in bold face are core content.

I. The Business System in Canada

Core Content

Students will:

1. **analyse different value systems and explain their effect on individual needs and wants;**
 - examine physical, security, and social needs, as well as the need for self-respect and self-fulfilment;
 - relate theories about hierarchies of human needs to their experiences with their own needs and wants;
2. **identify the ways in which business makes use of recognized human needs and wants;**
 - visit local business establishments to identify products and services that are offered to satisfy these needs and wants;
 - discuss the consequence of producing without regard to consumer interest;
 - examine the impact of advertising on an individual's needs and wants;
3. **define the term *business* and identify the image of business in our society;**
 - meet with representatives of their local business community and use case studies or small-group discussions to determine a general definition for the word *business* and analyse some of the common perceptions and attitudes towards business in general;
4. **differentiate between the terms *goods* and *services* and among *producers*, *suppliers*, and *consumers*;**
 - prepare a definition of each term;
 - classify a variety of goods, services, producers, suppliers, and consumers;
5. **explain the interdependence of consumers and producers;**
 - identify the advantages and the disadvantages of this interdependence, examining cases in which producers have paid particular attention to consumers' needs and cases in which they have not;
 - examine instances in which a particular business enterprise could be both a producer and a consumer at the same time;
6. **identify and explain factors that influence changes in the price of goods or services;**
 - consider such related factors as the following: availability of raw materials, competition, consumer choice, demand, distribution, employment, money supply, product supply;
7. **describe the factors involved in the operation of a successful business enterprise;**
 - summarize the role of each of the following: competition, the desire to be of service, independence, investment, profit, risk, satisfaction;
8. **identify the different kinds of business ownership, listing the advantages and disadvantages of each;**
 - consider the following forms of business ownership: co-operative, corporation (private and public), franchise, partnership, sole proprietorship;
 - visit the local business community and list examples of the different kinds of business ownership found there;
 - consider the significant factors attached to each kind of ownership, taking into account such factors as capital, legal liability, equity, and decision making;



9. assess the advantages and disadvantages of competition to consumers, producers, and society in general;

- discuss the impact of competition on the following: new-product development, price, product improvement, productivity, sales promotion;
- identify the kinds of industry that are protected from direct competition (e.g., Ontario Hydro) and discuss the reasons for this;

10. define and apply the following terms: business, competition, co-operative, corporation (private and public), consumer, franchise, goods, lifestyles, needs, partnership, price, producer, productivity, profit, sales promotion, sole proprietorship.

Optional Content

Students will:

1. use computer-graphics software to present statistical information;
2. examine and interpret business information presented in a variety of graphic forms;
 - consider and interpret statistical information presented in line-, bar-, and pie-graph forms and found in current business publications, newspapers, and documents produced by Statistics Canada;
3. use a computer application program to apply the principles of pricing and profit analysis to a particular kind of business.



II. The Economic System in Canada

Core Content

Students will:

1. examine the basic components of the following three kinds of economic systems: communism, free enterprise, modified free enterprise;
 - discuss each system in terms of who owns the means of production, who decides what is produced, and how profits and losses are distributed;
2. compare the Canadian economic system to both a communist and a free-enterprise system;
 - outline the principal benefits and limitations of each kind of economic system and present their major differences;
3. explain the effect of prosperity, recession, and depression on the Canadian economy;
 - outline the differences and the similarities between a depression and a recession;
 - determine the major causes of a depression and a recession;
 - determine the effects of inflation on the Canadian economy;
 - define *real value of money* in terms of purchasing power and understand how this changes during periods of prosperity, recession, and depression;

- 4. examine the concept of supply and demand in the Canadian economy;**
 - identify the factors involved;
 - determine the consequences of shifts in supply and demand;
- 5. examine the role of business in the Canadian economy;**
 - determine the influence of profit, private ownership, and competition;
 - explore student attitudes towards the “fairness” of the profit motive;
- 6. examine the role of government in the Canadian economy;**
 - meet with members of local industry and government agencies to identify the kinds of legislation that have an impact on business and the economy, especially in the following areas: business-encouragement initiatives, business-practice standards, competition, control of inflation, energy policies, free trade, job-creation incentives, marketing boards, consumer protection, opportunities for employment, standards of employment, trade balances;
 - refer to articles found in the local media that relate to government regulation of business;
- 7. identify the role of organized labour in the Canadian economy;**
 - review the history of the union movement in Canada;
 - discuss the impact of union activity on business and on the economy in general in relation to five of the following: collective bargaining, discrimination, grievance procedures, income protection, job security, the price of goods and services, the size of the labour pool, strikes and lockouts, union shops, working conditions;
- 8. determine the factors of production and explain them in terms of their effect on the Canadian economy;**
 - consider primary, secondary, and tertiary industries;
 - provide examples of industries related to each factor of production;
- 9. examine line, bar, and pie graphs used to present business and government statistical information;**
 - interpret the information that these graphs represent;
 - collect examples of graphs from economic reports in newspapers, business journals, and Statistics Canada publications;
- 10. define and apply the following terms: capital, depression, economic system, employment, Gross National Product (GNP), inflation, land, labour, lockout, mixed economy, organized labour, prosperity, recession, real value of money, strike, supply and demand, unemployment, union, utility;**
 - prepare a definition of each term in the list above and, on the basis of discussions with representatives of the business community, provide real examples of each.

Optional Content

Students will:

- 1. use a computer application program to apply the principles of supply and demand;*
 - identify examples of products with elastic or inelastic demand;
 - outline the way in which product demand shifts when the demand is elastic and the price increases;
 - apply the concepts of elasticity and inelasticity to supply and draw conclusions related to changing prices;
- 2. explain the concepts of elastic and inelastic supply and demand;*
 - identify examples of products with elastic or inelastic demand;
 - outline the way in which product demand shifts when the demand is elastic and the price increases;
 - apply the concepts of elasticity and inelasticity to supply and draw conclusions related to changing prices;
- 3. discuss current economic issues;*
- 4. discuss the advantages and disadvantages of free trade.*



III. The Financial System in Canada

Core Content

Students will:

1. examine the historical development of money economies;

- consider the barter system and the evolution of financial institutions as we know them today;
- compare the strengths and weaknesses of a barter system with those of a monetary system;
- describe the effectiveness of the principal methods of exchange used in simple, agrarian economies; advanced, trading economies; and developed, industrial economies;
- determine the effect of an increased supply of money and an increased volume of goods;
- determine the effect of a decreased supply of money and a decreased volume of goods;

2. determine the importance of financial institutions to both businesses and individuals;

- describe the principal services offered by financial institutions and identify how their services are used by individuals and businesses;
- consider the following services of financial institutions: business counselling, sales of Canada Savings Bonds, charge accounts, chequing accounts, currency-exchange services, investment accounts, payment of bills, personal and business investment services, personal and business loans, Registered Retirement Savings Plans (RRSPs), safety-deposit boxes, savings accounts, travellers' cheques;

3. describe the role of government in regulating financial institutions;

- consider the following: the principal controls contained in the Bank Act, the principal functions of the Bank of Canada, the principal activities of the Federal Deposit Insurance Corporation;

4. examine the use of computers in financial institutions;

- discuss the electronic transfer of funds, including the operation of interbranch banking, automated-banking machines, the updating of customer records, and access to personal and business information;

5. define and apply the following terms: account (chequing, savings, current), bank statement, barter, cheque (certified, cancelled, and post-dated), deposit slip, endorsement, financial institution (bank, credit union, trust company), money, passbook, withdrawal slip;

6. complete the following financial forms: cheques, cheque records, deposit slips, withdrawal slips;

- complete a bank-reconciliation statement that requires students to find both bank and customer errors and includes accounting for NSF and certified cheques.

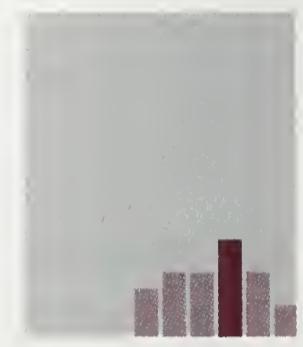
Optional Content

Students will:

1. compare the principal services offered by banks, credit unions, trust companies, and other financial institutions;

- chart individual services (e.g., combination package services, overdrafts, personalized cheques, safety-deposit boxes, travellers' cheques) and detail the statistics to be used for comparing various financial institutions;
- visit financial institutions to interview personnel about the services offered and the charges assigned for these services;
- determine how individuals and businesses make use of these services;

2. discuss the implications of the “cashless society”;
 - investigate such features as the following: the avoidance of interest charges with debit terminals, charges for services, fewer cash transactions, debiting and crediting immediately on the purchase of goods or services, the ready availability of personal financial information;
3. create or utilize a data base that organizes the information collected to compare the services offered by several kinds of financial institutions;
4. using a computer spreadsheet program, compare the different interest rates and potential earnings of at least three different kinds of interest-bearing savings accounts;
5. using a computer spreadsheet program, compare the interest charges on three different kinds of bank loans.



IV. Business Applications

Note: Students must complete subunit A, Computer Applications in Business, and a minimum of two of the other subunits, B to G, in Business Applications.

A. Computer Applications in Business

Core Content

Students will:

1. identify the major components of a computer and its peripheral devices and explain the functions of each;
 - turn a computer and its peripheral devices on and off;
 - load and run simple programs, entering suitable information when directed to do so by the program;
 - learn the functions of software;
 - determine how software interrelates with hardware to carry out a particular task;
 - list a simple program and, following the teacher’s directions, alter one or more of the variables within the program to cause it to produce a different output;
 - develop a criterion for a simple computer program and outline the steps involved in preparing and documenting it;

- 2. investigate present and future applications of computers by individuals and businesses;**
 - use newspaper and journal articles on business and computers, prepared sales literature, and interviews with business personnel to determine both present and future personal and business computer applications;
 - describe the major advances in business computer technology and explain their impact on business applications and competition;
- 3. run a simple computer program;**
 - access information from a selection of programs that deal with bank reconciliation, mortgage amortization, interest on loans (comparing interest rates over a period of time, focusing on the net effect of different interest rates and/or compounding routines), or accounting problems related to a balance sheet, or use other programs that may be particularly suited to their specific business interests;
 - develop a personal mailing list and generate a set of mailing labels;
- 4. explore career directions that involve the use of various computer-related devices;**
 - identify the skills, knowledge, aptitudes, and attitudes required for success in these fields;
 - investigate the levels of occupations available in the computer field;
 - investigate the application of specific computer-related skills to other career directions;
- 5. define and apply the following computer vocabulary: analog, CAI (computer-assisted instruction), cybernation, data base, digital, graphics, hardware, hybrid, RAM (random-access memory), ROM (read-only memory), software, spreadsheet, storage media, VDT (video-display terminal), word processing.**

Optional Content

Students will:

- 1. explore a variety of computer programs to examine the diverse use of computers in business;*
 - discuss the business use of computer programs with representatives of business;
 - chart the computer programs that are in use in different business fields, including major economic Ontario sectors such as manufacturing, agriculture, mining, forestry, and small business;
 - develop criteria for evaluating software;
- 2. investigate the use of computer programs in a particular business field and, using a text-editing program, prepare a report that represents their findings;*
 - in small groups, visit different business establishments, interview personnel, read relevant material contained in business and computer journals, and prepare a report for other members of the class;
- 3. investigate the use of computer programs in business to achieve better productivity, reduce costs, or develop new products;*
 - relate the following kinds of computer programming facilities to their specific application in business:
 - a) accounting and recordkeeping – banking, retailing, airline reservations, medical data;
 - b) statistical – sales analysis, sports records, election results, educational records;
 - c) information-retrieval – legal information, libraries, videotex, government data bases, insurance records;
 - d) simulations – community planning, business planning;
 - e) forecasting – environment planning, sales projections, quality control, traffic control;
 - f) word processing – general business use, the preparation of magazines and newspapers.

B. Accounting Applications in Business

Core Content

Students will:

1. describe the basic accounting activities performed in business;
 - visit local businesses, hear informed speakers, view video and film presentations, and read articles in current business journals so that they can list accounting activities and identify the purpose of each;
2. identify the personnel involved in preparing accounting information in a variety of business organizations;
 - consider accounting activities in the following kinds of business organizations: Crown corporations, partnerships, private corporations, public corporations, sole proprietorships;
3. identify the users of accounting information in a variety of business organizations;
 - consider the kind of information that each accounting record provides and identify those who would need to have access to it and the business decisions for which they would require it;
4. identify the purpose of financial statements;
 - examine the accounting cycle;
 - determine how a financial institution's loans officer might approach the financial statements of a business when considering the approval of a loan for the company;
5. prepare a simple income statement and balance sheet;
 - consider the kind of information that these financial statements provide and the use to which they might be put in a business organization;
6. define and apply the following accounting terms: accounting, asset, balance sheet, income statement, liability, net worth;

7. explore career directions that involve accounting skills;

- identify the skills, knowledge, and attitudes that are required for success in an accounting field;
- determine a variety of career directions that require accounting skills;
- prepare job descriptions for several of these positions;
- investigate the application of specific accounting skills to other career directions.

Optional Content

Students will:

1. examine the applications of modern technology in the processing of accounting information;
2. use a computer application program to illustrate how a computer is used to do routine accounting tasks such as adding, subtracting, calculating tax, totalling invoices, and cross-balancing statements and forms;
3. use a spreadsheet program to enter revenue and expense data and determine net income or loss;
4. use a spreadsheet program to compare revenues, expenses, and net income or loss for several accounting periods and to interpret these results.

C. Law Applications in Business

Core Content

Students will:

1. recognize why we need laws;
 - consider the need to respect the rights of others and develop a respect for the law;
2. examine the roles of the government, police, courts, penal system, and social agencies in the legal system;
3. identify common sources of legal assistance and information;
 - consider the agencies that attempt to make law accessible to the public (e.g., community legal assistance, government publications, Legal Aid);

- 4. name three types of contracts used in business;**
 - list and discuss the nature of oral, simple, and specialty contracts (contracts under seal);
 - discuss the legal responsibilities of all parties involved;
 - 5. identify specific examples of business contracts and the reasons for their existence;**
 - examine such contracts as the following: credit agreements, leases, mortgages, wage and salary agreements;
 - 6. identify and describe the five essential elements of an enforceable contract;**
 - discuss the following elements: offer and acceptance (mutual agreement), consideration, competent parties, consent, legality;
 - 7. describe some of the responsibilities of both employers and employees that are identified in legislation;**
 - consider master-servant and principal-agent relationships;
 - consider the legislative acts that govern equal pay, minimum age of employment, fair wages, and hours of labour;
 - 8. explain the purpose of the law of torts;**
 - 9. demonstrate an understanding of the following legal terms: assault, battery, capacity, civil law, compensation, consideration, contract (breach of, implied, oral, symbol), damages, defendant, legal aid, libel, malpractice, master and servant, negligence, plaintiff, tort.**
- 2. identify selling methods for a variety of goods and services;**
 - using particular goods and services, examine selling methods such as direct, mail-order, and subscription sales;
 - 3. identify the major types of advertising and illustrate each with examples of the goods or services that use that particular kind of advertising;**
 - prepare a catalogue or data base that identifies the major types of advertising (including product and institutional advertising) and their methods of appeal (informative, emotional, testimonial);
 - examine the effectiveness of these types of advertising on the consumer, the seller, and the standard of living;
 - 4. explore career directions in a marketing field;**
 - interview business personnel, representatives from placement agencies, and guidance counsellors to determine the skills, knowledge, and attitudes required for success in a marketing field;
 - determine a variety of career directions that require marketing skills;
 - prepare job descriptions for several of these positions;
 - investigate the application of specific marketing skills to other career directions;
 - 5. examine the impact of modern technology on marketing activities, the marketing profession, and related employment.**

Optional Content

Students will:

- 1. identify the major functions of marketing and explain the reasons for each function;**
 - examine a variety of functions, including the following: advertising, display, distribution, market research, packaging, product research, storage, transportation;
 - relate the marketing mix to a variety of business enterprises and explain why it changes for each one;

D. Marketing Applications

Core Content

Students will:

- 1. use a computer simulation that will demonstrate the change in cost or amount of sales of a product or other benefits that result as additional funding is assigned to marketing initiatives;*
- 2. using a computer spreadsheet program, determine a sales-bonus allocation for a small group of sales personnel;*
- 3. using monthly sales figures for a minimum of three different products, chart an annual sales graph to determine the degree of market success;*

4. in small groups prepare an advertising campaign for an upcoming school function;
5. use a computer graphics program to create an advertisement;
6. in small groups develop and videotape a thirty-second television commercial.

E. Office and Administrative Applications in Business

Core Content

Students will:

1. identify common office and administrative services and examine their purposes;
 - examine routine office services, such as reprographics, records management, mail handling, word and information processing, personnel management, and financial services;
2. identify equipment and systems designed to perform specific office-services activities;
 - consider specific systems and equipment used for processing, communicating, and storing information;
 - participate in field trips to a variety of different business offices or an office-equipment show or demonstration;
 - read material in current business and office-systems-and-equipment journals and view video and film materials related to this topic;
3. perform an office-services keyboarding assignment;
 - enter data into a computer data-base software program;
 - using a computer text-editing program and a prepared data base, alter particular variables on a form letter to prepare a set of communications for distribution;
 - access a data base and make arrangements for a sales or budget meeting;
4. define and apply the following office and administrative terms: appointment calendar, form letter, records management, reprographics, telecommunications, word processing;

5. explore career directions in the office- and administrative-services field;

- interview business personnel, representatives from placement agencies, and guidance counsellors to determine the skills, knowledge, and attitudes required for success in an office and administrative field;
- view office- and administrative-services employees performing their tasks on film or video, in the school office, or during a field trip designed for that purpose;
- determine a variety of career directions that require office and administrative skills;
- prepare job descriptions for several of these positions;
- investigate the application of office and administrative skills to other career directions.

Optional Content

Students will:

1. using a prepared data base, prepare a travel itinerary for a business representative;
2. using a text-editing program, write, edit, and revise a letter or memo from one business executive to another.

F. A Business Simulation

Core Content

Students will:

- working individually or in groups, set up and operate a real or simulated business venture;
 - discuss the reasons for choosing a particular business venture;
 - develop a step-by-step plan for setting up a business;
 - plan a fund-raising event, such as a garage sale, car wash, or other school initiative;
 - put their plan into effect;
 - assess their results at the conclusion of a period of time and adjust their operations as time and interest permit;
 - from this experience, derive the steps to be followed in maintaining a successful business;
 - examine the pitfalls of being in business;
 - examine how interpersonal, organizational, and time-management skills affected the success of the plan.

G. The Stock Market

Core Content

Students will:

1. determine the advantages and the disadvantages of investing money in the stock market;
 - identify the factors that contribute to success or failure in stock-market investing;
2. describe stock-market investment procedures;
 - determine the meaning of the following terms: sell high, buy low, bear market, bull market, buying on margin, listed and unlisted stocks;
 - explain the meaning of various financial terms used in newspaper stock-market quotations;
 - identify the factors that influence the price of a stock;
3. trace the closing prices of a variety of stocks for a period of two weeks to two months and determine the causes of the price changes;
4. using a stock-market report from a weekday edition of a local newspaper, prepare a report that identifies the following information for a specific stock:
 - a) the highest price paid during the past year;
 - b) the lowest price paid during the past year;
 - c) the dividend(s) paid during the past year;
 - d) the most recent closing price;
 - e) the number of shares bought and sold;
 - f) the highest price paid for the day;
 - g) the lowest price paid for the day;
 - identify the investment quality of the stock being reviewed.



V. Consumerism

Core Content

Students will:

1. understand the need to spend money wisely;
 - discuss the following factors: consumer satisfaction; economy of time, energy, and money; the implications of increased purchasing power;
2. identify and describe the factors that influence purchasing decisions;
 - consider the following: advertising, the use of brand names, consumer health and safety, conspicuous consumption, human needs and wants, impulse buying, packaging, peer pressure, sales promotion;
3. explain the process of comparison shopping;
 - identify the benefits and disadvantages of comparison shopping;
 - compare the price and value of specific national, store, and generic brands;
 - outline an appropriate decision-making process and simulate a personal as well as a family purchasing decision;
 - complete a comparison-shopping guide for a list of familiar products;
 - complete a comparison-shopping guide for a major purchase;
 - use a spreadsheet to produce a price comparison involving twenty grocery items and five grocery retailers;

- 4. describe the purpose and benefits of a personal financial plan;**
 - develop a positive approach to financial planning;
 - use a computer application program to prepare a personal financial plan;
 - discuss the implications of overspending;
 - discuss the purpose and the elements of a budget and prepare a personal budget;
 - identify the difference between discretionary and disposable income;
- 5. understand the elements of a personal savings and investment program;**
 - distinguish between saving and investing;
 - outline the benefits of saving;
 - examine approaches to short-term and long-term savings plans;
 - identify and give a brief description of the major plans for and approaches to saving;
 - name and describe the criteria used to evaluate investment opportunities (e.g., risk, return, liquidity);
- 6. list and describe the criteria for a good investment;**
 - discuss safety, yield, liquidity, and growth;
 - examine the desirability of spreading investments;
 - describe the major features of stocks and bonds and guaranteed investment certificates;
 - distinguish between the following: common and preferred stocks, savings and corporate bonds;
- 7. define and apply the following consumer terms: bond, budget, cashbook, common stock, discretionary income, disposable income, gross income, impulse buying, interest, investments, net income, peer pressure, personal deductions, personal inventory, personal net worth, savings, take-home pay, caveat emptor, caveat vendor;**
- 8. outline the influences of consumer spending on the marketplace;**
 - name and describe several major motives for investment (e.g., product improvement, the creation of a wider variety of goods and services, the development of new products and services, competition for consumer dollars, the removal from the market of inferior and unpopular products and services, shifting demographics, the need to satisfy customers in a competitive market);
- 9. identify the ways in which federal, provincial, and private agencies act to protect consumers;**
 - collect and display government-agency pamphlets;
 - prepare an oral presentation to the class outlining the materials available from Consumer and Corporate Affairs Canada and the Ontario Ministry of Consumer and Commercial Relations;
 - discuss the role of agencies such as the following: the Better Business Bureau, Canadian Standards Association, Chamber of Commerce, Consumers' Association of Canada;
 - consider the need for health and safety standards;
- 10. outline the steps involved in seeking consumer satisfaction;**
 - contact private and government consumer-protection organizations;
 - identify appropriate procedures for complaining, including (as a last resort) seeking legal redress;
- 11. examine the role of consumer credit;**
 - identify how credit is used by consumers;
 - discuss major advantages and disadvantages of consumer credit;
 - outline how credit affects an individual's total spending;
 - discuss the problems encountered by some people in obtaining credit (e.g., married or divorced women, young people, those seeking credit for the first time);
 - identify the types of consumer credit and the principal sources of each (e.g., charge accounts, conditional sales contracts, demand loans, instalment loans, mortgage loans);
 - compare the types of credit on the basis of consumer use and cost to the consumer;

- 12. identify the factors that affect the cost of consumer credit;**
- consider the cost of the following: borrowing money, processing credit applications, overhead expenses, recording and collecting accounts;
- 13. describe the role of a credit bureau in establishing personal credit ratings;**
- identify the factors considered in assigning a credit rating;
 - discuss the importance of establishing and maintaining a good credit rating;
 - identify an individual's right to examine and amend an incorrect credit record;
 - evaluate the use of credit in specific situations;
 - consider the purchase of an unnecessary product or service;
 - consider the making of credit purchases with a decreasing income;
 - discuss the consequences of failure to repay a credit obligation (e.g., bankruptcy, poor credit rating, eviction, garnishment, lawsuit, repossession);
 - visit a small-claims court;
- 14. describe the process involved in applying for and obtaining credit;**
- examine and explain the following:
 - a) the information required on a credit-application form;
 - b) the ways in which a credit-application form is used;
 - c) the role of the credit bureau;
 - d) factors that affect a credit rating;
 - e) the importance of establishing and maintaining a good credit rating;
 - f) the individual's right to examine and amend an inaccurate credit rating;
 - g) the individual's right to examine and amend an inaccurate credit record through the Consumer Reporting Act;
 - consider credit applications from a variety of financial and marketing institutions;
 - consider the completion of a credit-application form by a variety of individuals (e.g., those living within a family and those living independently).

Optional Content

Students will:

1. *obtain credit statements from a variety of sources and identify the principal information found on such statements;*
 - consider the following: amount due, credits received, due date, form of payment, interest and carrying charges, minimum payment, purchases, statement date;
2. *interpret and respond correctly to information found on credit statements of account;*
 - identify customer action following receipt of a statement;
3. *examine the steps involved in purchasing an automobile and estimate the cost of its operation;*
 - consider the costs of the following: carrying charges, depreciation, gas and oil, insurance, maintenance;
4. *list and describe the principal types of insurance protection;*
 - identify the need for and the role of car or home insurance;
5. *describe the function of the universal product code (UPC);*
 - consider the purpose of the UPC, how it operates, and its advantages and disadvantages;
6. *examine the categories and use of the standards employed in grading food products;*
 - consider the grading of fruits, vegetables, and meat;
7. *consider opportunities for auctioneering, computer shopping, and electronic catalogue shopping on an electronic bulletin-board system;*
8. *distinguish between instalment contracts and conditional sales contracts;*
 - explain the difference between *title* and *possession*;
9. *examine the steps involved in acquiring rental accommodation;*
 - discuss rental and lease agreements;
 - discuss the rights and responsibilities of landlords and tenants.

VI. Planning for the Future

Core Content

Students will:

- 1. develop an understanding of the attitudes, skills, and knowledge that employers seek in new employees;**
 - examine the importance of various attitudes, knowledge, and skills;
- 2. practise interpersonal skills within the course;**
 - consider the importance of accepting responsibility for one's own actions, working in a business-like way on assignments, and practising effective group-work skills;
 - examine some of the personnel-performance-review forms that are used in business;



- 3. examine the process of applying for a part-time job;**
 - understand the purpose of each step;
 - discuss the reasons for the items that are usually included on application forms;
 - complete at least one application form;
 - consider ways of locating part-time employment (e.g., newspaper ads, word-of-mouth recommendations, window signs, school contacts);
 - role-play an employment interview;
 - assess the importance of developing a record of personal data-sheet entries that record such information as community, interschool, health, recreational, volunteer, and leadership activities; part-time work; academic results and awards; and attendance patterns;
 - prepare a data sheet and a letter of application;
 - complete sample application forms and discuss their appearance, completeness, and appropriateness;
- 4. identify and analyse personal aptitudes, interests, likes, and dislikes;**
 - where possible, complete a personality-inventory questionnaire;
 - identify personal strengths and weaknesses;
- 5. use education and career-planning resources available in the school;**
 - discuss the educational requirements, options, and decisions that must be considered in choosing courses;
 - invite counselling personnel to class to outline ways in which they can help students with their program selections;
 - use SGIS or a similar computer program.

2. Machine Applications



Introduction

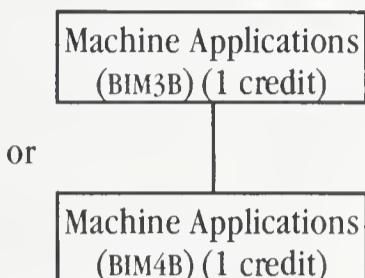
Program Description

Machine applications is a Senior Division basic-level program that will complement other business studies programs requiring numeric keyboarding skills and will provide students with opportunities to apply these skills to the solving of personal and business-related arithmetic problems. As illustrated in the diagram on page 53, this program may be offered as a two-credit course or as two separate courses offered sequentially. Students may earn a maximum of two in-school credits at the basic level of difficulty. Additional credits in this program may be earned through a co-operative education mode of delivery as authorized in section 5.11 of OSIS.

Senior Division

Basic Level

Machine Applications
(BIM) (2 credits)



Aims

The aims of machine applications courses are to provide students with opportunities to:

- develop the psychomotor skills they require to use a variety of electronic calculating machines;
- learn the touch system for operating calculators;
- review basic arithmetical skills and apply them to personal and business problems;
- develop verification skills, including the ability to estimate answers;
- use microcomputers or computer terminals for numerical data-input in basic business applications;
- relate machine applications tasks to entry-level employment opportunities;
- organize, classify, and use data appropriately.

Teaching Strategies

In addition to the general teaching strategies included in the business studies policy document *Policy for Program Planning and Delivery*, teaching strategies for machine applications courses are included in this section and in the descriptions of the specific machine applications courses that follow.

Equipment

Students enrolled in machine applications courses should have opportunities to use both display and printer electronic calculators. Printer calculators are preferred because of the checking function of their tapes and their widespread use in business environments. Students should also have experience using computers so that they will be familiar with their general operation and, in particular, with the operation of their arithmetic functions. Because the technology is rapidly changing, students should be encouraged both to visit equipment dealers or shows to see new models of equipment and to read instruction manuals to determine how to operate new equipment.

Teaching Materials

Students should have opportunities to relate arithmetic concepts to a wide variety of applications. In this regard, real applications, in such areas as the school office, cafeteria, or store, are more meaningful and interesting than are textbook facsimiles. Teachers will find that these areas are easily accessible sources of such materials as invoices, purchase orders, and requisitions. At the same time, students can provide useful services for these areas, which will give them a sense of accomplishment and self-worth. Students should also provide resource materials and ideas for applications from other courses that they are taking and from their part-time jobs.

Teachers should include applications and problems that relate to the local business community. These organizations are excellent resources for teaching materials (e.g., samples of forms, speakers, and field trips). Students in machine applications courses should also have opportunities for work-experience or co-operative education placements in local businesses.

Topic and Theme Approach

Courses in this program blend calculator skills with personal and business-related applications and experience in problem solving. The approach to applications and problem solving can be topical, thematic, or a combination of both. Concepts that are encountered in most mathematical problems (e.g., estimation, computation, fractions, decimals, aliquot parts, per cent, ratio and proportion) could be covered topically.

Assignments and projects that include exercises and problems related to topics could be based on themes that students will encounter in business and personal life. For example, the following exercises could be used with a personal mathematics theme entitled “Earning, Spending, Saving, Investing”:

- *earning*: exercises related to the calculation of wages, deductions, and net pay, and the preparation of a personal-income-tax return;
- *spending*: exercises on cash discounts, interest, and carrying charges;
- *saving*: exercises related to budgeting, the calculation of interest on savings, and life insurance;
- *investing*: exercises related to home ownership (e.g., buying vs. renting, property taxes, insurance).

In a thematic assignment such as this, students might also be required to make a scrapbook containing articles related to personal financial issues or a bulletin-board display related to the theme.

Business themes might include applications and problems that a worker would encounter in the various departments of an organization (e.g., payroll, purchasing, sales, manufacturing, accounting) or in retail merchandising.

Problem-Solving Model

Students in machine applications courses should have opportunities to solve word problems based on concepts and applications that they have studied. The emphasis should be placed on the following problem-solving procedures:

1. **identifying relevant and irrelevant information.** This involves reading, understanding, and paraphrasing.
2. a) **identifying possible strategies.** These include classifying information (e.g., as insufficient, conflicting, or extraneous), searching for a pattern, constructing a table, choosing mathematical operations and sequencing them, and estimating the answer.
b) **selecting a strategy**
3. **carrying out the strategy.** This includes working with care, checking the work, and presenting ideas clearly.
4. **verifying the solution in the problem situation**

Computer Applications

Computers can be used in two ways in machine applications courses: they can function as a tutor or an electronic textbook, providing exercises and drills to improve students' arithmetic skills; and they can provide simulation exercises to give students experience in operating the types of programs that they will encounter in the workplace. Business-related computer applications that would complement this program include simple spreadsheet exercises, personal-financial-management programs, income-tax programs, and accounting modules related to inventory management, accounts receivable, accounts payable, and payroll.

Evaluation of Student Achievement

General suggestions for the evaluation of student achievement may be found in the business studies policy document *Policy for Program Planning and Delivery*. The following recommendations relate to all machine applications courses. Additional suggestions for assessment are included in the “Teaching and Assessment Strategies” section for each machine applications course.

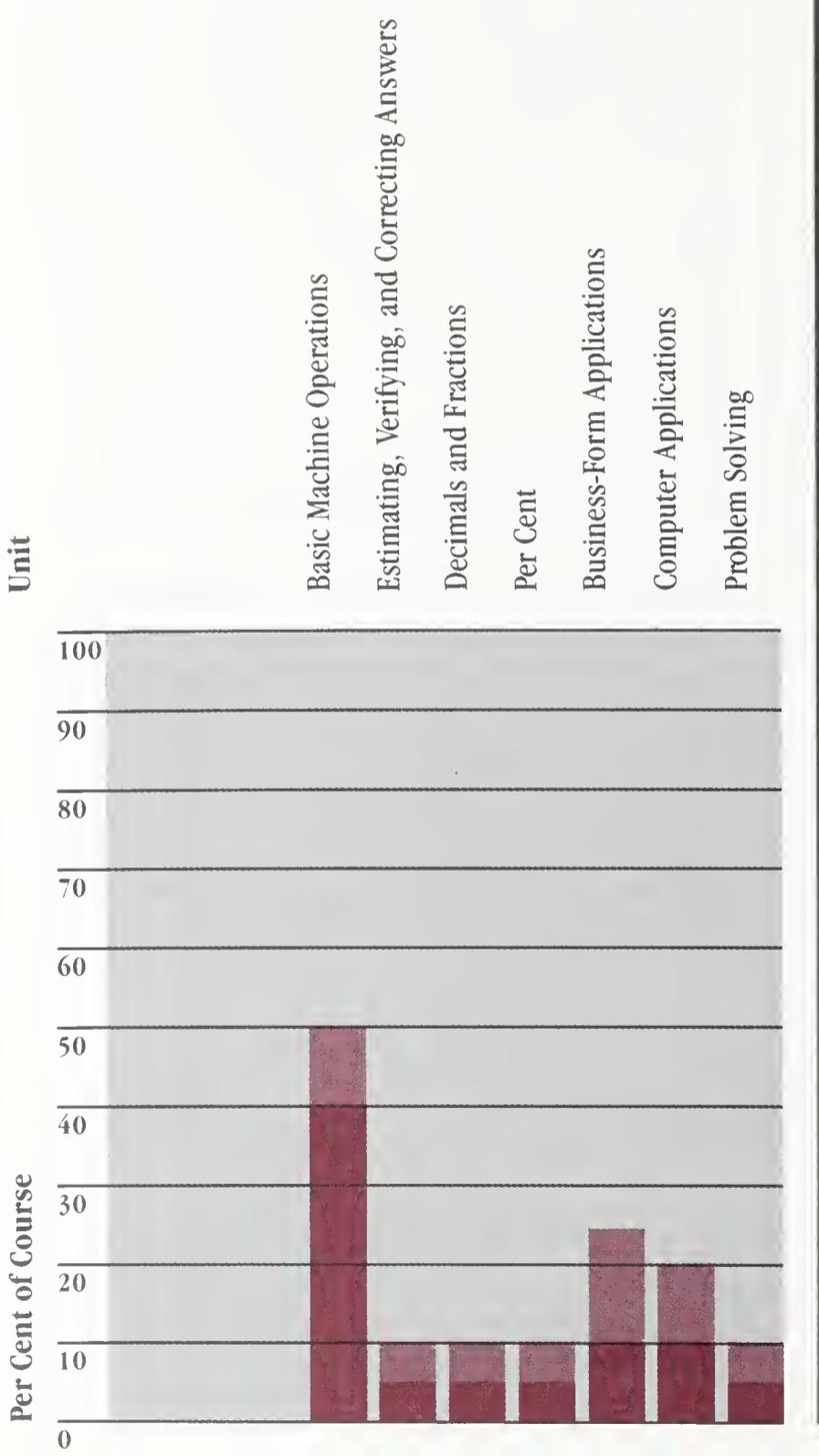
In machine applications courses it is important that students evaluate their own work; they should learn to estimate the appropriateness of a response, verify their own work, and find and correct their own errors. They should also have opportunities to evaluate each other’s work. Students often see their own errors more easily after they have checked the work of others. This helps them to realize that in business their work may be checked and, in some cases, evaluated by their peers.

Basic machine operations may be evaluated through timed production tests and the observation of techniques. Teachers should establish attainable goals for production and assign marks for both the amount of work completed and the accuracy of the results. Technique (e.g., touch keying, correct fingering, posture) can be evaluated through periodic observation by the teacher or through the use of a checklist or an evaluation form.

Students should be evaluated on the development of habits and attitudes that are appropriate for the workplace. The evaluation of these affective skills should be done regularly. Ideally, the teacher and students should work together to develop checklists or evaluation forms that outline these qualities or skills. In this way students will become aware of what constitutes good work habits and attitudes and their importance to their success in school and in the workplace. Areas to be assessed might include the efficient use of time, attendance and punctuality, co-operation, attention to instructions, dependability, and organization of work stations.

For courses in this program the emphasis should be placed on formative evaluation. The continuous assessment of students’ machine operation, daily work, assignments, and projects should form a large part of their total evaluation. Teachers should use such assessment techniques as pretests, diagnostic tests, interviews, and systematic observation before summative evaluation takes place. Students should also be familiar with the types of problems and exercises that they can expect on summative-evaluation instruments.

Machine Applications, Basic Level (BIM3B)



Introduction

This Senior Division course is designed to provide students with opportunities to learn basic calculator skills and to apply these skills to personal and business activities. The skills learned in this course are particularly applicable in recordkeeping, stockkeeping and warehousing, merchandising, consumer education, and office-services courses. There is no prerequisite for this course.

Students should be provided with opportunities to:

- develop speed and accuracy in operating calculators and the calculator functions of computer terminals, using the touch system on numeric and function keys;
- practise estimation skills;
- verify and proofread their work;
- understand the importance of producing accurate and legible figures;
- practise problem-solving techniques;
- practise recognizing number similarities and differences;
- apply effective work habits;
- apply calculator skills in completing simple business forms and transactions;
- understand and use vocabulary associated with machine applications.

Teaching and Assessment Strategies

The teaching and assessment strategies included here are specific to this machine applications course at the basic level and are suggested in addition to the general strategies for teaching and for evaluating student achievement outlined in the introduction to this program and in the business studies policy document *Policy for Program Planning and Delivery*.

Since the major part of the emphasis and evaluation in this course is related to basic machine operations and computer applications, teachers should use a variety of strategies to help students develop facility in the operation of electronic calculators and computers. Basic machine operation, the touch system, and the proper use of function keys should be drilled and reinforced throughout the course.

Formal lessons should be brief and should present only one new concept at a time. This concept should be reinforced through a variety of short application exercises. Each class should include activities that will help students to improve the speed and accuracy of their machine manipulation and to review previously learned concepts.

Filmstrips that can be set at increasingly faster rates and flash cards are useful for developing touch keying, speed, and accuracy. Students should learn to change machine tapes and ribbons and be responsible for the care of machines (e.g., for reporting the need for repairs). The use of function keys should be introduced where they will eliminate steps in making calculations. The business machines classroom should be an attractive business environment. In this regard students can be made responsible for creating bulletin-board displays that relate to the topics or themes of the course.

A large part of student evaluation should be based on continuous evaluation. Areas of evaluation should include machine operation, work habits and attitudes, and daily assignments. A mastery-learning approach to the learning objectives of the course will give students ample opportunity to improve their skills and will contribute to their sense of self-worth. Summative evaluation could include projects, production tests, tests on the application of concepts and problem solving, and examinations. Students should verify the accuracy of their own work and should work in pairs to verify and mark each other's work.

The following table outlines the core units of content for the course and the percentage of class time and relative emphasis for evaluation purposes that should be allocated to each unit. Note that the sequencing of units is left to the discretion of the teacher. The percentages suggested here allow for the inclusion of optional material of local interest within each unit or as an additional unit.

Suggested Time and Evaluation Framework

Unit	Per Cent of Course
I. Basic Machine Operations	40-50
II. Estimating, Verifying, and Correcting Answers	5-10
III. Decimals and Fractions	5-10
IV. Per Cent	5-10
V. Business-Form Applications	10-25
VI. Computer Applications	10-20
VII. Problem Solving	5-10

Course Content

The main items of course content for each unit are outlined in bold-face type. Each of these is followed by more specific learning opportunities that relate to the main item of content. Note that all of the items outlined in bold face are core content.



I. Basic Machine Operations

Core Content

Students will:

- 1. practise established equipment-handling procedures;**
 - move equipment in accordance with proper safety standards;
 - maintain equipment;
 - check equipment and report problems with or damage to it;
 - change tapes and ribbons in machines;
- 2. practise effective work-station management;**
 - organize their desks or work stations for efficient use;
 - plan and organize work materials for efficient use;
- 3. operate basic function keys on equipment;**
 - operate the following: on/off switch, correction key, paper advance, non-add key, print/display selector, decimal selectors;

- 4. using the touch system on numeric and function keys, operate a machine calculator to solve various business and arithmetic addition problems;**
 - practise drills starting with the 4, 5, and 6 keys and expand to other number keys, using the concept of a 4, 5, 6 home row;
 - practise drills from oral, chalkboard, and audio-visual sources;
 - do production tests to monitor their speed and accuracy on simple addition problems;
 - distinguish between totals and subtotals;
 - enter repeated numbers, using the touch system;
- 5. using the touch system on numeric and function keys, operate a machine calculator to solve various business and arithmetic subtraction problems;**
 - solve problems involving vertical and horizontal subtraction for whole numbers and money amounts;
 - compute intermediate subtotals in continuous subtraction;
 - identify credit and debit balances;
 - use subtraction as a method of error correction in addition questions;
 - compare subtraction on display and tape machines;
 - learn how to identify credit or negative answers on display and tape machines;
 - find and correct errors;
 - use the term *difference* in reference to answers;
- 6. using the touch system on numeric and function keys, operate a machine calculator to solve various business and arithmetic multiplication problems;**
 - solve problems requiring vertical and horizontal multiplication;
 - accumulate product totals, using the memory system;
 - find the products of chain multiplications;
 - select correct decimal settings for questions involving money and non-money amounts;
 - round off decimals in answers;
 - use the term *product* in reference to answers;
 - apply machine skills to their purchases and school activities;

7. using the touch system on numeric and function keys, operate a machine calculator to solve various business and arithmetic division problems;

- solve problems requiring the division of whole numbers and money amounts;
- set the decimal selector for the automatic placement of decimals by the calculator;
- calculate simple percentages;
- enter zeros correctly;
- determine the placement of the decimal point;

8. apply machine calculator skills;

- accumulate positive and negative amounts;
- round off answers;
- date tapes;
- insert reference numbers;
- use a checking indicator for long questions.

II. Estimating, Verifying, and Correcting Answers



Core Content

Students will:

- 1. estimate answers before completing problems on the calculator and use the estimated amount to verify their work;**
 - practise short-cut methods, such as moving the decimal to multiply or divide by 10, 100, and 1000;
 - group numbers;
 - estimate simple percentages (e.g., 10 per cent, 25 per cent, 50 per cent);
- 2. verify the accuracy of their work;**
 - compare and check off tapes with original figures;
 - use cross balancing;
 - verify and correct the work of other students;
- 3. correct errors found in work in progress;**
 - demonstrate an appropriate business method for making corrections.

III. Decimals and Fractions

Core Content

Students will:

- 1. practise addition, subtraction, multiplication, and division in problems containing decimals and fractions;**
 - preset and operate the decimal selector on a calculator;
 - demonstrate dividing the numerator by the denominator to find decimal equivalents of fractions;
- 2. change fractions to decimals, using a decimal-equivalent chart;**
 - practise making conversions by means of a decimal-equivalent chart;
 - memorize the decimal equivalents of commonly used fractions and reproduce them;
 - operate the decimal key and decimal selector;
 - use a graphics program to illustrate decimals and fractions pictorially;
- 3. round off answers containing decimals;**
 - manually round off answers;
 - round off answers using the round-off feature on the calculator;
- 4. solve problems containing whole numbers, mixed numbers, decimals, and fractions.**



IV. Per Cent

Core Content

Students will:

- 1. calculate simple percentages using decimal methods and the per cent key;**
 - convert fractions to decimals to per cent;
 - distinguish between per cents and ratios;
 - use a graphics program to illustrate per cents pictorially;
- 2. calculate totals in problems containing sales taxes, discounts, mark-up, and mark-down;**
 - calculate federal and provincial sales taxes;
 - calculate discounts on utility bills;
 - calculate the mark-up on the cost price of items;
 - calculate the mark-down on the original selling price of items;
 - operate the automatic add-on and subtraction features on the calculator;
- 3. calculate chain discounts, using the sequential method and combined values from multiple-discount charts;**
 - list the purpose of chain discounts;
 - calculate discounts and net amount owing;



4. calculate simple interest;

- calculate interest for varying periods (e.g., days, months, years);
- obtain current interest rates for savings accounts and personal and business loans from banks, trust companies, and credit unions;
- calculate interest charges on credit cards and overdue accounts.



V. Business-Form Applications

Core Content

Students will:

- 1. perform the necessary calculations to complete various business or personal-use forms for which figures are supplied;**
 - complete deposits and chequebook records;
 - prepare invoices, credit memos, and charge-account statements;
 - prepare inventory cards, commission statements, and sales summaries;
- 2. from supplied figures, complete a simple payroll, including common deductions (i.e., income tax, unemployment insurance, CPP);**
 - read and calculate pay stubs;
- 3. prepare a simple income-tax form;**
 - use T4 slips to complete a T1 short tax form.

VI. Computer Applications

Core Content

Students will:

1. use the calculator feature of a computer terminal, preferably one with a numeric keypad;
2. use software that is appropriate to any of the problems in units I to V;
 - use diagnostic and reinforcement programs for arithmetic problems;
 - use personal and business-related programs, such as spreadsheet, personal-financial-planning, and income-tax programs;
 - use a spreadsheet for arithmetic purposes, banking operations, and the collecting of numerical information;
 - use a spreadsheet to record information for a school fund-raising event.

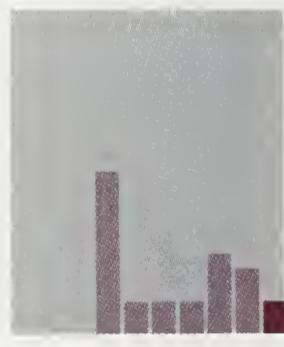


VII. Problem Solving

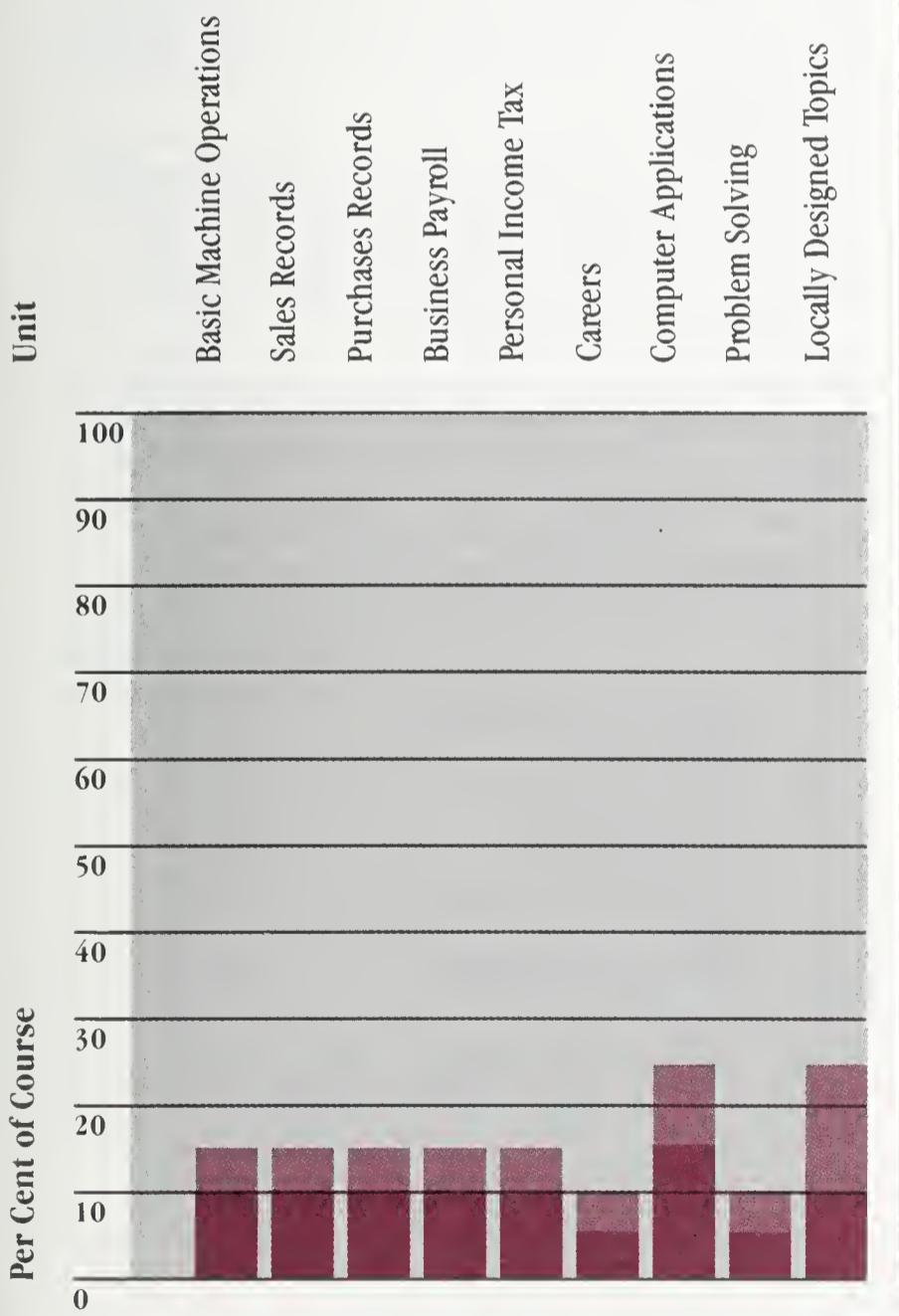
Core Content

Students will:

- solve simple word problems involving the four mathematical functions;
 - demonstrate logical, sequential thinking;
 - working individually and in groups, solve problems that relate to personal finance and business situations;
 - use flow charts.



Machine Applications, Basic Level (BIM4B)



Introduction

This course is designed to assist students to refine and apply the skills they acquired in Machine Applications (BIM3B). Students will be expected to increase their level of production and improve their accuracy. The emphasis will be placed on the development of job entry-level machine-operating skills. Students may earn a maximum of one in-school credit for this course, for which Machine Applications (BIM3B) is a prerequisite.

Students should be provided with opportunities to:

- improve the skills and abilities acquired in Machine Applications (BIM3B);
- broaden their understanding of how electronic calculating machines are used in business;
- solve business problems using microcomputers or computer terminals;
- practise independent work habits;
- relate their skills and abilities to entry-level employment opportunities.

Teaching and Assessment Strategies

The teaching and assessment strategies included here are specific to this machine applications course at the basic level and are suggested in addition to the general strategies for teaching and for evaluating student achievement outlined in the introduction to this program and in the business studies policy document *Policy for Program Planning and Delivery*.

The main focus in the course shall be to prepare students to use machine applications knowledge and skills in the workplace. Therefore, the applications should reflect those found in the local business community and should be related to the content of other vocationally oriented courses in which students are enrolled.

Students shall be encouraged to achieve a standard of machine manipulation that will meet the requirements for an entry-level job. That standard should include speed in using the touch method and a high level of input accuracy. Students should always verify their input from the original material from which they are working and use proper procedures for showing corrections.

The development of attitudes and habits that are appropriate to the workplace should be emphasized. Students should be encouraged to do their work with a minimum of teacher supervision and to set and meet their own time lines for assignments. Group assignments simulating the activities that they would encounter in the workplace should be included in the course, and students should be encouraged to solve problems related to group work themselves.

Practice in computer applications will help students prepare for the workplace. In addition to spreadsheet applications, business software programs that support the course content might include those dealing with inventory recordkeeping, sales order taking, invoice preparation, the recording of payments, and payroll recordkeeping. The accuracy of input should be stressed.

Students should have opportunities to use the skills and knowledge related to this course in a business setting. They could gain experience by checking invoices and purchase orders for the school cafeteria, office, or store and by participating in a work-study or co-operative education experience.

Evaluation in the course should be continuous and ideally should be perceived by students as helping them to attain the knowledge, skills, and attitudes that will aid them in finding employment. They should have opportunities to evaluate their work and then to make corrections or redo the work so that it will meet the standard of accuracy demanded in business. In addition to the continuous evaluation of daily work, students' final mark may include the results of tests, longer individual and group assignments, and examinations. Before such summative evaluation takes place, however, students should be given opportunities to complete pretests. They should also have a clear understanding of what is expected in their assignments.

The following table outlines the core units of content for the course and the percentage of class time and relative emphasis for evaluation purposes that should be allocated to each unit. Note that the sequencing of units is left to the discretion of the teacher. The percentages suggested here allow for the inclusion of optional material of local interest within each unit or as an additional unit.

Suggested Time and Evaluation Framework

Unit	Per Cent of Course
I. Basic Machine Operations	10-15
II. Sales Records	10-15
III. Purchases Records	10-15
IV. Business Payroll	10-15
V. Personal Income Tax	10-15
VI. Careers	5-10
VII. Computer Applications	15-25
VIII. Problem Solving	5-10
IX. Locally Designed Topics	10-25

Course Content

The main items of course content for each unit are outlined in bold-face type. Each of these is followed by more specific learning opportunities that relate to the main item of content. Note that all of the items outlined in bold face are core content.

I. Basic Machine Operations

Core Content

Students will:

- **review basic operations from Machine Applications (BIM3B);**
 - review the organization of work stations and the proper care and handling of equipment;
 - practise addition, subtraction, multiplication, and division;
 - review decimals, fractions, and per cent;
 - review verifying and estimating skills;
 - continue to practise the touch system and appropriate machine-calculator techniques;
 - increase their speed, accuracy, and confidence in machine applications.

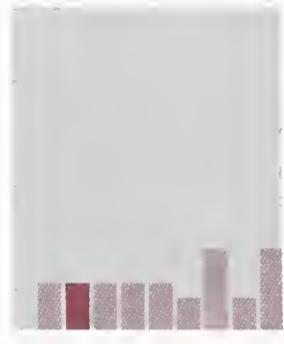


II. Sales Records

Core Content

Students will:

1. **complete sales invoices and credit memos, making all necessary calculations, including sales tax;**
 - define the terminology used on invoices (e.g., gross, net, discount);
 - calculate sales tax and discounts on invoices;
 - prepare invoices, using school and business forms;
2. **complete sales summaries or journals, using various formats;**
 - compare sales by periods, sales clerks, regions, and products;
3. **post to accounts receivable and calculate account balances;**
 - use a three-column account format;
 - prepare an accounts-receivable summary;
 - operate a computer program for entering and posting accounts receivable;
4. **prepare statements of account from accounts receivable;**
 - operate a one-write system to combine the sales journal, accounts-receivable records, and customer statements;



5. calculate mark-ups and mark-downs;

- calculate mark-up as a dollar amount and as a per cent of the cost price;
- calculate mark-down as a dollar amount and as a per cent of the list price.



III. Purchases Records

Core Content

Students will:

- 1. check previously prepared invoices for accuracy;**
 - verify the extensions and totals on simple invoices;
 - practise verification on school records if possible;
- 2. complete a purchases summary or journal;**
 - establish columns for different products;
 - calculate discounts (cash and trade);
 - enter data on a computer spreadsheet;
- 3. post to the accounts-payable ledger and calculate account balances;**
 - use three-column accounts;
 - prepare an accounts-payable summary;
 - operate a computer program for entering and posting accounts payable;
- 4. verify statements against accounts-payable records;**
 - operate a one-write system to combine the purchases journal, accounts-payable records, and payments;
- 5. complete invoice extensions and totals;**
 - work from a variety of types of invoice forms;
 - use price lists to complete invoices.

IV. Business Payroll

Core Content

Students will:

1. calculate gross earnings for workers paid by the hour, by salary, by commission, and by the piece or by other production-oriented methods for a variety of pay periods;
 - calculate overtime, late penalties, and shift premiums;
2. calculate standard deductions from gross earnings;
 - calculate or use a table to find deductions for unemployment insurance, the Canada Pension Plan, income tax, union dues, and Ontario Hospital Insurance Plan premiums;
 - verify all calculations;
 - calculate net earnings;
3. prepare and balance payroll summaries;
 - cross-balance column totals;
 - operate a computer payroll program;
4. prepare cheques from completed payroll summaries;
 - maintain a cheque register;
5. prepare a currency breakdown for a cash payroll;
 - use a currency-and-coin breakdown form.



V. Personal Income Tax

Core Content

Students will:

1. complete simple personal-income-tax returns for individuals and families;
 - work from T4 slips that show gross earnings and standard deductions;
 - determine the information required for completing a personal-income-tax form;
 - complete problems from the booklet supplied by Revenue Canada entitled *Teaching Taxes*;
 - identify and use other Revenue Canada forms for reporting income (e.g., TFA4, T5);
2. determine, from tax tables, net federal and provincial taxes payable and calculate the taxes owing or the refund expected;
 - use the detailed tax-calculation schedule to determine tax payable;
3. complete the Ontario tax-credit form;
 - identify the information required for completing the Ontario tax-credit form;
 - enter the Ontario tax-credit amount on the appropriate line on an income-tax form;
4. complete the child-tax-credit form;
 - identify the information required for completing the child-tax-credit form;
 - enter the child-tax-credit amount on an income-tax form.

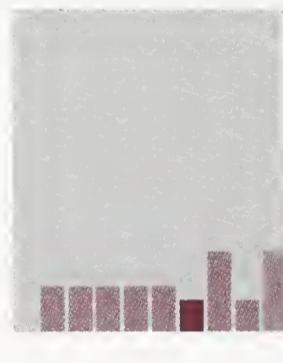


VI. Careers

Core Content

Students will:

- 1. identify jobs in which machine skills are required;**
 - collect advertisements from the classified section of newspapers describing jobs requiring calculator or computer arithmetic skills;
 - list sources of employment;
- 2. complete letters of application and sample application forms for specific jobs;**
 - discuss the information that should be included in letters and application forms;
 - compose letters of application in reply to advertisements for jobs related to machine skills;
 - practise filling out employment-application forms;
 - prepare a wallet-sized card containing the personal information that is commonly asked for on employment-application forms.

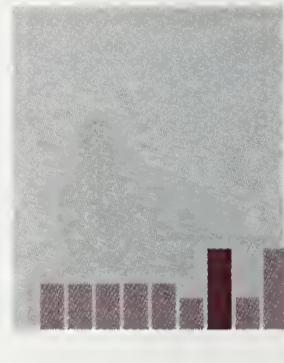


VII. Computer Applications

Core Content

Students will:

- use appropriate software to perform various business applications requiring machine-calculator skills;**
 - use a spreadsheet program for applications that require a table form;
 - use the business software indicated in specific units;
 - use computer-assisted learning materials for arithmetic calculations and for solving problems.

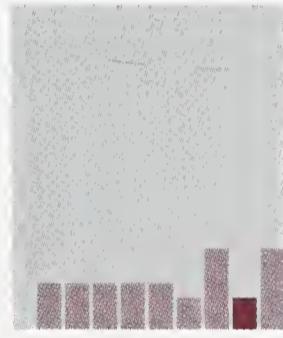


VIII. Problem Solving

Core Content

Students will:

- solve word problems involving the four mathematical functions;**
- review basic techniques and attempt increasingly difficult problems;
- demonstrate logical, sequential thinking;
- solve problems individually and in groups;
- use flow charts.



IX. Locally Designed Topics

Core Content

Students will:

- operate a machine calculator and computer terminal to solve business and personal financial problems that have specific local applications;**
- survey the local business community to identify the use of calculators and computers in arithmetic applications;
- practise using forms and formats similar to those used in the local business community;
- calculate the cost of operating a motor vehicle;
- make foreign-currency-exchange calculations;
- keep perpetual-inventory records;
- use a computer program for inventory control;
- prepare sample budgets.



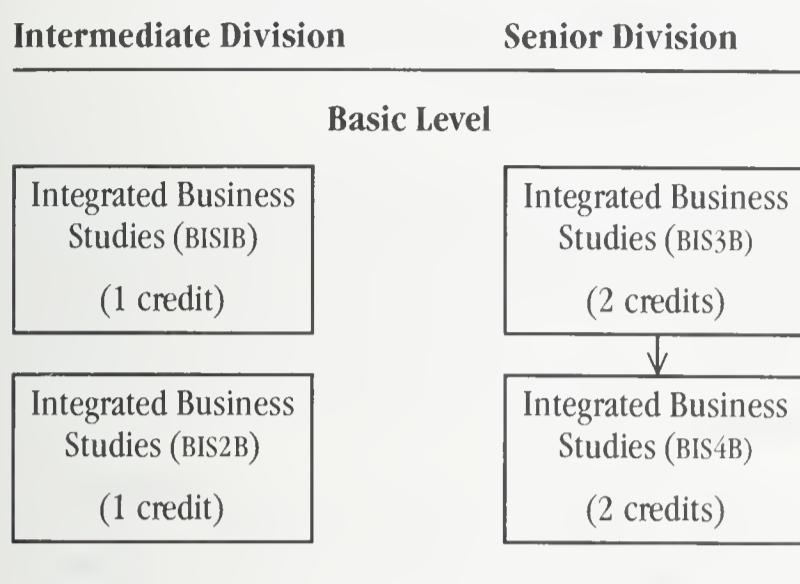
3. Integrated Business Studies

Introduction

Program Description

The integrated business studies program will provide students with the opportunity to develop the skills and attitudes they will require to live and work as respected members of society, to handle their own financial affairs, to make wise and responsible consumer choices, and to demonstrate respect for themselves, for others, for their local community, and for society as a whole. It will allow them to examine the structures and support facilities available in their personal, family, school, and community lives and will provide them with opportunities to apply their findings and to interact with the kinds of business-related organizations with which they will increasingly deal as they develop into independent adults.

As illustrated in the diagram on page 73, this part of the business studies guideline authorizes four courses, for which students may earn a maximum of six in-school credits at the basic level of difficulty. Additional credits in this program may be earned through a co-operative education mode of delivery as authorized in section 5.11 of OSIS.



Aims

The aims of all integrated business studies courses are to provide students with opportunities to:

- become more self-sufficient by developing a sense of what they can do and by practising business-related activities in ways that will develop their self-confidence;
- participate in productive daily activities at home, in school, and in their local community;
- develop their ability to organize their thought processes to ensure that their personal and business messages are clearly understood and effectively presented;
- develop a personal values system that stresses honesty, integrity, and compassion, as well as respect for the values systems of others and for society as a whole;
- acquire the personal business skills that they will need to function as self-confident individuals;
- identify and interact with community and government support organizations;
- practise effective interpersonal skills when working in a variety of group settings within their local business community;
- recognize the need for structure in business, school, and community organizations and develop the ability to function as supportive members of an organization.

Teaching Strategies

In addition to the general teaching strategies included in the business studies policy document *Policy for Program Planning and Delivery*, teaching strategies for integrated business studies courses are included in this section and in the descriptions of the specific integrated business studies courses that follow.

Use of Thematic Units

Whenever possible, thematic units should be designed to enable students to cover the content in a meaningful way and to appreciate the possibilities of transferring the knowledge, skills, and attitudes they have acquired to real-life situations. Each of such thematic units could incorporate a number of objectives from a variety of units of this program.

Activity Centres

It is expected that students will progress at varying speeds. Since some students may require more individual direction and support than others, it would be advisable to provide a variety of business activity centres in the classroom where students can work through applications until they have developed a satisfactory degree of competence and self-confidence. The following activity centres will offer students a wide range of opportunities for learning through businesslike applications:

- sales counters, equipped with point-of-sale terminals, electronic calculators, pricing equipment, charge-account equipment, sales receipts, mannequins and display boards, display windows, and packaging and wrapping materials
- office centres, equipped with telephones, typewriters, and reprographic equipment
- sign-making stations, equipped with advertisement-layout and sign-making equipment
- computer centres, equipped with word-processing, sign-making, data-base-management, spreadsheet, and simulation-activity software

- consumer-information centres, equipped with metric-imperial conversion tables; information on unit pricing, grades of foods, and common laundry symbols; and samples of guarantees, warranties, and conditional sales contracts
- filing centres, equipped with filing equipment and materials
- resource centres, equipped with listening and viewing equipment and print reference material

All assignments should be designed to develop students' independence. Students should be expected to think through each assignment, plan how they will go about completing it, evaluate their accomplishments, and take pride in work completed satisfactorily within the established time lines.

The practical applications inherent in an activity-centre approach support the aims of the program and will assist students in acquiring a sense of personal worth, an appreciation of the values of every member of our composite society, an ability to communicate effectively in group situations, and an ability to work independently and to assume responsibility for commitments made and for the completion of work assigned.

Specific personal and work-related skills should be identified and developed to their maximum. As well, students should be provided with opportunities to examine role models who demonstrate desirable skills, attitudes, and qualities, including good grooming, mature and responsible social behaviour, and effective work habits and attitudes.

Students should have opportunities to participate in work-study and co-operative education experiences in these courses. Such activities should be planned to reinforce the skill development that has taken place in the classroom and to help students acquire the skills they will need to live independently.

Other appropriate resources for the delivery of this program might include games and simulation activities, videos and films on specific course topics, speakers, field trips, literature available from commercial institutions, computer software simulating cause-and-effect situations or involving drill and practice, advertisements and articles for use in comparison shopping, telephone-training equipment, consumer guidebooks and materials, and films and pamphlets from the Industrial Accident Prevention Association.

Evaluation of Student Achievement

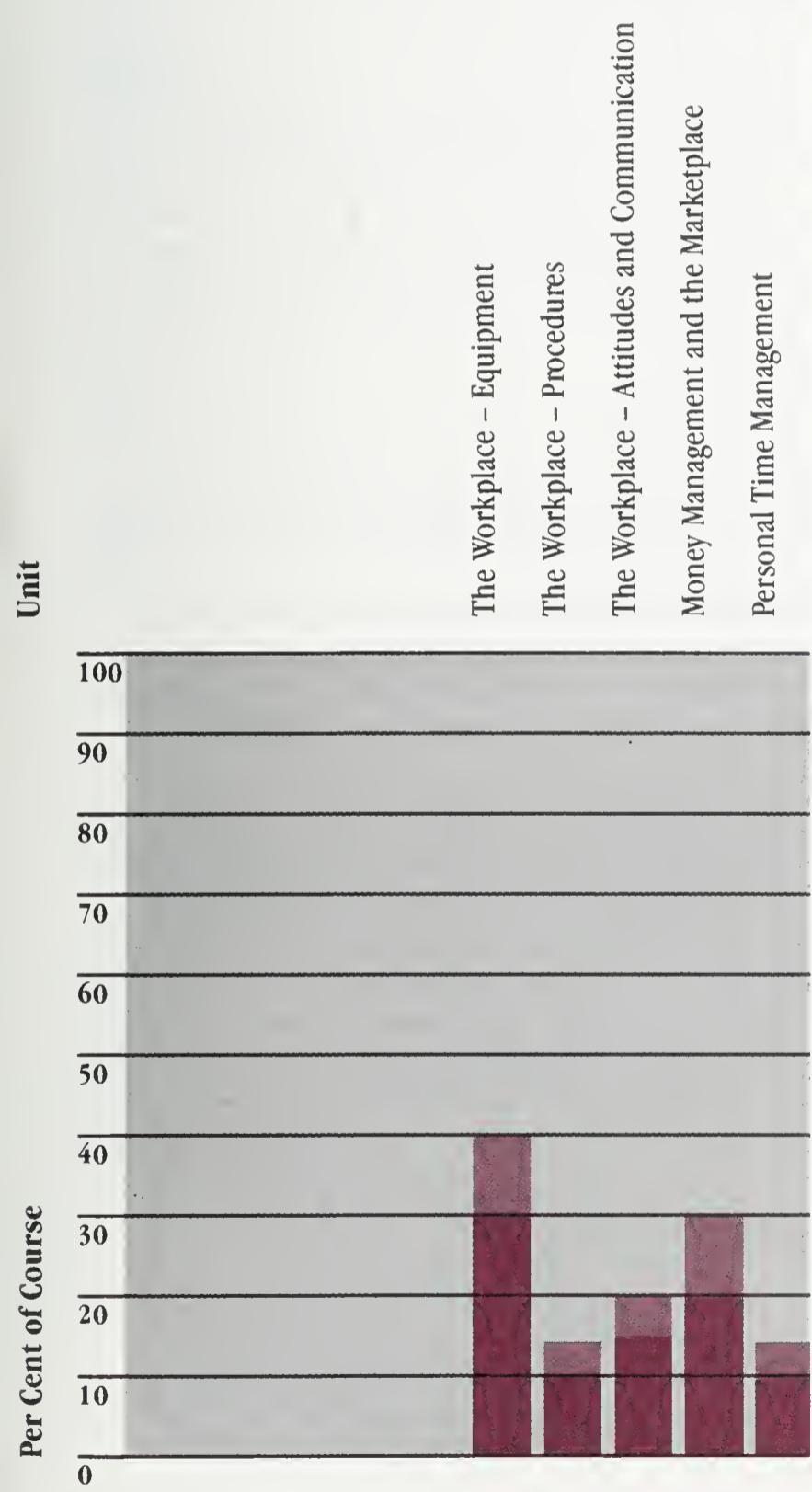
General suggestions for the evaluation of student achievement may be found in the business studies policy document *Policy for Program Planning and Delivery*. The following recommendations relate to all integrated business studies courses. Additional suggestions for assessment are included in the "Teaching and Assessment Strategies" section for each course.

Improvement in students' attitudes, class participation, and efforts to interact positively with others in small-group activities should be frequently assessed. Teachers should develop, in conjunction with the class, a checklist or rating sheet that identifies appropriate behaviour and attitudes for use in the evaluation of these areas. Students should be encouraged to monitor their own progress through regular self-evaluation, using these checklists and rating sheets and then recording their marks as they are assigned.

The kinds of tests used should reflect the objectives of the course. They should include items that vary from simple true-and-false or recognition-type questions to short-answer questions that may involve the use of more advanced thinking skills. Practical and oral tests should also be considered. Tests should be short and should involve a minimum of reading and writing. Each test should cover only one topic or content area. Students should be familiar with the objective being tested and with the criteria to be used to evaluate their performance. They should also be provided with opportunities to practise and perfect each skill before any formal evaluation takes place so that they can successfully complete tests or assignments.

The use of positive reinforcement is important. Some students respond well to such motivators as certificates for "Most Improved Student" or recognition for special accomplishments. Students could also evaluate each other's work, following carefully laid-out procedures and making only positive or constructive comments about improvement in performance.

Integrated Business Studies, Basic Level (BIS1B)



Introduction

This Intermediate Division course will give students an introduction to business procedures and expectations. Students will complete introductory activities using computers, calculators, and point-of-sale terminals. They will learn how to manage their school time effectively and will examine introductory procedures for personal money management. Students may earn a maximum of one in-school credit in the course, for which there is no prerequisite.

Students should be provided with opportunities to:

- organize their thoughts by preplanning written, spoken, and visually presented communications;
- demonstrate simple elements of design;
- practise neat and legible writing and printing;
- determine their individual skills and abilities;
- organize their time in order to complete assignments;
- practise effective listening skills when receiving instructions and then carefully follow the instructions;
- demonstrate introductory skills related to such standard business equipment as the telephone, typewriter, computer, calculator, and point-of-sale terminal;
- observe the classroom safety rules and health standards that have been established for their benefit and for the common good;
- participate in positive interpersonal relationships with other members of their group and with members of the community;
- demonstrate an elementary understanding of the essential concepts involved in effective personal money management;
- examine the leisure and recreational opportunities available in the school environment;
- develop tolerance and understanding of individual differences and learn to appreciate the contributions of other members of the community.

Teaching and Assessment Strategies

The teaching and assessment strategies included here are specific to this integrated business studies course at the basic level and are suggested in addition to the general strategies for teaching and for evaluating student achievement outlined in the introduction to this program and in the business studies policy document *Policy for Program Planning and Delivery*.

Instructions for assignments should be clear and specific. Students should be encouraged to ensure that they understand the instructions. Field trips to local businesses, shopping malls, and recreation centres should be used to allow students to accumulate information and to apply what they have learned in class. When speakers are invited to visit the class, students should be assigned responsibilities for greeting, introducing, and thanking them.

The emphasis on time management and communications skills requires that students continually monitor their own actions and evaluate their progress. To do this, they can use forms for self-evaluation, checklists, records of assignments and completion of assignments, time-line charts, and day books or journals. Before beginning activities, students should list the long- and short-term objectives that they wish to achieve, so that at the end of the activity they can evaluate how successful they were.

Both peer evaluation and self-evaluation should be employed to improve group skills. Teachers and students should collaborate in developing evaluation forms to assess the effectiveness of group work. These forms should provide students with opportunities to analyse group interaction and to evaluate each other according to a list of desired attributes.

The evaluation of student achievement should be based on skill testing, short assignments, group and independent reports, students' development of affective skills as outlined in the course content, tests, and examinations. Students should have opportunities for pretesting before tests and examinations take place so that they will be familiar with the type of questions these assessment instruments will contain. The major part of student evaluation should be formative and based on students' day-to-day performance in the classroom. Provision should also be made for mastery learning so that students' degree of improvement will be reflected in their final evaluation.

The following table outlines the core units of content for the course and the percentage of class time and relative emphasis for evaluation purposes that should be allocated to each unit. Note that the sequencing of units is left to the discretion of the teacher. The percentages suggested here allow for the inclusion of optional material of local interest within each unit or as an additional unit.

Suggested Time and Evaluation Framework

Unit	Per Cent of Course
I. The Workplace – Equipment	30–40
II. The Workplace – Procedures	10–15
III. The Workplace – Attitudes and Communication	15–20
IV. Money Management and the Marketplace	20–30
V. Personal Time Management	10–15

Note: Students who indicate an aptitude for, or ability to acquire, the touch system of keyboarding should be encouraged to take full- or partial-credit courses in keyboarding based on the keyboarding section of the business studies guideline.

Course Content

The main items of course content for each unit are outlined in bold-face type. Each of these is followed by more specific learning opportunities that relate to the main item of content. Note that all of the items outlined in bold face are core content.



I. The Workplace – Equipment

Core Content

Students will:

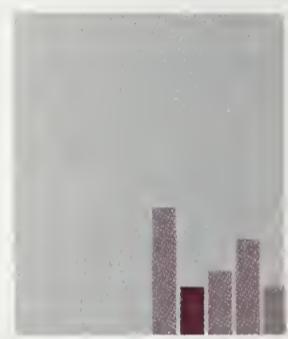
1. **operate a typewriter or a computer keyboard to demonstrate proper keying posture and correct keying techniques, correct manipulation of major machine components, correct fingering on alphabetic and numeric keys, and proper equipment and material handling;**
 - practise the touch-typing system on the alphabetic keys;
 - practise keying numbers on a typewriter or computer keyboard;
 - key simple announcements;
 - proofread printed material or screen output;
 - detect and identify errors on typed work or detect and correct errors on computer output;
 - demonstrate the efficient management of time and maintenance of work stations;
2. **operate a calculator or keypad to add, subtract, and read and record amounts accurately;**
 - add and subtract using ten-key display and printer calculators and computer number pads;
 - proofread input from tape, screen, or printout;

3. operate a point-of-sale terminal;

- demonstrate the proper use of major function keys;
- record simple cash sales;
- practise making change and counting;
- prepare sales slips and receipts;

4. use the telephone effectively;

- identify and practise proper telephone manners;
- use the classroom telephone;
- use telephone-training equipment in role playing a variety of telephone conversations;
- use the white, yellow, and blue pages of telephone directories;
- complete an emergency-phone-number list for the home and understand the responsible use of these numbers.



II. The Workplace – Procedures

Core Content

Students will:

- 1. identify and apply simple elements of design, stressing colour and balance;**
 - pack a variety of items appropriately;
 - practise gift-wrapping parcels;
 - identify elements of design in advertisements and sales-promotion flyers;
 - operate computer software to produce signs and flyers to advertise school functions;
 - practise calligraphy;
- 2. organize their work assignments;**
 - maintain a personal file;
 - keep an indexed, organized notebook;
- 3. understand and demonstrate safety rules established for the classroom and for the school;**
 - discuss safety rules;
 - identify established school and classroom safety rules;
 - identify fire exits and procedures for fire drills;
 - participate in a classroom safety committee to develop and enforce rules for classroom activities;
- 4. understand the importance of health standards;**
 - identify common health hazards;
 - list solutions to health hazards;

5. practise following instructions and completing assignments;

- practise following oral instructions;
- practise careful listening techniques;
- understand the importance of asking questions when they do not fully understand instructions;
- predict the consequences of completing or not completing assignments;
- think through given instructions;
- establish time lines for assignments;
- develop strategies to meet time lines;
- check completed assignments against instructions.



III. The Workplace – Attitudes and Communication

Core Content

Students will:

- 1. demonstrate the ability to organize their communications effectively;**
 - plan speaking and writing assignments;
 - participate in active listening exercises;
 - participate in group reading activities;
 - operate computer software that requires student response (i.e., interactive software);
- 2. demonstrate correct word usage and grammar in their responses in the classroom;**
 - remove obvious grammatical errors or incorrect word usage from their speech;
- 3. apply interpersonal skills to develop an appreciation and a tolerance for each other's point of view and for the social values of ethnic and cultural groups other than their own;**
 - create strategies to make someone who is new to a group, who has different cultural values or a different appearance, or who has an exceptionality feel welcome;
 - listen to speakers explain different ethnic, cultural, and social values;
 - participate in field trips to various ethnic and cultural centres;

4. work effectively in co-operation with others;

- demonstrate the ability to get along with group members in a classroom setting;
- understand through role playing and case studies that a group counts on its members to do their share and to keep their commitments;
- recognize the importance of keeping their commitments;
- work co-operatively with peers and authority figures;
- meet group-determined deadlines;
- demonstrate initiative and self-motivation;
- demonstrate proper entry into the classroom;
- develop rules of behaviour for the classroom;

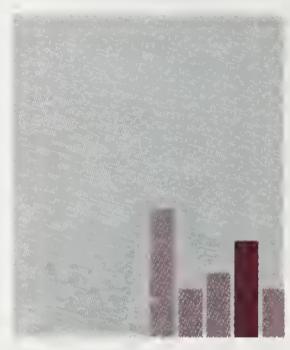
5. apply group skills;

- identify the need for positive interaction and effective communication;
- use personal experiences to understand group dynamics;
- identify appropriate ways of interacting with others (e.g., a principal, teacher, parent, peer, friend);
- be provided with opportunities to take on leadership roles within a group;

6. understand the importance of an appropriate business image in the marketplace;

- identify the importance of grooming and body and spoken language to success in the workplace;
- identify the personal characteristics that business people look for in employees.

IV. Money Management and the Marketplace



Core Content

Students will:

1. distinguish between needs and wants;

- prepare a list of human needs and wants;
- participate in group discussions or role-playing situations designed to help them distinguish between needs and wants;
- identify essential and non-essential goods and services;
- list purchases made over a period of time and categorize them as satisfying needs or wants;
- identify, from a prepared list, necessary and unnecessary expenditures, given a fixed amount of money;

2. identify sources of income;

- identify sources of income that are available to them now (e.g., allowances, income from babysitting and other part-time work, monetary gifts);
- identify sources of income that they may receive as adults (e.g., wages, investment income, family allowance cheques);

3. identify their personal expenditures;

- list expenditures they currently make (e.g., for entertainment, snacks, transportation, clothing, charitable donations, impulse buying);
- keep track of expenditures that they make over time to understand how they spend their money;
- prioritize a list of possible expenditures from most to least important;

4. identify methods of investing savings;

- investigate different types of savings accounts at banks, trust companies, and credit unions;
- compare the interest rates for savings accounts, guaranteed investment certificates, and term deposits;
- investigate the investment features of Canada Savings Bonds;

5. demonstrate basic banking skills;

- read passbooks (i.e., identify deposits and withdrawals);
- prepare deposits;
- prepare withdrawal slips;
- write cheques;
- record deposits, withdrawals, and cheques;
- operate automatic banking machines correctly;

6. make personal decisions using a simple decision-making model;

- describe and apply the technique of comparison shopping;
- use catalogues, newspapers, and the telephone for comparison shopping;
- prepare a list of the prices and qualities of a particular item;
- visit a store to price an item;
- describe the kinds of purchases that people with various lifestyles and financial abilities make;
- read labels on packages to understand how they can affect the buying decision;
- read advertisements to see what information they contain to assist in the buying decision;
- examine case studies and identify the choices available to individuals;
- use case studies and personal experiences to practise making decisions;

7. identify methods of payment for goods and services;

- explain the differences among cash, C.O.D., cheques, and credit cards as methods of payment;
- compare the advantages and disadvantages of the above methods of payment;
- discuss, in small groups, case studies involving methods of payment;

8. identify ways of demonstrating a sense of responsibility in the marketplace and in the community;

- list proper and improper ways to handle merchandise;
- list ways to deal with salespeople in stores;
- explain the problem of shoplifting;
- participate in role-playing exercises involving customers and salespersons;

9. compile a glossary of simple business and consumer terms;

- maintain a glossary of terms in their notebooks;
- explain new words they have encountered;
- read advertisements, catalogues, and business literature to identify words for their glossaries;
- record new words they have learned from guest speakers.

Optional Content

Students will:

- *understand the effects of advertising in the marketplace;*
 - list the different types of advertising they encounter (e.g., print, radio, television, direct mail, circulars);
 - identify informative advertising;
 - understand the negative effects of advertising in creating wants.

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4. explain the importance of extra-curricular activities in providing experience that will be relevant to future employment;
 - listen to student council representatives outline extra-curricular activities and clubs;
 - discuss the kinds of leisure activities that employers might be looking for in a prospective employee.



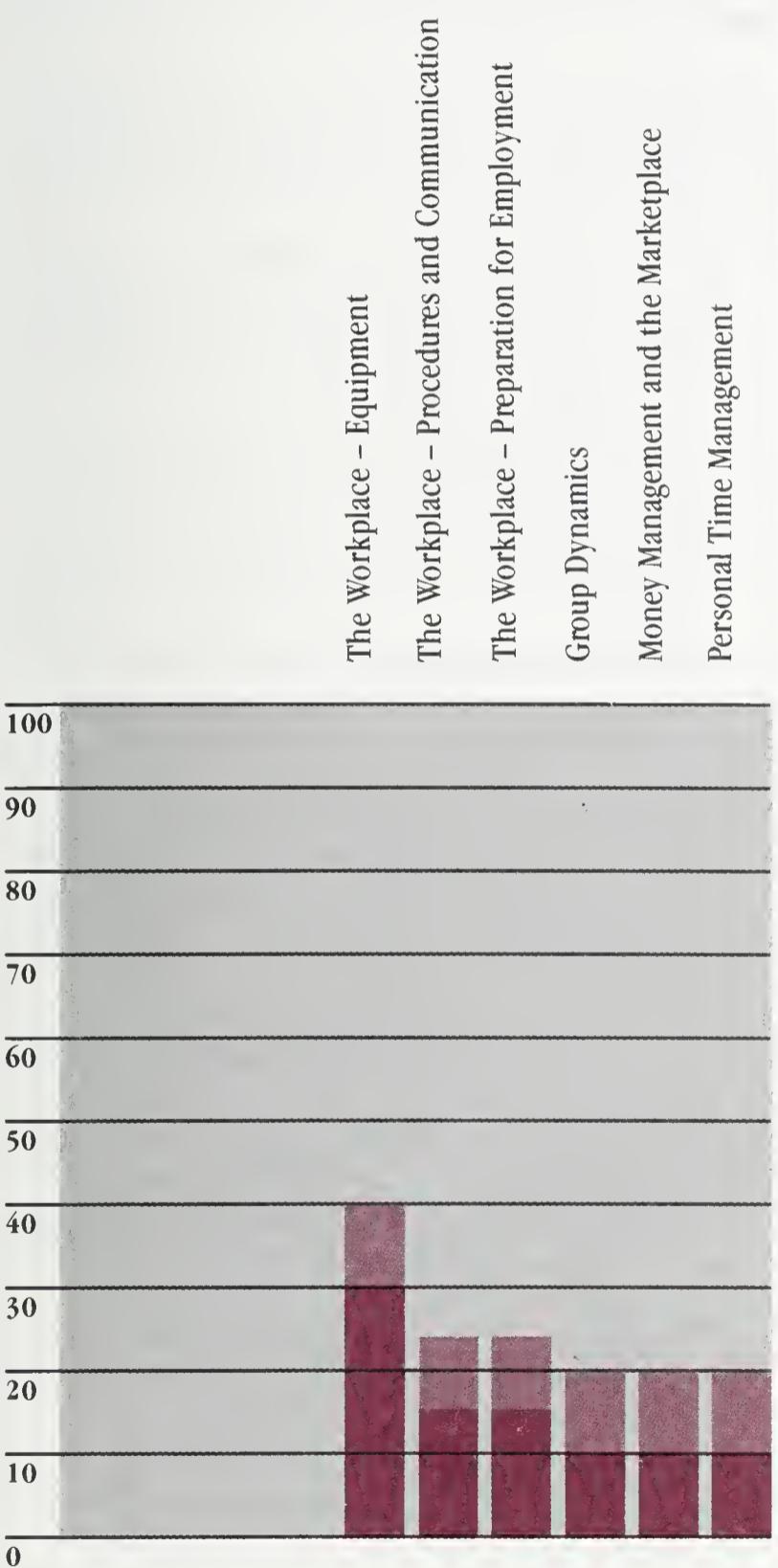
V. Personal Time Management

Core Content

Students will:

1. explain the need to balance work and leisure activities;
 - distinguish between work and leisure activities;
 - identify the problems faced by an individual who does not find a balance between work and leisure activities;
2. identify leisure opportunities within the local community;
 - list school activities in which they might become involved;
 - list hobbies in which they might become involved;
 - list opportunities for leisure activities that are free and those for which there is a charge;
 - visit a local recreation centre (e.g., the YMCA) to view recreational activities and facilities;
3. distinguish between participatory and spectator leisure activities;
 - compare the advantages and disadvantages of participatory and spectator leisure activities;
 - identify important spectator and participatory skills;
 - listen to speakers from sports teams talk about spectator support;

Integrated Business Studies, Basic Level (BIS2B)



Introduction

This Intermediate Division course will provide students with opportunities to increase their awareness of the skills they require to become effective workers and consumers in today's business community. They will continue to operate business equipment, such as typewriters, computers, calculators, telephones, and point-of-sale terminals, and to perform introductory business and personal money-management assignments. Students may earn a maximum of one in-school credit in the course, for which there is no prerequisite.

Students should be provided with opportunities to:

- organize their thoughts and preplan written, spoken, and visually presented communications;
- practise neat and legible writing and printing;
- assess their skills and abilities and make efforts to improve them;
- apply the skills of effective time management in completing class assignments;
- apply effective listening skills and follow instructions carefully;
- operate standard business equipment (e.g., a typewriter, telephone, calculator, computer, and point-of-sale terminal) to complete effectively introductory business, consumer, and personal money-management assignments;
- examine established health and safety procedures and identify health and safety standards for both the classroom and the home;
- apply effective interpersonal communication skills to school and community activities;
- develop an understanding and acceptance of individual differences and an appreciation of the contributions of other members of the community;
- apply the skills required in managing their personal financial resources;
- become involved in productive leisure and recreational activities available within the school.

Teaching and Assessment Strategies

The teaching and assessment strategies included here are specific to this integrated business studies course at the basic level and are suggested in addition to the general strategies for teaching and for evaluating student achievement outlined in the introduction to this program and in the business studies policy document *Policy for Program Planning and Delivery*.

The teaching strategies suggested for Integrated Business Studies (BIS1B) are applicable to this course. In addition, the following specific teaching strategies should be considered for use in this course:

- When working on equipment or filling in forms, students should be given applications that they would encounter in their personal lives or a business environment rather than drills.
- Assignments should require time-management and group skills. Procedures that help students to monitor their management of time and to complete their assignments should be established at the activity centres. Students should also be provided with opportunities to assume some of the responsibility for defining and planning, as well as executing, assignments.
- Speakers should be invited to the classroom to add realism to such topics as the development of job-search skills and health and safety. The responsibilities of confirming such arrangements with speakers in writing or over the telephone and of introducing and thanking them in the class should be assigned to students to help them to develop and practise their language skills.
- Students should be encouraged to open a bank account and to keep a record of all deposits and withdrawals that they make.
- Pictures of appropriate and inappropriate behaviour, dress, grooming, résumés, and letters should be collected by students and used for scrapbooks or bulletin-board displays to reinforce course content.

The strategies for the evaluation of student achievement outlined in Integrated Business Studies (BIS1B) will also be applicable in this course. Teachers should continue to allow opportunities for pretesting and formative evaluation and should maintain a balance between affective and cognitive skills in the final evaluation of a student. Students should be involved in peer and self-assessment in areas such as language and group skills. By being involved in the assessment process, students will learn to recognize their own shortcomings and, ideally, will take responsibility for making improvements.

Teachers should ensure that students view the assessment process as a positive experience. Assessment instruments should be designed to allow students to meet with success more often than not, and marks should be assigned for process as well as for the final outcome. As much as possible students should be involved in designing assessment instruments; they might, for example, identify the qualities, skills, or standards that the teacher should look for or suggest questions for tests and examinations.

The following table outlines the core units of content for the course and the percentage of class time and relative emphasis for evaluation purposes that should be allocated to each unit. Note that the sequencing of units is left to the discretion of the teacher. The percentages suggested here allow for the inclusion of optional material of local interest within each unit or as an additional unit.

Suggested Time and Evaluation Framework

Unit	Per Cent of Course
I. The Workplace – Equipment	30–40
II. The Workplace – Procedures and Communication	15–25
III. The Workplace – Preparation for Employment	15–25
IV. Group Dynamics	10–20
V. Money Management and the Marketplace	10–20
VI. Personal Time Management	10–20

Course Content

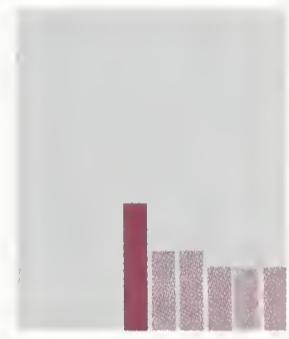
The main items of course content for each unit are outlined in bold-face type. Each of these is followed by more specific learning opportunities that relate to the main item of content. Note that all of the items outlined in bold face are core content.

I. The Workplace – Equipment

Core Content

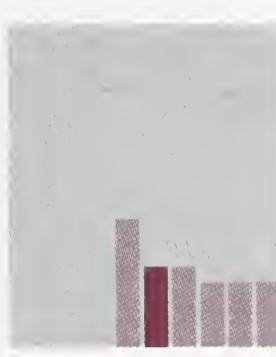
Students will:

1. **review a typewriter or a computer keyboard and operate one to demonstrate proper keying posture and correct keying techniques, correct manipulation of major machine components, correct fingering on alphabetic and numeric keys, proper equipment and material handling, and proper error-correction techniques;**
 - practise intensively the touch-typing system on the alphabetic keys;
 - practise keying numbers on a typewriter or computer keyboard;
 - proofread and edit printed material or output on the screen;
 - demonstrate the efficient management of time and maintenance of work stations;
2. **operate a typewriter or computer to prepare forms;**
 - calculate correct line length;
 - determine proper spacing;
 - fill in simple forms;
 - prepare labels;



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- 3. operate a calculator or keypad to add, subtract, multiply, divide, and read and record amounts accurately;**
 - calculate price extensions;
 - add and average a list of numbers;
 - add and subtract dollar amounts;
 - verify answers with a calculator tape;
 - verify bank withdrawals and deposits;
 - 4. operate a point-of-sale terminal;**
 - record a sales transaction;
 - operate department keys to record sales;
 - 5. demonstrate the procedures for handling cash and receipts in a business;**
 - prepare a simple cash receipt;
 - make change from a cash sale;
 - prepare cash floats;
 - roll coins;
 - 6. operate reprographic equipment;**
 - understand that it is important that materials be reproduced well and in sufficient quantity;
 - display examples of well-reproduced and poorly reproduced materials;
 - recognize the kinds of materials that may not be copied freely;
 - discuss the need for and the fairness of copyright laws;
 - practise reproducing various materials;
 - operate more than one type of reprographic equipment;
 - 7. operate a telephone in a businesslike manner;**
 - identify themselves properly when answering or placing calls;
 - organize their requests or responses before telephoning;
 - prepare and use a list of frequently called business telephone numbers;
 - simulate business telephone conversations among themselves;
 - practise taking telephone messages;
 - 8. access and use simple business-related computer software;**
 - demonstrate the correct procedure for starting up a computer system and loading a program disk;
 - operate computer software that is appropriate to the course content (e.g., word-processing, database, drill, and simulation software).

II. The Workplace – Procedures and Communication



Core Content

Students will:

- 1. produce special-event, sales-advertising, and pricing signs for the school store and cafeteria, using lettering, pricing information, sign-making equipment, and sign-making computer software;**
 - identify the type of price marking used on different kinds of merchandise;
 - participate in field trips to view regular and seasonal store-window displays;
 - mark and price items;
 - design window displays for school showcases;
 - receive, check, mark, and distribute goods that are received at the school;
- 2. perform routine merchandising activities;**
 -
- 3. organize work assignments;**
 - maintain an organized personal work-assignment file or notebook;
 - maintain a glossary of simple business terms that includes working definitions and their personal interpretations of the terms;

4. apply the important elements of effective time management;

- listen carefully to the instructions they are given;
- record instructions to be followed in completing an assignment;
- think about the instructions they have been given and prepare a plan for following through with them in an organized way;
- complete assignments on time according to instructions;
- plan classroom time to allow for the completion of small units of work;
- plan leisure activities for small units of time;
- apply, in the activity centres, time-management skills for beginning work on time, completing an assignment, and progressing to the next assignment;
- plan their use of time in future classes;
- evaluate their plans and the work they have produced;
- maintain an assignment booklet or homework diary in which they record assignments and the dates on which they are due.

Optional Content

Students will:

- use an alphabetic and a numeric filing system;**
 - practise alphabetizing lists (e.g., of class names, local businesses);
 - file numerically;
 - use a data-base management program for alphabetic and numeric filing.

III. The Workplace – Preparation for Employment

Core Content

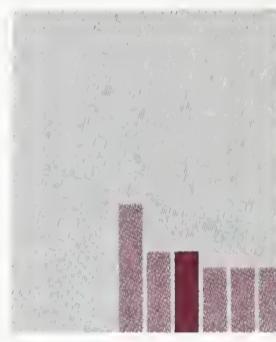
Students will:

1. apply the language skills of reading, writing, speaking, and listening;

- read and fill in forms accurately and neatly;
- practise their speaking skills in small groups;
- copy material neatly and accurately;
- demonstrate listening skills in small groups;
- present completed assignments in a visually interesting way;

2. identify the skills needed for getting a job;

- list their personal skills and abilities;
- list their personal interests;
- relate their skills, interests, and abilities to job opportunities;
- interview family members and acquaintances regarding their jobs;
- prepare a job-opportunity bulletin board for part-time work;

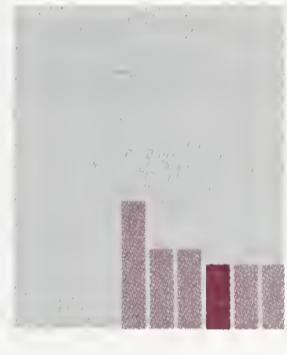


3. identify the skills needed for keeping a job;

- role-play on-the-job situations to identify appropriate and inappropriate interpersonal skills;
- discuss the work habits that employers look for;
- discuss the lifestyle adjustments necessary for meeting special requirements (e.g., shift work, child care);
- fill out applications for employment from local businesses;
- identify the common fears and concerns related to getting and keeping a job;

4. identify the proper planning procedures for leaving a job;

- understand the need to have a job to go to before leaving an existing job;
- learn how, why, and when to give notice;
- be aware of the legal requirements related to termination of employment for both employers and employees.



IV. Group Dynamics

Core Content

Students will:

1. examine the structure of groups;

- identify the need for structure within an organization;
- prepare a flow chart showing the lines of responsibilities in the classroom and the school;
- identify the lines of communication within an organization;
- interview members of a school or community group about, and then report on, the organization of the group;

2. identify the role and responsibilities of individuals within a group;

- understand the importance of group members' knowing the purpose and goals of the group;
- understand the importance of group members' taking responsibility for the group's purpose and goals;
- identify appropriate and inappropriate roles that individuals can play within a group that facilitate or hinder its effectiveness (e.g., motivator, communicator, summarizer, distractor, humorist);
- identify from case studies roles played by individuals within a group;
- interview class members on what makes their groups effective or ineffective;

3. **apply group-dynamic skills within the classroom and within the activity centres;**
 - evaluate both their own group skills and those of their peers;
 - establish class rules for effective group work;
 - create a plan to improve productivity at the activity centre through better group skills;
 - practise group skills;
 - suggest ways to build a team;
 - practise giving positive feedback;
 - organize, as a group, a class or school activity;
4. **understand the need to appreciate and tolerate the points of view and social values of ethnic and cultural groups other than their own and of class members;**
 - list the different cultural groups within the classroom;
 - identify the strengths, values, and contributions of each group;
 - demonstrate an understanding of the importance of respecting and appreciating this diversity;
 - collect information and news items about each group;
 - listen to speakers from different ethnic and cultural groups;
 - complete an assignment, plan an activity, or prepare a display about traditions and values of ethnic or cultural groups other than their own.

V. Money Management and the Marketplace



Core Content

Students will:

1. **prepare a simple budget for their personal use;**
 - identify the amount of income they have available;
 - identify their needs and wants;
 - create several alternative budgets to meet their needs and wants;
2. **prepare a family budget for a variety of income levels;**
 - distinguish between fixed and discretionary expenditures;
 - categorize expenditures according to standard budget categories (e.g., rent, food, utilities, transportation, clothing, entertainment, charitable donations);
 - prepare budgets for specified income levels, demonstrating an understanding of priorities within a budget;
3. **understand the parts of a utility bill;**
 - examine several utility bills (e.g., telephone, electric, gas);
 - find definitions for the words they do not understand;
 - add those words to their glossary;
 - determine how and when the bill is to be paid;
 - determine how much is to be paid;
 - determine what services or time period the bill covers;

4. investigate different methods for investing savings;

- understand the term *disposable income*;
- identify ways that disposable income might be used;
- discuss reasons for saving from disposable income;
- identify the following investment opportunities for savings: savings accounts, term deposits, guaranteed investment certificates, Canada Savings Bonds, stocks and bonds, real estate;
- discuss the risks and returns on investment for each;

5. practise comparison shopping;

- identify a product or group of products suitable for comparison shopping;
- identify categories for comparison shopping (e.g., price, returns policy, service, quality, warranty, size of package);
- identify sources of information for comparison shopping (e.g., catalogues, advertisements, consumer reports);
- participate in a comparison-shopping activity at local retailers;
- conduct in-class taste tests;
- use commercially prepared consumer kits;
- use the telephone to locate sources for goods and services;
- practise communication skills in using the telephone;

6. review methods of payment for goods and services;

- explain the differences among cash, C.O.D., cheques, and credit cards as methods of payment;
- compare the advantages and disadvantages of each of the above methods of payment;
- suggest the best method of payment for a variety of items;

7. demonstrate a tolerance for all people and cultural groups within the marketplace;
 - list the variety of ethnic businesses in the community;
 - examine different foods and customs as they relate to the marketplace;
 - visit, if possible, an ethnic shopping area or market;
8. examine the personal skills required for operating successfully within the marketplace;
 - review the importance of the buyers' attitude, appearance, and body and spoken language in the purchasing of goods or services;
 - compile a scrapbook of appropriate and inappropriate forms of behaviour in handling situations in the marketplace;
 - role-play situations that they will encounter as consumers in the marketplace (e.g., comparison shopping for a major purchase, returning unsatisfactory goods, dealing with problems related to warranties or guarantees).

Optional Content

Students will:

- identify the influence of supply and demand on the marketplace;
- examine how supply and demand operate to determine prices in the marketplace;
- explain how changes in demand can lead to increases or decreases in prices;
- understand how the profit motive affects the types and prices of goods that producers are willing to supply;
- explain how changes in consumer tastes cause producers to change their production of goods and services.



VI. Personal Time Management

Core Content

Students will:

1. review the need to balance work and leisure activities;
 - classify activities as work-related or leisure;
 - identify the problems faced by an individual who does not find a balance between work and leisure activities;
2. identify leisure opportunities or centres within the school;
 - list school activities (e.g., student council, clubs, teams);
 - identify the organizational structure of the above activities;
 - apply their business skills in a school activity;
 - prepare a job description for each of the members of the executive of a school activity;

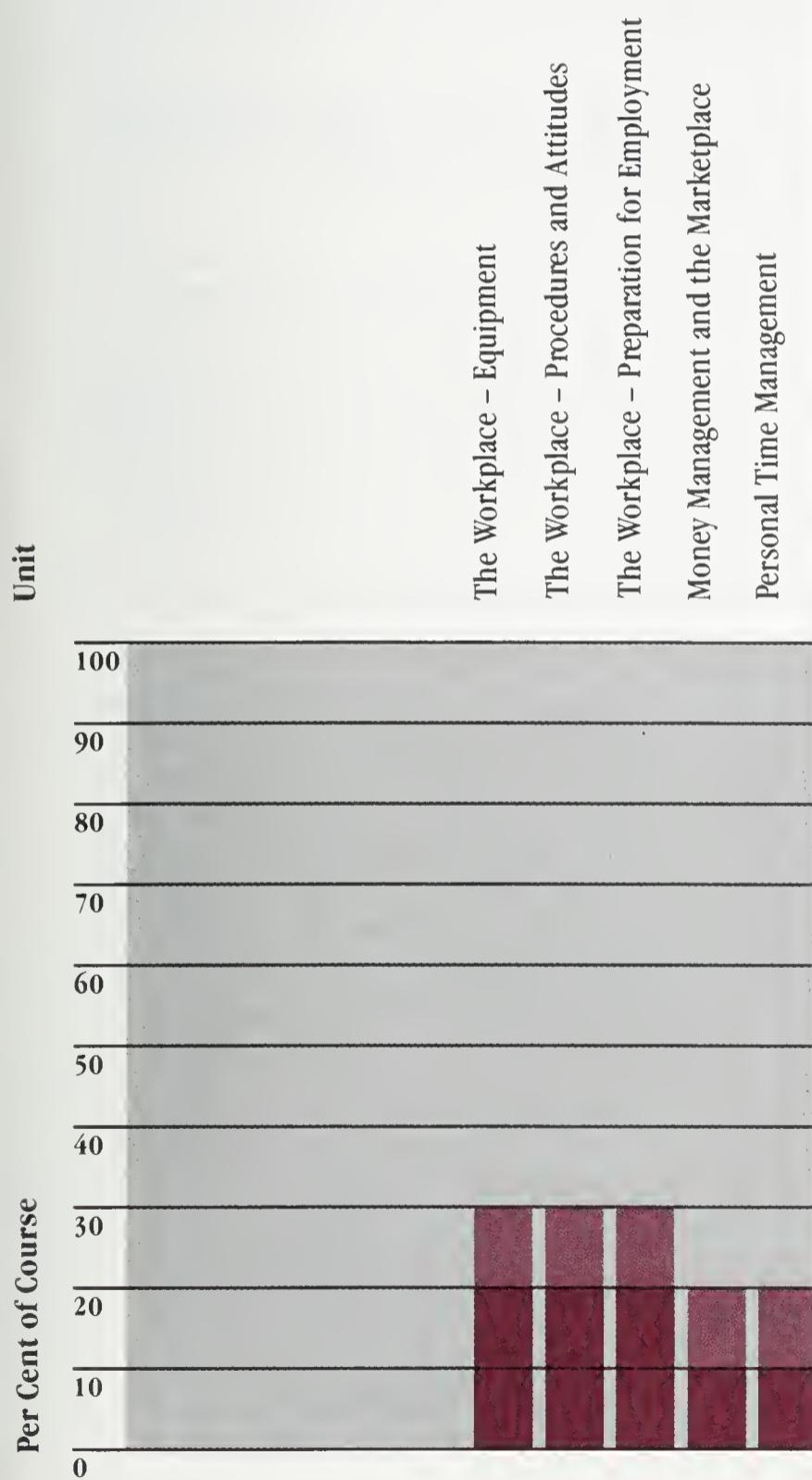
3. plan, co-operatively, a visit to an organization outside the school;

- choose a local business, manufacturing establishment, or other outside organization to visit;
- prepare a list of questions to ask about the organization;
- interview persons within the organization about their jobs;
- prepare a report on the organization;
- listen to speakers from outside organizations;
- visit a local community or recreation centre to identify the programs and facilities available for leisure activities;

4. investigate organizations that provide volunteer services;

- identify organizations that use volunteers;
- discuss the value of volunteer work as a use of leisure time;
- investigate organizations within the community that need volunteers (e.g., hospitals, community programs);
- participate in a volunteer program.

Integrated Business Studies, Basic Level (BIS3B)



Introduction

This Senior Division course will introduce students to the thinking and decision-making skills they will need to find and keep gainful employment and manage their personal and business affairs in a careful and responsible way. They will continue to improve their ability to operate business equipment effectively and they will explore specific job skills that are required for employment in today's workplace. Students may earn a maximum of two in-school credits for this course, for which there is no prerequisite.

Students should be provided with opportunities to:

- apply effective listening, thinking, and organizing skills in completing all classroom assignments;
- practise the neat, accurate, and legible presentation of written or printed material;
- apply effective interpersonal and communications skills;
- identify and develop essential work and independent-living skills;
- operate standard business equipment with confidence and apply the skills to successful introductory business, consumer, and personal money-management assignments;
- examine the importance of health, recreation, and safety standards in the classroom, the school, and the workplace;
- apply the concepts of a balanced work and leisure life to their in-school and out-of-school activities;
- understand the need for tolerance and understanding of individual differences;
- prepare a personal-resources plan, incorporating the principles of careful time, skill, and financial-resource management;
- apply group skills to activities that facilitate work or recreational pursuits.

Teaching and Assessment Strategies

The teaching and assessment strategies included here are specific to this integrated business studies course at the basic level and are suggested in addition to the general strategies for teaching and for evaluating student achievement outlined in the introduction to this program and in the business studies policy document *Policy for Program Planning and Delivery*.

Students should have opportunities to apply the skills they have learned in the classroom in such areas as the school cafeteria, school store, and practice office. They should be encouraged to join school clubs and organizations to acquire experience in group activities and to have opportunities to demonstrate the business, organizational, and interpersonal skills they have developed.

Teachers should consider involving students in group activities that not only will provide applications of the concepts and skills related to the core content but also will allow students to develop leadership skills, self-esteem, and recognition within the school or community. The following are some examples of such activities: handling the advertising, sales, and distribution of the school yearbook; running a charity drive; organizing a career day or other type of special event.

The classroom activity centres could be organized as departments within a business, with students assuming the roles of employers and employees. In addition to improving students' business skills, such simulations will provide them with experience in assuming responsibility, meeting deadlines, working co-operatively with others, and evaluating themselves and others.

Tape-recorders and video cameras should be used to help students improve their language skills. In the absence of real telephone calls, the taking of telephone messages could be simulated using a tape-recorder. Students should both make and receive telephone calls. The videotaping of group work will provide students with opportunities to view themselves and others in action. Marketing Education Clubs of Canada Association (MECCA) provides core studies and materials for role-playing situations that involve customer and personnel problems.

A large part of students' final evaluation should be based on their performance on daily work, including skill tests, short tests, group activities, notebooks, and oral and written presentations. If longer tests or examinations are to provide meaningful assessment, students should participate in pretests so that they are familiar with the type of questions to expect and have opportunities to study or practise before summative evaluation takes place. Students should be encouraged to monitor their own progress and to identify areas that need improvement.

The assessment of affective skills should also be part of the evaluation process. Students should be involved in developing assessment instruments for these skills and should have opportunities for self-evaluation in this area.

The following table outlines the core units of content for the course and the percentage of class time and relative emphasis for evaluation purposes that should be allocated to each unit. Note that the sequencing of units is left to the discretion of the teacher. The percentages suggested here allow for the inclusion of optional material of local interest within each unit or as an additional unit.

Suggested Time and Evaluation Framework

Unit	Per Cent of Course
I. The Workplace – Equipment	20–30
II. The Workplace – Procedures and Attitudes	20–30
III. The Workplace – Preparation for Employment	20–30
IV. Money Management and the Marketplace	10–20
V. Personal Time Management	10–20

Course Content

The main items of course content for each unit are outlined in bold-face type. Each of these is followed by more specific learning opportunities that relate to the main item of content. Note that all of the items outlined in bold face are core content.



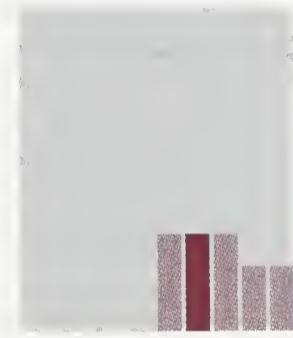
I. The Workplace – Equipment

Core Content

Students will:

- 1. review a typewriter or a computer keyboard and operate one to demonstrate proper keying posture and correct keying techniques, correct manipulation of major machine components, correct fingering on alphabetic and numeric keys, proper equipment and material handling, proper error-correction techniques, and the safe handling of electrical equipment;**
 - continue practising the touch-typing system;
 - practise proofreading, editing, and correcting keyed material;
 - demonstrate the efficient management of time and the maintenance of work stations;
- 2. apply keyboarding skills on a typewriter or computer;**
 - calculate correct line length;
 - determine proper spacing;
 - practise simple horizontal and vertical centring;
 - key in short letters;
 - prepare two-column lists;
 - format and key notices, announcements, special messages, invitations, and advertisements;
 - key receipts and cheques;

-
- 3. operate a calculator or keypad to add, subtract, multiply, and divide;**
 - calculate price extensions;
 - read and proofread amounts, using the check-mark method;
 - add and average figures;
 - prepare a simple payroll;
 - operate a calculator in conjunction with various topics (e.g., cash sales, budgeting, sales-tax calculations);
 - compare calculators with computer numeric pads;
 - practise their estimating skills;
 - 4. operate a computer word-processing package;**
 - load, save, recall, and print documents;
 - key documents;
 - 5. operate a computer data-base package;**
 - load, save, recall, and print files or records;
 - key records into a data base;
 - 6. operate a computer sign-making package;**
 - load, save, recall, and print signs, banners, and cards;
 - key the contents of banners, signs, notices, and cards;
 - 7. operate a point-of-sale terminal;**
 - record a sales transaction;
 - prepare a sales record;
 - complete a sales receipt, correctly labelling all purchases;
 - make change for cash sales;
 - operate department keys to record sales;
 - 8. operate reprographic equipment efficiently, meeting established standards of quality, producing the correct quantities, and meeting deadlines;**
 - apply quality-control standards to their work;
 - reproduce work as directed by the teacher;
 - 9. file alphabetically and numerically;**
 - use basic filing equipment;
 - use a data-base management software package for filing;
 - classify material to be filed;
 - file according to company names and personal names;
 - use a numerical filing system;
 - 10. operate a telephone in a businesslike manner;**
 - place and receive telephone calls;
 - use personal telephone lists and directories;
 - practise telephone and listening skills in simulated telephone experiences;
 - apply telephone skills to placing and receiving school-office calls;
 - practise taking messages.



II. The Workplace – Procedures and Attitudes

Core Content

Students will:

1. practise language and thinking skills;

- organize ideas for a classroom presentation;
- improve their listening skills;
- practise reading, copy-editing, and proofreading skills;
- practise writing and printing skills, meeting established standards of completeness, organization, and neatness;

2. apply group skills effectively;

- identify behaviours that are helpful in group activities and those that are harmful;
- role-play effective and ineffective group work;
- understand the need to act pleasantly, do one's share of a group assignment, help others, and accept responsibility for one's mistakes and demonstrate these behaviours;
- complete specific tasks;
- understand the importance of reaching a consensus in group activities;
- identify negative emotions such as anger, fear, depression, lack of confidence, frustration, and anxiety and develop strategies to overcome them;

3. explain the need to appreciate and respect different points of view and the social values of different ethnic and cultural groups;

- identify strategies to improve co-operation in work assignments and school and community activities;
- examine different values (including religious beliefs) that exist within the family, the community, the school, the media, and among their peers;
- undertake projects with someone from a different culture;

4. apply successful work attitudes;

- distinguish between work attitudes that will lead to success and those that will not;
- compile, from listening to speakers or going on field trips, lists of work attitudes that lead to success;
- explain the importance of the following work attitudes: following instructions, reporting problems and progress, accepting supervision, accepting criticism, working within rules and limits of responsibility, asking permission when necessary;
- evaluate their own progress and that of their peers in work attitudes;
- apply, in assignments and at the activity centres, work attitudes that would be acceptable in the workplace;

5. demonstrate a respect for the safety and health standards established for the classroom, the school, and the community;

- prepare a collage of safety pictures and posters;
- list and follow basic first-aid procedures;
- participate in safety committees to outline safety rules for individual assignments or field trips.

III. The Workplace – Preparation for Employment

Core Content

Students will:

1. identify job-search skills;

- identify jobs that match their interests, skills, attitudes, and aptitudes;
- examine specific job descriptions and identify the skills required;
- identify the skills required for a variety of entry-level jobs;
- collect advertisements for those jobs;
- write sample letters in response to the advertisements;
- list other sources of jobs;

2. identify job opportunities, including non-traditional employment;

- prepare a display on non-traditional jobs;
- examine material from the Student Guidance Information Service (SGIS), the Ontario Women's Directorate, and CHOICES for information on job opportunities;
- examine apprenticeship programs and qualifications;
- participate in career days, listen to speakers, and view films of jobs;
- interview individuals in a variety of jobs;

3. identify the skills required for obtaining employment;

- provide examples of appropriate and inappropriate dress and grooming for job interviews;

- examine examples of appropriate and inappropriate résumés and letters;
- complete a wallet-size data card to help them in completing application forms;

4. practise interview skills;

- identify questions that might be asked in interview situations;
- prepare appropriate responses to interview questions;
- list questions that they should ask at an interview (e.g., regarding wages, fringe benefits, hours of work, location, lunch facilities, suitable clothing);
- role-play interview situations;
- practise interviews with staff members;

5. identify standard working conditions;

- define and add to their glossary terms that apply to work (e.g., pay scale, benefits, workers' compensation, labour relations, deductions, hourly rates, union dues);
- understand the importance of productivity to the success of a business and an individual;
- apply the concept of productivity to assignments, group work, and activity centres;
- understand the significance of technological change and the effect that it may have on future job opportunities;
- identify strategies for adjusting to change;

6. identify the skills required for keeping a job;

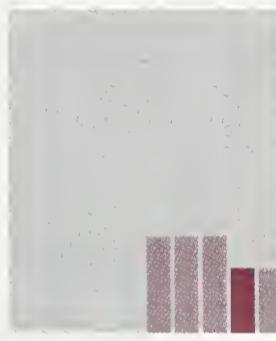
- explain the importance of good health to keeping a job;
- explain the problems created by poor nutrition;
- explain the problems created by abuse of alcohol and drugs;
- role-play situations to improve their understanding of the importance of attitude, a sense of responsibility, performance and productivity, a good self-image, and the effective handling of emergencies;
- understand the terms of legislation prohibiting discrimination and sexual harassment in the workplace;
- develop strategies to overcome discrimination and sexual harassment in the workplace.

IV. Money Management and the Marketplace

Core Content

Students will:

1. identify various possible future sources of personal income and expense;
 - discuss sources of future income (e.g., salary, wages, earnings from self-employment, unemployment-insurance benefits, interest, dividends, child-tax credits, pensions, welfare);
 - classify expenditures as essential or non-essential;
 - prioritize essential and non-essential expenditures;
 - review the benefits of, and procedures for, comparison shopping;
2. plan and predict the consequences of a variety of budgets;
 - create plans to meet a variety of unexpected emergencies;
 - state why planning a budget is important in good money management;
 - describe financial services that are available in the community;
 - examine the various methods for making major purchases: borrowing, using bank credit cards, using savings, buying through a conditional sales contract or lay-away plan;
 - discuss the consequences of non-payment of debts and garnishee procedures;



- discuss the importance of maintaining a good credit rating;
- add to their glossary of terms those associated with credit (e.g., credit rating, conditional sales contract, security, collateral);

3. review how to read and interpret utility bills and statements of account;

- check bills and statements for accuracy and for discounts, net and gross amounts, and due dates;
- identify different methods of payment (i.e., in person, in a bank, through the mail);
- identify the importance of recording payments on cheque stubs and in record books and of retaining receipts.

Optional Content

Students will:

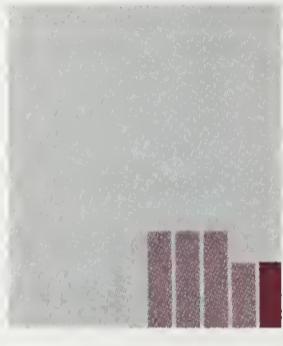
1. explain the contractual obligations inherent in contracts and leases;
 - explain the importance of signatures;
 - understand leases and the Landlord and Tenant Act;
 - explain financial contracts, such as deposits, bank loans, and credit cards;
 - explain merchandising contracts, such as conditional sales contracts and lay-aways;
 - know some of the requirements of, and protections offered by, the Ontario Consumer Protection Act;
 - understand the importance of a good credit rating;
2. explain the need for various types of insurance;
 - identify the kinds of policies that an individual might need (e.g., life, car, home, contract, mortgage);

3. demonstrate how to use postal services;

- explain the importance of using postal codes;
- use the postal-code directory to determine the postal code for a number of addresses;
- list the delivery services available at the post office;
- list alternative delivery services and their cost;
- wrap a parcel for the mail;
- locate and visit the nearest post office;

4. examine the legal and moral implications of shoplifting;

- examine the legal consequences of shoplifting;
- identify security methods that stores can take to reduce shoplifting;
- prepare posters or displays indicating the personal and business cost of shoplifting;
- discuss shoplifting from a moral and an ethical point of view.



V. Personal Time Management

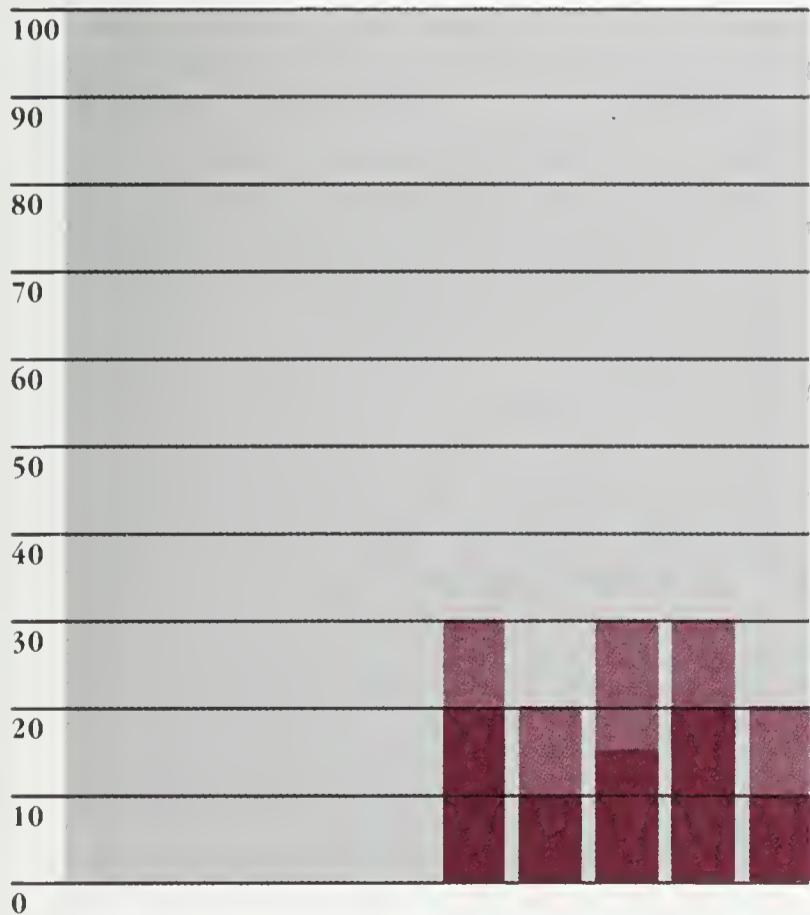
Core Content

Students will:

- **plan and execute a trip outside their local community;**
 - determine the purpose (e.g., for pleasure, school-related) and destination for the trip;
 - determine the cost and time involved;
 - plan the arranging of transportation;
 - develop safety measures for the trip;
 - select a planning committee to carry out the plan;
 - delegate duties within the committee.

Integrated Business Studies, Basic Level (BIS4B)

The Workplace – Equipment
The Workplace – Procedures and Communication
The Workplace – The Job
The Transition to Independent Living
Personal Time Management



Introduction

This Senior Division course will offer students an opportunity to practise the skills they will require to live independently. Students will explore opportunities for employment in the workplace and will identify the skills that are important for living and working in today's society. They will operate business equipment, practise their business skills, and learn to make effective use of the time, talents, and financial resources available to them. Students may earn a maximum of two in-school credits in this course, for which Integrated Business Studies (BIS3B) is a prerequisite.

Students should be provided with opportunities to:

- apply effective listening, thinking, and organizing skills in completing their daily work assignments;
- manage their time and other resources effectively;
- apply effective interpersonal and communication skills;
- practise the legible, neat, and accurate presentation of information and materials;
- operate standard business equipment to complete school, business, and personal assignments designed to prepare them to live independently and to make a productive contribution to society;
- identify and apply specific business and recreational skills that they can use on completion of their school program;
- explain the importance of maintaining a balance among work, physical activity, and leisure;
- demonstrate a tolerance and understanding of individual differences within their group or in society and encourage others to contribute to group activities;
- recognize the importance of showing respect for others in their daily relations with others in school, at home, in business, and in the marketplace;
- learn how to manage their time, talents, and financial resources;
- participate in in-school and out-of-school activities to promote an effective balance between work and recreation;
- examine the occupational alternatives available to them.

Teaching and Assessment Strategies

The teaching and assessment strategies included here are specific to this integrated business studies course at the basic level and are suggested in addition to the general strategies for teaching and for evaluating student achievement outlined in the introduction to this program and in the business studies policy document *Policy for Program Planning and Delivery*.

The major focus in this final course in integrated business studies is on students' development of the skills and attitudes they will need to be successful in the workplace, to function as knowledgeable and responsible consumers and citizens, and to pursue productive and satisfying leisure activities.

In this course students should use the equipment and types of forms and practise the procedures they will encounter in the workplace. Teachers should draw on the resources of the local business community for speakers, field trips, information about current business practices and procedures, examples of business forms, and placements for work-study and co-operative education programs.

The rotation of schedules and roles in the activity centres should provide students with opportunities to develop the work skills and interpersonal qualities necessary for functioning in a work environment. Students should be encouraged to take responsibility for the quality of their assignments just as they would be required to do in the workplace. Each assignment should provide students with opportunities to evaluate both their own materials and those produced by their peers at different stages of completion. As much as possible, students should be encouraged to handle independently, without teacher intervention, interpersonal situations arising from group activities and assignments.

In delivering the course content for units IV and V, which deal with the transition from school and home to independent living, teachers should include activities that will assist students to build their self-confidence so that they can deal effectively with the variety of situations that they will encounter as young adults. Assignments should help students to understand the purpose of, and to practise filling out, the forms that they will encounter both in the workplace and in the marketplace and to identify the services provided by the consumer and social agencies in the community. Students should also be encouraged to develop interests and leisure pursuits that they can continue in the future.

The evaluation of student achievement for this course should be based on peer and self-evaluation of skills; group and independent assignments; oral, visual, and written presentations; the affective skills outlined in the course content; and activity-centre assignments. Since the strategies for delivering this course imply a mastery-learning approach, students should have opportunities for pretesting before summative evaluation (tests, examinations, formal assignments) takes place. Ideally, students should view the evaluation process in a positive fashion as a means of preparing them for work and independent living.

The following table outlines the core units of content for the course and the percentage of class time and relative emphasis for evaluation purposes that should be allocated to each unit. Note that the sequencing of units is left to the discretion of the teacher. The percentages suggested here allow for the inclusion of optional material of local interest within each unit or as an additional unit.

Suggested Time and Evaluation Framework

Unit	Per Cent of Course
I. The Workplace – Equipment	20–30
II. The Workplace – Procedures and Communication	10–20
III. The Workplace – The Job	25–30
IV. The Transition to Independent Living	20–30
V. Personal Time Management	10–20

Course Content

The main items of course content for each unit are outlined in bold-face type. Each of these is followed by more specific learning opportunities that relate to the main item of content. Note that all of the items outlined in bold face are core content.

I. The Workplace – Equipment

Core Content

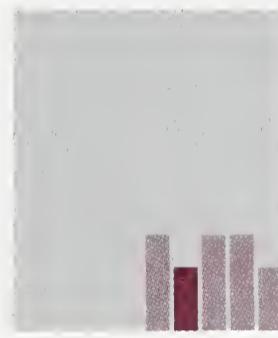
Students will:

1. **review the operation of a typewriter or a computer keyboard and operate one to demonstrate proper keying posture and correct keying techniques, correct manipulation of major machine components, correct fingering on alphabetic and numeric keys, proper equipment and material handling, and the safe handling of electrical equipment;**
 - continue practising the touch-typing system and the effective management of time, materials, and equipment;
 - key sentences, paragraphs, business letters, memoranda, invitations, envelopes, invoices, simple two-column lists, programs for school activities, and dinner menus;
 - key printed forms;
2. **operate a calculator or numeric keypad to add, subtract, multiply, and divide, and read and record amounts accurately;**
 - complete sales bills and invoices, including price extensions, subtotals, the calculation of sales tax, and grand totals, accurately and legibly;
 - key invoices;
 - practise estimating skills;
 - prepare bills for a service industry (e.g., garage repair bills with tax);
 - complete payroll journals, including the calculation of gross wages and net pay;



- 3. use a computer word-processing package;**
 - load, save, recall, and print documents;
 - key documents (e.g., letters, memoranda, short manuscripts, assignments);
- 4. use a computer data-base package;**
 - load, save, recall, and print files;
 - key records into a data-base file;
 - access records;
 - sort records alphabetically and numerically;
- 5. operate reprographic equipment efficiently, meeting established standards of quality, producing the correct number of copies, and carrying out record-keeping procedures;**
 - reproduce work as directed by the teacher;
 - operate different kinds of reprographic equipment;
- 6. operate a point-of-sale terminal involving five or more entries;**
 - use a sales-tax chart to calculate sales tax;
 - prepare sales receipts;
 - make change accurately, using the add-up method of making change;
 - role-play sales transactions, using a cash box and play money;
 - operate a point-of-sale terminal using real money;
 - work in the cafeteria or school store to experience real sales situations;
- 7. classify, file, and record properly individual classroom materials and specific business-related assignments;**
 - maintain a personal record file in the classroom;
 - file work alphabetically and numerically in the personal record file;
 - maintain a centrally located file of class assignments;
 - prepare an alphabetic list of the names of students, staff, and organizations;
 - simulate office filing;
- 8. perform assignments involving a business telephone;**
 - place and receive telephone calls;
 - use the telephone for comparison shopping for school and cafeteria supplies;
 - follow procedures for calling the operator, obtaining directory assistance, dialling direct, and reaching a switchboard from an internal phone;
 - assist in the school office;
 - preplan a call by writing down the major points to be discussed and then follow through with the plan;
 - practise speaking skills on the telephone;
 - record messages legibly and accurately;
 - check names, numbers, and other important information in taking messages;
 - repeat messages to ensure accuracy.

II. The Workplace — Procedures and Communication



Core Content

Students will:

- 1. practise thinking, listening, reading, writing, and printing skills;**
 - use prepared forms to order and to take orders for items (e.g., flowers, clothing, fast food, supplies);
- 2. practise following directions, organizing their thoughts, developing action plans, recording instructions, and taking the initiative and demonstrate a commitment to completing all tasks assigned;**
- 3. apply presentation skills;**
 - organize, design, produce, and display posters, announcements, and advertising material;
 - present to the class or a small group an idea they have or work they have done;
 - demonstrate the proper attire and grooming for an interview;
 - role-play situations in which they must convince others to accept their point of view;
 - participate in a MECCA activity;
 - use a sign-making computer-software program.

III. The Workplace – The Job

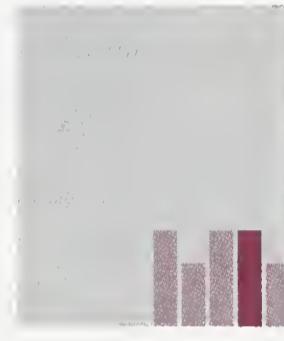


Core Content

Students will:

- 1. practise job-search skills;**
 - maintain a job-search bulletin board featuring advertisements from local newspapers;
 - categorize advertised jobs according to the skills and abilities that are required for them;
 - compile a list of non-traditional jobs;
 - compile a list of entry-level jobs;
 - list local employment opportunities, classified by the skill level required;
 - consider their interests and abilities in relation to specific job categories;
- 2. identify employee and employer expectations, rights, and responsibilities;**
 - create a model of expectations, rights, and responsibilities for the class;
 - expand the model to incorporate on-the-job realities by listening to speakers from the business community discuss the expectations of employees and employers;

- 3. list the options that are available to them if they are unable to obtain a job;**
 - examine support groups, volunteer work, and retraining opportunities;
 - listen to speakers from social agencies and Employment Canada;
 - identify part-time work opportunities (e.g., through temporary employment agencies);
 - explain the importance of leisure activities and an active job search during periods of unemployment;
 - list financial-support programs available to the unemployed;
 - examine and complete social-assistance forms;
 - participate in career counselling through SGIS and personal contact with a guidance counsellor;
 - identify opportunities in the community for starting one's own business;
- 4. practise interview skills;**
 - anticipate questions that might be asked in interview situations and prepare appropriate responses to them;
 - compile a list of questions that they should ask at an interview;
 - participate in mock interviews;
 - videotape and evaluate their interviews;
 - review employer expectations;
- 5. practise completing job applications, letters of application, data sheets, and résumés;**
 - complete application forms from local businesses;
 - complete a wallet-size data card to refer to when they are completing application forms;
 - practise laying out attractively their personal data sheet or résumé;
 - compose résumés and letters of application;
 - proofread and evaluate letters of application and completed application forms;
 - prepare an up-to-date personal data sheet or résumé using a word-processing program;
- 6. identify the importance of personality, enthusiasm, and vitality in obtaining and retaining a job;**
 - choose a role model and assess the qualities of that role model;
 - assess the importance of healthy living habits with respect to the above qualities;
 - listen to speakers from the business community on the topic of "The Ideal Employee";
- 7. identify the importance of body language in communication situations;**
 - role-play positive and negative body language;
 - list the body language that indicates personality, enthusiasm, and vitality;
 - practise using positive body language;
- 8. identify important conditions of work;**
 - identify factors that affect the working environment (e.g., health, safety, light, air, temperature, physical space);
 - examine legislation affecting the workplace (e.g., the Occupational Health and Safety Act, the Employment Standards Act);
 - prepare bulletin-board displays that show health and safety standards in the workplace;
 - examine legislation relating to discrimination against, and harassment of, employees by superiors and fellow workers;
- 9. identify the procedures to follow when leaving a job;**
 - list viable reasons for leaving a job as well as ways of resolving problems that may make it unnecessary to quit;
 - understand the importance of finding another job before quitting;
 - understand the legal requirements of giving notice;
 - examine the regulations governing unemployment-insurance benefits.



IV. The Transition to Independent Living

Core Content

Students will:

- 1. practise effective time-management skills in school, at home, and at work;**
 - complete assignments involving the organization of homework, job, and family responsibilities within a given time frame;
 - list tasks in order of priority;
 - plan assignments so that they are completed on time;
 - apply time-management skills to solving case studies;
- 2. practise the social skills required in managing a home or a business;**
 - introduce speakers, friends, and visitors to the class;
 - identify appropriate and inappropriate behaviour through case studies such as those that MECCA offers at the supervisory level;
 - practise hospitality skills by greeting visitors to the classroom;
 - practise good manners in class, in the community, and on the telephone;
 - practise reading menus and ordering;
 - plan receptions;
 - identify behaviour that is appropriate in entertaining a guest at home or in business;

- 3. identify one's responsibilities to family, school, employers, and friends;**
 - examine the legal responsibilities of marriage and common-law relationships and the rights of individuals in these situations;
 - review the legal responsibilities involved in contracts and the implications if these are breached;
 - examine the 1986 Family Law Act;
 - examine the requirements and procedures for obtaining Legal Aid;
 - examine the alternatives for child care and day-care;
- 4. identify the resources available in the community to support effective homemaking activities;**
 - list the resources available to assist the home-maker (e.g., day-care, drop-in centres, medicare, assistance with shopping);
 - list the supporting role of social services, churches, cultural groups, and sports clubs;
 - identify facilities that assist families with problems in the following areas: alcohol and drug abuse, financial difficulties, interpersonal conflicts;
- 5. identify the effect of nutrition on good health and success on the job;**
 - use Canada's Food Guide to determine the nutritional value of a variety of diets;
 - prepare a balanced menu for a week based on the newspapers' weekly food advertisements;
 - prepare a bulletin-board display of nutritious menus and snacks;
 - prepare a weekly shopping list and comparison-shop for the items in local grocery stores;
 - understand the relationship of drugs, alcohol, and cigarettes to health and nutrition;
 - understand the relationship of fitness and diet to well-being;
 - understand the importance of personal hygiene to social and business relations;

-
- 6. practise techniques for dealing with stressful situations;**
 - identify potentially stressful situations and ways to reduce stress and tension;
 - identify the symptoms of stress;
 - identify strategies for reducing or coping with stress;
 - understand the importance of proper rest, change of pace, and leisure activities for coping with stress;
 - apply stress-reduction techniques in role-playing situations;
 - 7. apply personal money-management skills to creating budgets;**
 - explain the importance of savings, security, and insurance;
 - prepare a budget of possible living costs for one year;
 - identify potential expenses (e.g., insurance, rent, meals, transportation, entertainment, charitable donations);
 - understand the need to prepare for a family's financial emergencies;
 - understand the different methods of investing savings;
 - rate these methods according to return and risk;
 - 8. practise reading, understanding, paying, and keeping records of all utility bills, statements of account, and other domestic financial commitments;**
 - calculate the due dates of real bills and the savings that are possible if the bills are paid on time or the penalty and cost if they are not paid on time;
 - identify how and where bills can be paid;
 - read and interpret information on guarantees, warranties, and instalment-purchase agreements;
 - understand the importance of keeping receipts and maintaining records;
 - 9. examine effective money-management practices;**
 - understand credit rating, borrowing charges, and investment income;
 - list current interest rates on deposits, loans, and credit cards;
 - calculate simple interest on personal loans;
 - examine case studies to determine effective money-management skills;
 - explain the importance of a good credit rating and what characteristics create one;
 - complete credit-card application forms;
 - 10. identify the types of insurance that are necessary;**
 - list the types of insurance that are available (e.g., life, automobile, home, property, travel, health);
 - identify the basic concepts of insurance;
 - identify the types of insurance and services available and their costs;
 - use case studies to show the effect of not having insurance;
 - 11. understand the legal obligations involved in contracts and leases;**
 - state the elements of a contract;
 - understand the difference between oral and written contracts;
 - read and interpret a typical contract to buy a car or furniture;
 - identify the consequences of breaching a contract;
 - examine sample contracts (e.g., leases, door-to-door sales, loan agreements);
 - 12. list postal and courier services;**
 - list the delivery services available at the post office for mail and parcels;
 - list alternative delivery services and their cost;
 - wrap a parcel for the mail;
 - address envelopes and parcels;

13. identify consumer rights and responsibilities;

- practise making complaints effectively;
- identify unethical business practices (e.g., bait-and-switch, pyramid selling, misleading advertising);
- write letters of complaint;
- examine federal and provincial consumer-protection services and legislation;

14. identify the benefits offered by community business-related and social agencies;

- examine the purpose and services of community agencies such as the Better Business Bureau and the Social Planning Council.

Optional Content

Students will:

1. prepare a budget for a single parent;
2. investigate government employment programs;
3. identify voting procedures;
4. examine the *Landlord and Tenant Act*.

V. Personal Time Management



Core Content

Students will:

1. **identify the importance of leisure activities as a balance to work;**
 - identify the personal value of and pleasures available through work and leisure activities;
2. **examine the cost of leisure activities and include these amounts in a personal budget;**
3. **identify community leisure activities and work-related activities;**
 - investigate a variety of leisure activities available in the community and offered by community-based, religious, cultural, and profit-making organizations;
 - participate in a leisure-time pursuit;
 - list activities and interests that could be used as a basis for a money-making venture (e.g., crafts, sports, arts, music, cooking, woodworking, gardening);

4. identify the skills required for leisure activities and relate these to skills required on the job;

- understand the importance of teamwork, commitment, time management, enthusiasm, and a positive attitude;
- make a list of the skills needed for leisure activities and a list of those needed for work;
- compare the two lists;
- suggest ways to improve their work and leisure skills;
- list the possible outcomes of improving those skills.

4. Transition to Business Employment



Introduction

Program Description

This business studies co-operative education program has been planned to respond to the rapid technological changes, new interrelated business procedures, and increased emphasis on clerical productivity that characterize today's business community. Transition to business employment courses will help students to move successfully from the business studies classroom to employment by providing them with opportunities to apply the knowledge and skills they have acquired in a specific business studies program; acquire job-search skills; and develop the interpersonal skills, attitudes, and behaviours that they will need in the workplace.

As illustrated in the diagram on page 113, this part of the business studies guideline authorizes two transition to business employment courses. Students can select either course, each of which allows them to earn a maximum of three credits. Students must have completed at least two business studies courses, including one in the Senior Division, as a prerequisite for the course.

	Basic Level	General Level
Senior Division	<p>Transition to Business Employment BIT (1 credit) BIT Co-op (1 or 2 credits)</p>	<p>Transition to Business Employment BIT (1 credit) BIT Co-op (1 or 2 credits)</p>

Teachers should refer to section 5.11 of OSIS for the policies governing the delivery of a co-operative education program. The in-school and out-of-school components for these courses must be listed separately on the Ontario Student Transcript. The in-school component (BIT) may not be offered for less than one full credit and shall be attached to a one- or two-credit (110- or 220-hour) out-of-school component (BIT Co-op).

Student placements may include one or more work stations related to the area they studied in their prerequisite Senior Division course. The in-school and out-of-school components of the course shall be delivered concurrently, and the out-of-school component should be monitored by the teacher of the in-school component. A student may earn a minimum of two credits and a maximum of three credits in either of these courses.

Aims

The aims of the transition to business employment program are to provide students with opportunities to:

- identify and develop the skills they will require to search for, acquire, and retain meaningful employment while still involved in a school program;
- assess their business-related individual strengths and weaknesses in order to prepare for direct employment opportunities in their business community;
- understand the various structures of business organizations and how the work environment is designed to accommodate these structures;
- explore the impact of social issues, government regulations, and organizational structure on the business environment;
- develop an appreciation of the importance of self-evaluation and performance appraisals as factors related to job retention and advancement;
- apply their business skills and knowledge in a business environment;
- examine decision-making and problem-solving processes and styles and develop and practise those skills themselves.

Teaching Strategies

In addition to the general teaching strategies included in the business studies policy document *Policy for Program Planning and Delivery*, teaching strategies are included in this section and in the specific transition to business employment courses that follow.

Provision should be made for students to review and practise intensively the skills, concepts, and procedures they learned in their prerequisite Senior Division business studies course, as well as to review or learn procedures associated with their specific work placements, before they go out to those work placements. It is the responsibility of the teacher-monitor to provide students with appropriate instruction and access to equipment or to refer students to a teacher who could be of assistance.

Program Organization

In-school and out-of-school hours must be scheduled to suit both the local school organization and the needs of the businesses involved.

Since this is a two- or three-credit course, students will be expected to complete a minimum total of 220 to 330 hours to accommodate the in-school and out-of-school components. The following examples may be used as guides in organizing these components.

Traditional school organization. The course could be assigned to the first or last two or three periods of the day. During the first two or three weeks, students spend these periods in school, covering the objectives listed under the course content for unit I, Placement Preparation, and reviewing or practising skills and procedures related to their prerequisite. The out-of-school placements then commence, utilizing the two or three periods allotted to the course. However, students should be required to return to school to attend a class of two or three periods regularly each week in order to complete the course content of the in-school component and to facilitate the integration of the in-school and out-of-school components.

Semestered schools. In the first two to three weeks of the semester, students cover unit I of the in-school component, Placement Preparation, and review and practise skills and procedures related to their prerequisite area. The use of the last two or three periods of the day for these activities provides flexibility for student work placements. On commencement of the work placement, the in-school component continues for one period, while the out-of-school component utilizes the remaining one or two periods daily. An alternative plan would be to have students work four days a week and return to the school on the fifth day to complete the rest of the units of the in-school component and to facilitate the integration of the in-school and out-of-school components.

Alternative-day organization. In this arrangement the course is scheduled for the last one or two periods on one day and the last period on the next. Students require the same initial time to complete unit I, Placement Preparation, and to review the skills they will require. Once work placements commence, the one- or two-period block is used for the out-of-school component, and the one-period block for the in-school component. Students will then be working on alternate days.

Delivery of the In-School Component (one credit)

Initially, students should spend all scheduled time in school in order to prepare for their work placements. During this period they will complete the course content for unit I, Placement Preparation, and review or practise skills and procedures related to their prerequisite subject area. To accomplish this, they will have to be provided with access to equipment such as computers and typewriters.

Once the work placement has commenced, the in-school component should be scheduled regularly (e.g., at least once a week) to facilitate the completion of the remainder of the core curriculum, small-group discussions, and the integration of the in-school component with the out-of-school learning. Individual teacher-student conferences will also be necessary to deal with specific problems and concerns, as well as to review evaluation reports.

Delivery of the Out-of-School Component (maximum of two credits)

Since students enrolled in transition to business employment courses will have completed two previous business studies courses (including one in the Senior Division) as a prerequisite for this course, their work placement shall allow them to apply the business skills and concepts they have learned in a business environment. A job-training profile should be developed for each student to reflect both the activities and the learning of his/her related Senior Division business studies course and the in-school component of this course.

It is essential that each job-training profile be prepared co-operatively by the teacher and the work-site supervisor before the student is placed at the work site. The tasks on the job shall relate to the student's major area of concentration, and attempts should be made to provide opportunities for the student not only to practise and apply those skills that have been attained in school but also to experience new activities. These new activities will result in learning experiences that may not have been possible in school. Supervisors should be aware that there are ranges in individual student abilities and that the job-training profile must remain flexible in order to address those differences.

The careful, regular monitoring of the out-of-school activities is the responsibility of the teacher of the in-school component. Thorough on-site observations are necessary for the evaluation of student progress, supervisor participation, and the value of the work placement. Student progress should be monitored in relation to the activities and learning experiences outlined in the job-training profile. Written anecdotal reports based on observations at the work site shall be recorded following each visit. These reports, student diaries or logs, and the performance-appraisal forms to be completed periodically by employers will serve as an excellent resource for teacher-student conferences, which shall take place after each monitoring visit.

Evaluation of Student Achievement

General suggestions for the evaluation of student achievement may be found in the business studies policy document *Policy for Program Planning and Delivery*. The following recommendations relate to all transition to business employment courses. Additional suggestions for assessment are included in the "Teaching and Assessment Strategies" section for each transition to business employment course.

For the in-school component, teachers should use a variety of assessment instruments to measure students' attitudes to work and cognitive skills. Both formative and summative evaluation should be carried out. Student evaluation should be based on assignments, group and individual presentations, oral and written reports, tests, and examinations.

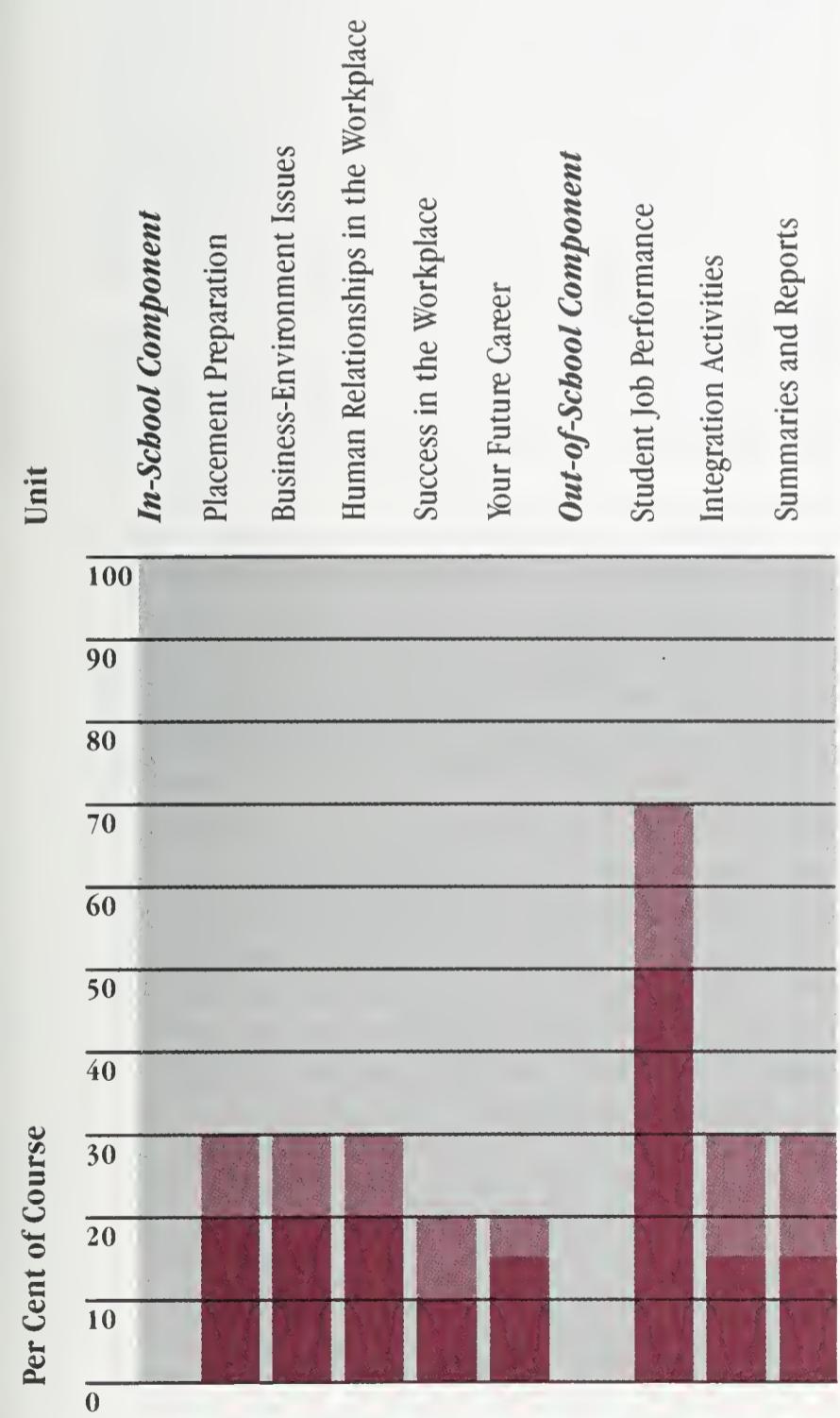
The evaluation of student performance at the work site should be based on frequent periodic performance-appraisal forms from the work-placement supervisor, the teacher-monitor's observation and reports, and student self-evaluation. These should be weighted as follows:

Employer/supervisor appraisals	40–60 per cent
Teacher-monitor assessment	35–50 per cent
Student self-evaluation	10–15 per cent

The formal evaluation of the student at the work site by the teacher-monitor should occur at least once every thirty hours of work or four times per credit. Students should receive frequent feedback about their job performance and should be given ample opportunity to improve. For example, students could be provided with opportunities to respond to the supervisor's evaluation and, in co-operation with the supervisor and the teacher, to set specific objectives for the next job evaluation. It is also the responsibility of the teacher-monitor to assess the suitability of the work placement in terms of how well it meets the educational objectives set out in the job-placement profile, working conditions, accessibility of its location, and safety standards.

A common evaluation form, developed for co-operative education within the school or school board, should be utilized by all work-placement supervisors so that there is a common set of expectations for the evaluation of students. It is essential that the assessment of personal characteristics and qualities associated with successful employment, as well as students' job-performance skills, constitute a substantial portion of the evaluation. Efforts should also be made to assess students' employability within the companies involved. It is suggested that work-placement supervisors indicate the major strengths of students as well as areas where improvement is needed to increase their employability. Teachers should discuss the use of the evaluation form with employers so that students receive a fair appraisal.

Transition to Business Employment, Basic Level (BIT and BIT Co-op)



Introduction

This Senior Division business studies co-operative education course at the basic level will help students to move successfully from the business studies classroom to employment by providing them with opportunities to apply the knowledge and skills they have acquired in a specific business studies program, acquire job-search skills, and develop the attitudes that they will require in the workplace. A student may earn a maximum of three credits in this course, for which the prerequisite is two business studies credits, including a Senior Division credit in one of the following: recordkeeping, keyboarding, office services, integrated business, merchandising, or stockkeeping and warehousing.

Students should be provided with opportunities to:

- apply specific subject-related skills and knowledge in a business environment;
- identify and develop job-search and job-retention skills;
- understand the impact of social issues and government regulations on the business community;
- evaluate their business-related strengths and weaknesses in order to prepare for direct employment opportunities;
- develop an appreciation of the importance of self-evaluation and performance appraisals to job retention and advancement;
- acquire the problem-solving and decision-making skills they will require to cope with change in the post-industrial business environment;
- identify and investigate employment opportunities in the local community.

Teaching and Assessment Strategies

The teaching and assessment strategies included here are specific to this basic-level course and are suggested in addition to the general strategies for teaching and for evaluating student achievement outlined in the introduction to this program and in the business studies policy document *Policy for Program Planning and Delivery*.

Teachers should emphasize particularly the development of the knowledge, skills, and attitudes that will prepare students for immediate employment on completion of secondary school. Students should keep a log or diary to record their experiences and successes at their job placements. However, for this to be a meaningful activity they must be given specific directions about what information to record and the form in which it should be written. For this reason teachers may wish to design a diary or log for students in this course. It might include a first page with headings on which students would record the name, address, and telephone number of their job placement and the name of their supervisor. A second page might be devoted to information about the business, with headings relating to the nature of the business, its size, and the products or services it provides. The rest of the diary would be set up chronologically, with headings on each page to direct students to record such information as the tasks they performed, the equipment and forms they used, and their personal observations. Similarly, teachers could design forms that would assist students in completing the reports and summaries associated with unit III, Summaries and Reports, of the out-of-school component.

Most students will need help in preparing résumés and letters of application. They should be given models to work from, and teachers should provide as much assistance as each student needs to produce résumés and letters that are complete, attractively formatted, and free from error. Students should have practice filling in a variety of application-for-employment forms, ideally those from local businesses.

A large part of the student evaluation in both the in-school and out-of-school components of this course should be formative. Wherever possible, students should have mastery-learning opportunities to enable them to achieve a level of knowledge, skill, and attitude development that would meet the standards of the workplace.

The following table outlines the core units of content for the course and the percentage of class time and relative emphasis for evaluation purposes that should be allocated to each unit. Note that the sequencing of units is left to the discretion of the teacher, except for unit I, Placement Preparation, which should be covered at the start of the course. The percentages suggested here allow for the inclusion of optional material of local interest within each unit or as an additional unit.

Suggested Time and Evaluation Framework

In-School Component – BIT (one credit)

Unit	Per Cent of Course
I. Placement Preparation	20–30
II. Business-Environment Issues	20–30
III. Human Relationships in the Workplace	20–30
IV. Success in the Workplace	10–20
V. Your Future Career	15–20

Out-of-School Component – BIT Co-op (one or two credits)

Unit	Per Cent of Course
I. Student Job Performance	50–70
II. Integration Activities	15–30
III. Summaries and Reports	15–30

Course Content

The main items of course content for each unit are outlined in bold-face type. Each of these is followed by more specific learning opportunities that relate to the main item of content. Note that all of the items outlined in bold face are core content.

I. Placement Preparation



Core Content

Students will:

1. **prepare a self-assessment by exploring their interests, abilities, and values;**
 - complete a personal inventory to examine their own experiences and activities, for example, work experiences, hobbies, sports and recreational activities, club and volunteer activities, home activities, school activities, and academics (the student guidance department can provide a personal inventory instrument or help in the development of one);
 - examine their interest in and preferences among the activities listed on their personal inventories;
 - classify their interests and preferences according to the following categories: realistic, investigative, artistic, social, enterprising, conventional;
 - list their abilities (e.g., manual and machine skills; physical skills; outdoors skills; detail and financial-recordkeeping skills; ability to persuade and influence people; organizational skills; communication skills; educational skills; intuition and innovative skills; artistic skills; interpersonal and observational skills; research, investigative, and analytical skills);
 - determine their personal values with regard to work;
 - identify what they expect from a job in terms of challenge, working environment, social environment, level of responsibility, amount of travel, prestige, and compensation and benefits;

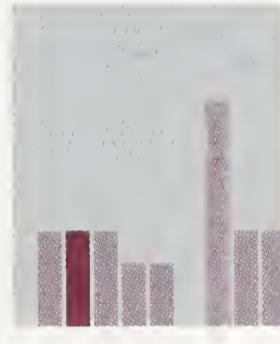
- identify their personal character traits;
 - appraise their personal qualities;
 - summarize their major strengths and weaknesses, on the basis of relevant personal experiences and observations;
- 2. identify the job placements for which they are best suited;**
- apply self-assessment activities to a job search, using actual job advertisements from the newspaper or other sources, such as the local Canada Employment Centre;
 - utilize job advertisements and job-training profiles from the companies participating in the program to determine the jobs for which they wish to apply;
- 3. prepare a letter of application for each job for which they wish to apply;**
- identify the various types of covering letters and determine the most effective format;
- 4. prepare a résumé;**
- identify various types of résumés;
 - utilize their personal inventory and self-assessment activities in the preparation of a résumé;
 - listen to the comments of guest speakers from the business community on the impact that letters of application and résumés have on employers;
- 5. complete employment-application forms;**
- fill out a variety of the application forms used by the local business community;
- 6. identify and practise interviewing skills;**
- listen to the comments of guest speakers from the business community on employer expectations during the employment interview;
 - role-play and assess mock interviews;
 - identify sample interview questions and possible answers;
 - prepare evaluations of their interviews;
- 7. complete an employment interview;**
- telephone an employer to arrange an appropriate time for an interview at the work site;
 - determine the location of the work site and the transportation arrangements for getting there;
 - evaluate their own performance after each interview;
 - discuss the results of each interview with the teacher and with their peers;
 - review employers' evaluations of their letters of application, résumés, and employment interviews;
- 8. identify their own expectations and the expectations of employers;**
- discuss realistic student expectations for job placements;
 - determine and discuss the qualities of a successful employee;
 - discuss their apprehensions and expectations about the first few days at the work site;
 - listen to the comments of guest speakers from the business community on employers' expectations of employees;
 - discuss what to expect at the work placement;
- 9. complete the necessary forms prior to placement;**
- provide input into the assignment of work stations based on their employment interviews;
 - discuss the responsibilities of the student, the employer, and the teacher for the out-of-school component;
 - complete and understand the forms required by the school, school board, and employer prior to commencing work;
 - discuss the Workers' Compensation Board coverage for the out-of-school component;
 - discuss travel arrangements and reporting procedures for absences from the work station;
- 10. review and practise skills, concepts, and procedures associated with their prerequisite business studies course.**

II. Business-Environment Issues

Core Content

Students will:

- 1. identify their rights and responsibilities as employees;**
 - examine the Employment Standards Act of Ontario and the regulations that apply to work in a business setting;
 - examine the Ontario Human Rights Code as it applies to hiring procedures;
 - examine the Ontario Labour Relations Act;
 - examine the Unemployment Insurance Commission Act of Canada;
 - determine and discuss common employment deductions;
 - determine and discuss common benefits available to employees;
- 2. identify their rights and responsibilities in regard to health and safety in the workplace;**
 - examine the major components of the Occupational Health and Safety Act of Ontario;
 - listen to a talk by a guest speaker representing the Industrial Accident Prevention Association on the Occupational Health and Safety Act and its regulations;
 - examine the Workers' Compensation Act of Ontario;
 - understand the reporting procedures to be followed in case of an accident;



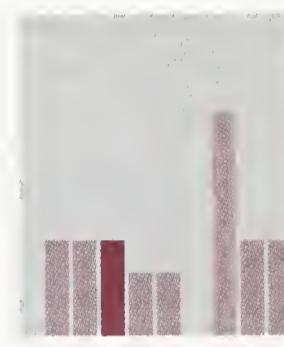
- 3. identify the various security systems that they may encounter at the work site;**
 - discuss the use of computer passwords;
 - identify areas of a business where there may be controlled access;
 - listen to speakers from businesses on the topic of security;
- 4. obtain a general understanding of the impact on society of a changing workplace;**
 - examine the social responsibilities of a business to the community (e.g., in the event of a plant closure in a small community);
 - examine the impact on society of changing technologies (e.g., robotics, electronic mail, universal product codes);
 - identify the emerging importance of small business to the Canadian business economy;
 - identify employment trends in the workplace (e.g., increases in part-time work);
 - identify the role in business of risk taking through entrepreneurship;
 - examine current employment issues (e.g., job sharing, unemployment, job satisfaction, flexible hours, the changing roles of men and women, productivity and retraining, equal pay for work of equal value, affirmative-action/employment-equity policies, paid parenting leave, day-care in the workplace).

III. Human Relationships in the Workplace

Core Content

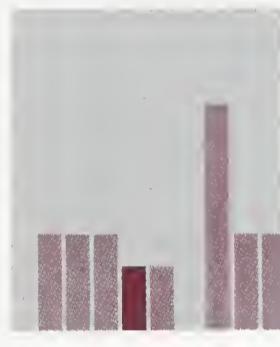
Students will:

- 1. recognize and address potential job problems;**
 - recognize problems that may affect job performance (e.g., company-related problems, work-related problems, personal problems at work and outside of work);
 - identify and practise an effective decision-making process in order to select a practical and workable solution to a problem;
- 2. recognize and demonstrate effective on-the-job oral and written communication skills;**
 - participate in a class communications-laboratory experience to improve communication skills with peers and superiors (the student guidance department can help with this activity);
 - identify and practise effective methods of communicating at work (i.e., through speaking, listening, reading, writing, and body language);
 - become aware of the importance of developing interpersonal skills;



- 3. identify various organizational structures in business;**
 - become familiar with the role of management within the structure of a business;
 - review various management techniques and practices;
 - examine various leadership/supervisory styles;
 - recognize the role of group dynamics within an organization;
 - listen to guest speakers from businesses discussing the internal structure of a business organization;
- 4. recognize the role of unions in a business organization;**
 - explore the history of organized labour in Canada;
 - understand how unions work;
 - investigate the structure of organized labour in Canada;
 - compile a glossary of labour terms;
 - listen to guest speakers from local labour councils speak about the role of unions in business;
 - consider alternatives to unions;
 - examine a collective agreement;
- 5. examine current social issues that have an impact on employment and business practices;**
 - examine the problems that may face women in the workplace (e.g., lower pay than men for the same or a comparable job, unequal opportunities, harassment);
 - examine the ethical behaviour of employees in relation to matters such as loyalty, confidentiality, and office politics;
 - examine the ethical behaviour of businesses;
 - examine aspects of power and authority in the workplace (e.g., title, position, sex, skill, appearance);
 - examine the impact of stress in the workplace and the importance of fitness and the use of leisure time in overcoming stress.

IV. Success in the Workplace



Core Content

Students will:

1. determine the major factors that would be considered during a job-performance appraisal;

- consider the importance of job knowledge (i.e., an understanding of fundamentals, skills, methods, and procedures) to the attainment of the expected results;
- consider quality and quantity of work (i.e., reliability and accuracy of the work produced, pride in one's work, attention to detail, the meeting of deadlines, the completed volume of work);
- consider dependability and initiative (e.g., degree of supervision required, thoroughness, promptness and drive in approaching a task, decision-making ability, stability under pressure, self-starting ability);
- consider attitude (e.g., willingness, interest, enthusiasm, acceptance of suggestions and criticisms);
- consider co-operation and communication (e.g., effectiveness of working relationships with others, willingness to communicate, ability to function as a team member);
- consider an employee's responsibilities regarding attendance and punctuality (e.g., regular attendance, conformity to regular hours of work and to lunch and rest periods);
- consider planning and organizing skills (e.g., the ability to plan and organize work and time, judgement and flexibility in addressing problems);

- listen to the opinions of speakers from businesses regarding performance reviews;
 - examine and compare actual performance-review sheets from companies participating in the program;
- 2. determine the major factors that would be considered in the promotion of an employee within a company;**
- listen to speakers from businesses on the topic of promotion policies;
 - consider the relationship to promotion of the following: job knowledge, seniority, loyalty, quality and quantity of work, leadership and responsibility, co-operation, judgement, education and training;
- 3. examine a variety of situations in which employees terminate their employment;**
- interview a work-station supervisor in order to compare the reasons various individuals give for terminating employment;
 - interview a work-station supervisor to determine the policy of his/her company on the use of disciplinary actions and the dismissal of an employee;
- 4. examine situations in which employment is terminated by an employer;**
- discuss wrongful dismissal by an employer;
 - discuss the effect of termination on an employee's future job prospects;
- 5. research and report on business success stories;**
- consider the successes of Canadians in the business community (e.g., Ed Mirvish, the Bronfmans, Stephen Roman, the Reichmanns, the Belsbergs, Robert Campeau);
 - examine the successes of local businesspersons;
 - identify the successes of women in business.

V. Your Future Career

Core Content

Students will:

1. develop a plan for the future, using a career-planning process;

- revise their self-assessment in light of their recent work experiences and acquired business skills;
- listen to school counsellors and career planners from the community on the topic of career planning;
- participate in a career day that uses work-placement supervisors as resource people;
- determine job opportunities that appear to provide a long-term future;
- consider jobs that may have a limited future;
- use the Student Guidance Information Service to identify career opportunities and training requirements in a number of areas;

2. examine the educational and training requirements for careers and the opportunities available to help them reach their career goals;

- identify the amount of education or training required for specific careers;
- identify admission requirements to apprenticeship or training programs for specific careers;
- determine the approximate cost of the required educational or training program for the career in which they are interested;

3. prepare an up-to-date résumé highlighting their recent experiences and training;

- review the purpose of a résumé;
- interview their work-placement supervisors in order to obtain suggestions for the revision of their résumés;
- request a letter of reference from their work-placement supervisors;

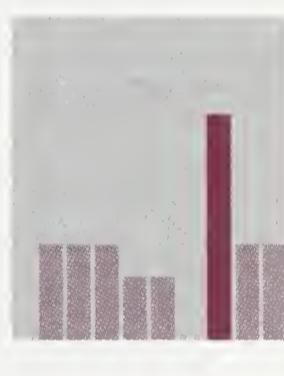
4. determine sources of job opportunities;

- discuss Creative Job Search Techniques and other employment programs with a representative from the local Canada Employment Centre;
- discuss career opportunities that are available through the school guidance service;
- listen to a speaker from a private employment agency;
- discuss job opportunities with a representative from a union or a trade or professional association;
- review the process of locating job opportunities through the classified section of the newspaper;
- prepare a list of potential employers who can be contacted directly and through friends and relatives;

5. review the process of exploring future job opportunities;

- review the purposes of a letter of application;
- review the completion of job-application forms;
- prepare a wallet-sized card containing the information required for most application forms (e.g., Social Insurance Number, past employment information, names and addresses of references);
- review the skills required for a job interview;
- locate opportunities for, and possibly secure, summer, part-time, or permanent employment.

Out-of-School Component – BIT Co-op



I. Student Job Performance

Core Content

Students will:

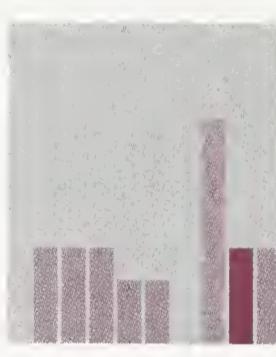
- 1. understand, from the job-training profile, the tasks and learning to take place at the work site;**
 - discuss evaluation procedures with teachers and work-site supervisors;
 - determine the advantages of performance evaluation both to themselves and to their supervisors;
 - discuss how they can utilize the information gained in the evaluation process to improve their effectiveness on the job;
- 2. understand the need for evaluation on the job;**
 - discuss the different areas of evaluation on the appraisal form and identify employer/supervisor expectations in each area;
- 3. be aware that their job-performance evaluation will be largely based on the written evaluations (i.e., the periodic-appraisal form) from their employers and their teacher's monitoring reports;**
 - discuss the different areas of evaluation on the appraisal form and identify employer/supervisor expectations in each area;
- 4. prepare self-evaluations, using the same form that is used by supervisors;**
 - evaluate their job progress in terms of improvements in their personal qualities;
 - evaluate their job progress in terms of improvements in their job-performance skills;
 - evaluate their success in achieving specific objectives;
- 5. compare their self-evaluations with the evaluations prepared by their supervisors;**
 - discuss their evaluation reports with their supervisors;
 - discuss the evaluations and the calculation of their marks with the teacher;
 - work with the supervisor to identify weaknesses or areas that require improvement and prepare an action plan or set objectives to be met by the next evaluation;
- 6. utilize the evaluation process as a basis for improving their job performance;**
 - identify their strengths and weaknesses;
 - gain valuable feedback from supervisors and teachers;
 - in conjunction with the job supervisor, prepare an action plan to meet certain performance objectives by the next evaluation;
 - determine specific business skills that may need to be improved;
 - compare the actual task being performed with the job-training profile to ensure that the student learning experiences are taking place;
- 7. work a minimum of 110 hours for one credit or 220 hours for two credits at the job placement;**
- 8. explain the various tasks being performed on the job to the teacher during each monitoring visit;**
 - discuss their progress on the job with the teacher;
 - discuss their performance with both the supervisor and the teacher;
- 9. participate in a private conference with the teacher following each monitoring visit;**
 - discuss their progress with the teacher;
 - discuss the teacher's recent observations on their performance on the work site;
 - discuss their successes, their problems, or concerns that they have about the work placement.

II. Integration Activities

Core Content

Students will:

- 1. participate with their peers in reflective classroom discussions relating to their on-the-job experiences;**
 - discuss the specialized language that pertains to their specific business area (i.e., words, phrases, terminology, jargon);
 - discuss the various pieces of equipment utilized at their work station;
 - prepare a glossary of terms related to their job placement;
 - discuss the various types of consumable supplies that are utilized at their work station;
 - participate with their peers in problem-sharing and problem-solving activities based on the realities of their work placements;
 - listen to speakers from participating businesses, as well as the presentation of student reports, on various topics;
 - discuss the attitudes of peers and co-workers regarding the realities of working life;
 - discuss the rules that workers must follow in individual businesses;
- 2. prepare an interview-analysis report based on their employment interviews;**
 - reflect on each interview;
 - discuss their interviews with their peers and the teacher;
 - identify their own strengths and weaknesses in an interview situation;
 - assess and discuss the value of unit I of the in-school component, Placement Preparation;
- 3. report on their company's hiring procedures;**
 - investigate the hiring procedures with the personnel manager of their company;
 - determine the criteria for the screening of applications;
 - complete the company's application-for-employment form;
 - compare the hiring policies of various companies;
- 4. report on the health and safety requirements of their company;**
 - complete a checklist of the essential health and safety requirements that are common to most businesses;
 - discuss their checklists with their peers;
- 5. prepare and present an organization chart of their company and the department in which they work;**
 - investigate the lines of authority within the company;
 - prepare a job description for their job;
- 6. complete a questionnaire concerning the existence and activities of national, international, or company unions or staff associations at their work site;**
 - discuss their completed questionnaires with their peers;
- 7. prepare a report on the process of evaluating employee performance at their work site;**
 - discuss their reports with their peers;
 - compare various evaluation forms used at work stations;



- 8. investigate career paths by interviewing various co-workers at the work site;**
 - discuss their interviews with their peers;
 - utilize the results of their interviews to prepare a career path;
 - determine the additional education or training that they would require to become a full-time employee;
- 9. keep a diary or log outlining the learning that took place during their work-site activities;**
 - discuss their tasks at the work site with their peers;
 - compare the various tasks that they performed with those performed by other students involved in the same business area;
- 10. practise or learn the specific business skills that were identified as weak or deficient on the employer appraisal forms.**



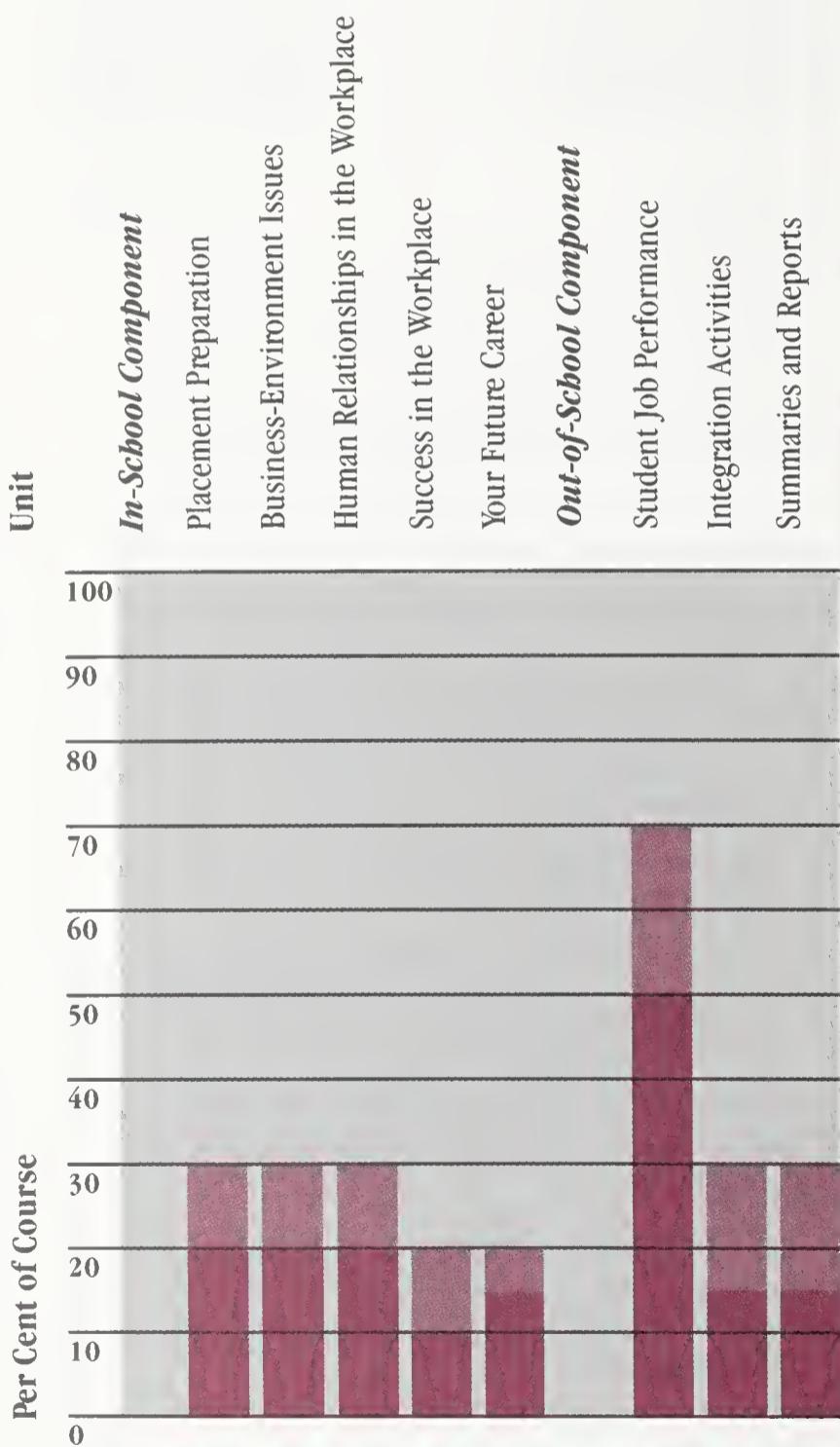
III. Summaries and Reports

Core Content

Students will:

- 1. complete a job-placement report;**
 - prepare in written form or present orally a report on their job placement that contains the following information: (a) a description of the business or organization, (b) a comparison of the activities performed with the specific business skills that they acquired at school, (c) a description of the activities performed that were not previously learned at school, (d) a comment on the value of this work station as it pertained to the objectives of the course, and (e) recommendations for students who might choose to work at that work site in the future;
- 2. prepare an up-to-date job-training profile for the work placement;**
 - revise the original job-training profile to reflect the activities and learning that actually occurred during the work period;
- 3. write a letter of appreciation to the employer/ supervisor, including a request for a personal reference;**
 - prepare a letter of appreciation with their teacher and peers;
 - discuss the role of letters of reference in a job application.

Transition to Business Employment, General Level (BIT and BIT Co-op)



Introduction

This Senior Division business studies co-operative education course at the general level will help students to move successfully from the business studies classroom to employment by providing them with opportunities to apply the knowledge and skills they have acquired in a specific business studies program, acquire job-search skills, and develop the interpersonal skills, attitudes, and behaviours that they will need in the workplace. A student may earn a maximum of three credits in this course, for which the prerequisite is two business studies credits, including a Senior Division credit in one of the following programs: accounting, keyboarding, information processing, shorthand, marketing, data processing.

Students should be provided with opportunities to:

- apply specific subject-related skills and knowledge in a business environment;
- understand the various organizational structures of businesses;
- investigate the impact of social issues and government laws and regulations on the workplace;
- develop the decision-making and problem-solving skills they will require to cope with change in the post-industrial business environment;
- acquire job-search skills;
- develop an appreciation of the importance of self-evaluation and performance appraisals to job retention and advancement.

Teaching and Assessment Strategies

The teaching and assessment strategies included here are specific to this general-level course and are suggested in addition to the general strategies for teaching and for evaluating student achievement outlined in the introduction to this program and in the business studies policy document *Policy for Program Planning and Delivery*.

In the in-school component students should have opportunities to examine a variety of supervisory leadership styles and to identify acceptable attitudes, the need for accountability for one's actions and time, and the interpersonal skills that lead to success in a business environment. Direct contact with the business community can be facilitated if representatives from out-of-school work placements, as well as from government and employment agencies, are invited to speak to students or to lead student discussions on topics identified in the in-school component of this program.

Teachers should introduce the fundamental concepts outlined in the program and then, using resources available in their immediate school and business community, demonstrate the application of each concept in a business environment. Students should then be expected to examine the application of these concepts at their particular work placements. The prime emphasis of both the in-school and the out-of-school learning outlined for this program should be on its relevance and application to business employment. Through their participation in small-group seminars and study sessions, interviews with business contacts, tours of business facilities, and discussions of their on-the-job experiences, students will increase their understanding of business applications and acquire a relevant introduction to the employment that will be available to them in the future.

The keeping of a diary or log of their work placements is a meaningful activity for students. Such diaries should contain a daily record of the tasks performed, the equipment and forms used, and the procedures followed. Students should demonstrate their understanding of how their particular tasks relate to the total system or process in which they are involved. They can also be asked to investigate related areas, such as the opportunities for employment in the fields to which they have been exposed. The information recorded in students' diaries may be used in a variety of ways: as a basis for group discussions concerning the work placements, as an evaluation instrument, or as a means of documenting what students have learned and experienced throughout the course.

Case studies (often based on students' own experiences) and role playing provide good opportunities for students to demonstrate and practise behaviour that is appropriate to the workplace, interpersonal skills, and problem-solving techniques. Communication-laboratory exercises can also be used to help students improve their ability to relate to their peers and superiors. Teachers could involve the guidance department in the organization and carrying out of such activities.

Both formative and summative student evaluation should be used in this course. Teachers should use assessment methods and standards that are similar to those that students will encounter in the workplace so that they can develop the skills and attitudes that will lead to successful employment and job retention. Written and oral reports, group projects, tests, and examinations are all suitable evaluation instruments for the in-school component and the integration activities. For the evaluation of student performance at the work site, see the “Evaluation of Student Achievement” section in the Introduction to this program. Peer and self-evaluation should be part of the evaluation process.

The following table outlines the core units of content for the course and the percentage of class time and relative emphasis for evaluation purposes that should be allocated to each unit. Note that the sequencing of units is left to the discretion of the teacher, except for unit I, Placement Preparation, which should be covered at the start of the course. The percentages suggested here allow for the inclusion of optional material of local interest within each unit or as an additional unit.

Suggested Time and Evaluation Framework

In-School Component – BIT (one credit)

Unit	Per Cent of Course
I. Placement Preparation	20-30
II. Business-Environment Issues	20-30
III. Human Relationships in the Workplace	20-30
IV. Success in the Workplace	10-20
V. Your Future Career	15-20

Out-of-School Component – BIT Co-op (one or two credits)

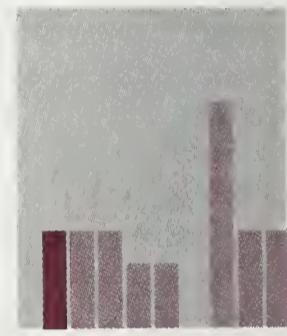
Unit	Per Cent of Course
I. Student Job Performance	50-70
II. Integration Activities	15-30
III. Summaries and Reports	15-30

Course Content

The main items of course content for each unit are outlined in bold-face type. Each of these is followed by more specific learning opportunities that relate to the main item of content. Note that all of the items outlined in bold face are core content.

In-School Component – BIT

I. Placement Preparation



Core Content

Students will:

1. **prepare a self-assessment by exploring their interests, abilities, and values;**
 - complete a personal inventory to examine their own experiences and activities, for example, work experiences, hobbies, sports and recreational activities, club and volunteer activities, home activities, school activities, and academics (the student guidance department can provide a personal inventory instrument or help in the development of one);
 - examine their interest in and preferences among the activities listed on their personal inventories;
 - classify their interests and preferences according to the following categories: realistic, investigative, artistic, social, enterprising, conventional;
 - list their abilities (e.g., manual and machine skills; physical skills; outdoors skills; detail and financial-recordkeeping skills; ability to persuade and influence people; organizational skills; communication skills; educational skills; intuition and innovative skills; artistic skills; interpersonal and observational skills; research, investigative, and analytical skills);
 - determine their personal values with regard to work;
 - identify what they expect from a job in terms of challenge, working environment, social environment, level of responsibility, amount of travel, prestige, and compensation and benefits;

- identify their personal character traits;
 - appraise their personal qualities;
 - summarize their major strengths and weaknesses on the basis of relevant personal experience and observations;
- 2. identify the job placements for which they are best suited;**
- apply self-assessment activities to a job search, using actual job advertisements from the newspaper or other sources, such as the local Canada Employment Centre;
 - utilize job advertisements and job-training profiles from the companies participating in the program to determine the jobs for which they wish to apply;
- 3. prepare a letter of application for each job for which they wish to apply;**
- identify the various types of covering letters to determine the most effective format;
- 4. prepare a résumé;**
- identify various types of résumés;
 - utilize their personal inventory and self-assessment activities in the preparation of a résumé;
 - listen to the comments of guest speakers from the business community on the impact that letters of application and résumés have on employers;
- 5. complete employment-application forms;**
- fill out a variety of the application forms used by the local business community;
- 6. identify and practise interviewing skills;**
- listen to the comments of guest speakers from the business community on employer expectations during the employment interview;
 - role-play and assess mock interviews;
 - identify sample interview questions and possible answers;
 - prepare evaluations of their interviews;
- 7. complete an employment interview;**
- telephone an employer to arrange an appropriate time for an interview at the work site;
 - determine the location of the work site and the transportation arrangements for getting there;
 - evaluate their own performance after each interview;
 - discuss the results of each interview with the teacher and with their peers;
 - review employers' evaluations of their letters of application, résumés, and employment interviews;
- 8. identify their own expectations and the expectations of employers;**
- discuss realistic student expectations for job placements;
 - determine and discuss the qualities of a successful employee;
 - discuss their apprehensions and expectations about the first few days at the work site;
 - listen to the comments of guest speakers from the business community on employers' expectations of employees;
 - discuss what to expect at the work placement;
- 9. complete the necessary forms prior to placement;**
- provide input into the assignment of work stations based on their employment interviews;
 - discuss the responsibilities of the student, the employer, and the teacher for the out-of-school component;
 - complete and understand the forms required by the school, school board, and employer prior to commencing work;
 - discuss the Workers' Compensation Board coverage for the out-of-school component;
 - discuss travel arrangements and reporting procedures for absences from the work station;
- 10. review and practise skills, concepts, and procedures associated with their prerequisite business studies course.**

II. Business-Environment Issues

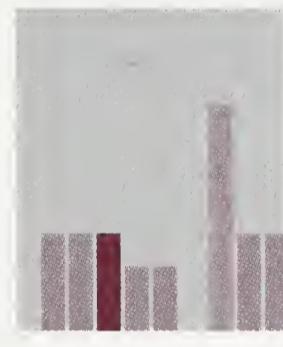
Core Content

Students will:

- 1. identify their rights and responsibilities as employees;**
 - demonstrate an understanding of the Employment Standards Act of Ontario and the regulations that apply to work in a business environment;
 - report on the Ontario Human Rights Code as it applies to hiring procedures;
 - demonstrate an understanding of the Ontario Labour Relations Act;
 - examine the Unemployment Insurance Commission Act of Canada;
 - determine mandatory employment deductions using current tables for Canada Pension Plan, unemployment-insurance, and income-tax deductions;
 - identify and discuss common voluntary benefits available to employees;
- 2. identify their rights and responsibilities in regard to health and safety in the workplace;**
 - examine the major components of the Occupational Health and Safety Act of Ontario;
 - listen to a talk by a guest speaker representing the Industrial Accident Prevention Association on the Occupational Health and Safety Act and its regulations;



- examine the Workers' Compensation Act of Ontario;
- understand the reporting procedures to be followed in case of an accident;
- 3. identify the various security systems they may encounter at the work site;**
 - discuss the use of computer passwords;
 - understand the reason for the confidentiality of certain information;
 - identify areas of a business where there may be controlled access;
 - listen to speakers from business on the topic of security;
- 4. obtain a general understanding of the impact on society of a changing workplace;**
 - examine the social responsibilities of a business to the community (e.g., in the event of a plant closure in a small community);
 - examine the impact on society of changing technologies (e.g., robotics, electronic mail, universal product codes);
 - identify and report on the emerging importance of small business to the Canadian business economy;
 - research and prepare a written or oral report on one or more societal issues related to the changing workplace;
 - identify employment trends in the workplace (e.g., increases in part-time work);
 - identify the role in business of risk taking through entrepreneurship;
 - research and prepare an oral or written report on current employment issues (e.g., job sharing, unemployment, job satisfaction, flexible hours, the changing roles of men and women, productivity and retraining, equal pay for work of equal value, affirmative-action/employment-equity policies, paid parenting leave, day-care in the workplace).



III. Human Relationships in the Workplace

Core Content

Students will:

- 1. recognize and address potential job problems;**
 - recognize problems that may affect job performance (e.g., company-related problems, work-related problems, personal problems at work and outside of work);
 - identify and practise an effective decision-making process in order to select a practical and workable solution to a problem;
- 2. recognize and demonstrate effective on-the-job oral and written communication skills;**
 - participate in a class communications-laboratory experience to improve communication skills with peers and superiors (the student guidance department can help with this activity);
 - identify and practise effective methods of communicating at work (i.e., through speaking, listening, reading, writing, and body language);
 - become aware of the importance of practising good human relations;

- 3. identify various organizational structures in businesses;**
 - become familiar with the role of management within the structure of a business;
 - review various management techniques and practices;
 - examine various leadership/supervisory styles;
 - recognize the role of group dynamics within an organization;
 - listen to guest speakers from businesses discussing the internal structure of a business organization;
- 4. recognize the role of unions in a business organization;**
 - prepare a report on the history of organized labour in Canada;
 - understand how unions work;
 - investigate the structure of organized labour in Canada;
 - compile a glossary of labour terms;
 - listen to guest speakers from local labour councils speak about the role of unions in business;
 - consider alternatives to unions;
 - examine a collective agreement;
 - compare the role of national or international unions to that of company unions or employee associations;
- 5. examine current social issues that have an impact on employment and business practices;**
 - examine the problems that may face women in the workplace (e.g., lower pay than men for the same or a comparable job, unequal opportunities, harassment);
 - examine the ethical behaviour of employees in relation to matters such as loyalty, confidentiality, and office politics;
 - examine the ethical behaviour of businesses;
 - examine aspects of power and authority in the workplace (e.g., title, position, sex, skill, appearance);
 - examine the impact of stress in the workplace and the importance of fitness and the use of leisure time in overcoming stress;
 - prepare a report based on one of these current social issues;
 - participate in a seminar or a panel discussion based on current social issues.

IV. Success in the Workplace

Core Content

Students will:

1. **determine the major factors that would be considered during a job-performance appraisal;**
 - consider the importance of job knowledge (i.e., an understanding of fundamentals, skills, methods, and procedures) to the attainment of the expected results;
 - consider quality and quantity of work (e.g., reliability and accuracy of the work produced, pride in one's work, attention to detail, the meeting of deadlines, the completed volume of work);
 - consider dependability and initiative (e.g., degree of supervision required, thoroughness, promptness and drive in approaching a task, decision-making ability, stability under pressure, self-starting ability);
 - consider attitude (e.g., willingness, interest, enthusiasm, acceptance of suggestions and criticisms);
 - consider co-operation and communication (e.g., effectiveness of working relationships with others, willingness to communicate, ability to function as a team member);
 - consider an employee's responsibilities regarding attendance and punctuality (e.g., regular attendance, conformity to regular hours of work and to lunch and rest periods);



- consider planning and organizing skills (e.g., the ability to plan and organize work and time, judgement and flexibility in addressing problems);
 - listen to the opinions of speakers from businesses regarding performance reviews;
 - examine and compare actual performance-review sheets from companies participating in the program;
2. **determine the major factors that would be considered in the promotion of an employee within a company;**
 - listen to speakers from businesses on the topic of promotion policies;
 - consider the relationship to promotion of the following: job knowledge, seniority, loyalty, quality and quantity of work, leadership and responsibility, co-operation, judgement, education and training;
 3. **examine a variety of situations in which employees terminate their employment;**
 - interview a work-station supervisor in order to compare the reasons various individuals give for terminating employment;
 - interview a work-station supervisor to determine the policy of his/her company on the use of disciplinary actions and the dismissal of an employee;
 4. **examine situations in which employment is terminated by an employer;**
 - discuss wrongful dismissal by an employer;
 - discuss the effect of termination on an employee's future job prospects;
 5. **research and report on business success stories;**
 - consider the successes of Canadians in the business community (e.g., Ed Mirvish, the Bronfmans, Stephen Roman, the Reichmanns, the Belsbergs, Robert Campeau);
 - prepare a book report based on the biography of a successful Canadian businessperson;
 - prepare a written or oral report about a successful businessperson, identifying the qualities that led to that person's success;
 - consider the successes of local businesspersons;
 - consider the successes of women in business.

V. Your Future Career

Core Content

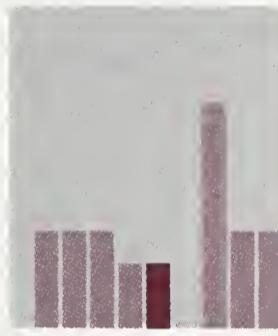
Students will:

1. develop a plan for the future, using a career-planning process;

- revise their self-assessment in light of their recent work experiences and acquired business skills;
- listen to school counsellors and career planners from the community on the topic of career planning;
- participate in a career day that uses work-placement supervisors as resource people;
- identify areas of job opportunities that appear to provide a long-term future;
- identify jobs that may have a limited future;
- use the Student Guidance Information Service to identify career opportunities and training requirements in a number of areas;

2. examine the educational and training requirements for careers and the opportunities available to help them reach their career goals;

- identify the amount of education or training required for specific careers;
- identify admission requirements for postsecondary education or training for specific careers;
- review the course calendars of postsecondary institutions that offer courses leading to careers in which they are interested;
- determine the approximate cost of the required educational or training program for the career in which they are interested;



3. prepare an up-to-date résumé highlighting their recent experiences and training;

- review the purpose of a résumé;
- interview their work-placement supervisors in order to obtain suggestions for the revision of their résumés;
- request a letter of reference from their work-placement supervisors;

4. determine sources of job opportunities;

- discuss Creative Job Search Techniques and other employment programs with a representative from the local Canada Employment Centre;
- investigate career information that is available through the school guidance service;
- listen to a speaker from a private employment agency;
- discuss job opportunities with a representative from a union or a trade or professional association;
- review the process of locating job opportunities through the classified section of the newspaper;
- prepare a list of potential employers who can be contacted directly or through friends and relatives;

5. review the process of exploring future job opportunities;

- review the purposes of a letter of application;
- review the completion of job-application forms;
- prepare a wallet-sized card containing the information required for most application forms (e.g., Social Insurance Number, past employment information, names and addresses of references);
- review the skills required for a job interview;
- locate opportunities for, and possibly secure, summer, part-time, or permanent employment.

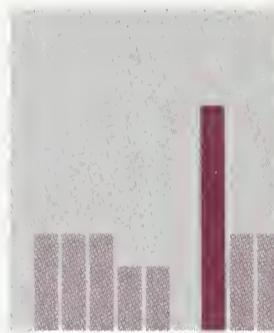
The Out-of-School Component – BIT Co-op

I. Student Job Performance

Core Content

Students will:

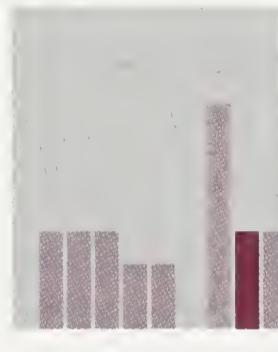
1. discuss, on the basis of the job-training profile, the tasks and learning to take place at the work site;
2. understand the need for evaluation on the job;
 - discuss evaluation procedures with teachers and work-site supervisors;
 - determine the advantages of performance evaluation both to themselves and to their supervisors;
 - discuss how they can utilize the information gained in the evaluation process to improve their effectiveness on the job;
3. be aware that their job-performance evaluation will be largely based on the written evaluations of their employers on the periodic-appraisal forms and their teacher's monitoring reports;
 - discuss the different areas of evaluation on the appraisal form and identify employer/supervisor expectations in each area;
4. prepare self-evaluations, using the same form that is used by supervisors;
 - evaluate their job progress in terms of improvements in their personal qualities;
 - evaluate their job progress in terms of improvements in their job-performance skills;
 - evaluate their success in achieving specific objectives;
5. compare their self-evaluations with the evaluations prepared by their supervisors;
 - discuss their evaluation reports with their supervisors;
 - discuss the evaluations and the calculation of their marks with the teacher;
6. utilize the evaluation process as a basis for improving their job performance;
 - identify their strengths and weaknesses;
 - gain valuable feedback from supervisors and teachers;
 - review the action plan/specific objectives as determined by students and supervisors;
 - identify specific business skills that may need to be improved;
 - compare the actual tasks being performed with the job-training profile to ensure that the student learning experiences are taking place;
7. work a minimum of 110 hours for one credit or 220 hours for two credits at the job placement;
8. explain the various tasks being performed on the job to the teacher during each monitoring visit;
 - discuss their progress on the job with the teacher;
 - discuss their performance with both the supervisor and the teacher;
9. participate in a private conference with the teacher following each monitoring visit;
 - discuss their progress with the teacher;
 - discuss the teacher's recent observations on their performance on the work site;
 - discuss their successes, problems, or concerns related to the work placement.



II. Integration Activities

Core Content

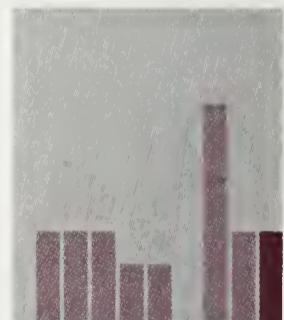
Students will:



- 1. participate with their peers in reflective classroom discussions relating to their on-the-job experiences;**
 - discuss the specialized language that pertains to their specific business area (i.e., words, phrases, terminology, jargon);
 - discuss the various pieces of equipment utilized at their work station;
 - prepare a glossary of terms related to their job placement;
 - discuss the various types of consumable supplies that are used at their work station;
 - participate with their peers in problem-sharing and problem-solving activities based on the realities of their work placement;
 - listen to speakers from participating businesses, as well as the presentation of student reports, on various topics;
 - discuss the attitudes of peers and co-workers regarding the realities of working life;
 - discuss the rules that workers must follow in individual businesses;

- 2. prepare an interview-analysis report based on their employment interviews;**
 - reflect on each interview;
 - discuss their interviews with their peers and the teacher;
 - identify their own strengths and weaknesses in an interview situation;
 - assess and discuss the value of unit I of the in-school component, Placement Preparation;
- 3. report on their company's hiring procedures;**
 - investigate the hiring procedures with the personnel manager of their company;
 - determine the criteria for the screening of applications;
 - complete the company's application-for-employment form;
 - compare the hiring policies of various companies;
- 4. report on the health and safety requirements of their company;**
 - complete a checklist of the essential health and safety requirements that are common to most businesses;
 - discuss their checklists with their peers;
- 5. prepare and present an organization chart of their company and the department in which they work;**
 - investigate the lines of authority within the company;
 - prepare a job description for their job;
- 6. complete a report based on the existence of unions at their work site;**
 - identify the different unions, their type, and their role within the business;
 - discuss their findings with their peers;
- 7. prepare a report on the process of evaluating employee performance at their work site;**
 - discuss their reports with their peers;
 - compare various evaluation forms used at work stations;

8. investigate career paths by interviewing various co-workers at the work site;
 - discuss their interviews with their peers;
 - utilize the results of their interviews to prepare a career path;
 - determine the additional education or training that they would require to become full-time employees;
9. keep a diary or log outlining the learning that took place during their work-site activities;
 - discuss their tasks at the work site with their peers;
 - compare the various tasks that they performed with those performed by other students involved in the same business area;
10. practise or learn the specific business skills that were identified as weak or deficient on the employer appraisal forms.



III. Summaries and Reports

Core Content

Students will:

1. complete a job-placement report;
 - prepare in written form or present orally a report of their job placement that contains the following information: (a) a description of the business or organization, (b) a comparison of the activities performed with the specific business skills that they acquired at school, (c) a description of the activities performed that were not previously learned at school, (d) a comment on the value of this work station as it pertained to the objectives of the course, and (e) recommendations for students who might choose to work at that work site in the future;
2. prepare an up-to-date job-training profile for the work placement;
 - revise the original job-training profile to reflect the activities and learning that actually occurred during the work period;
3. write a letter of appreciation to the employer/supervisor, including a request for a personal reference;
 - prepare a letter of appreciation with their teacher and peers;
 - discuss the role of letters of reference in an application for a job.



Ontario

Ministry
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Memorandum to: Directors of Education
Principals of Secondary Schools
Teachers of Business Studies

From: Sheila Roy, Director
Centre for Secondary
and Adult Education

Subject: Business Studies Guideline:
Integrated Business Programs

Date: October 15, 1987

Integrated Business Programs, a section of the Business Studies Guideline, accompanies this memorandum. Integrated Business Programs outlines the aims, teaching and evaluation strategies, and core content for introduction to business, machine applications, transition to business employment, and integrated business studies courses in the Intermediate and Senior Divisions, at the basic, general, and advanced levels of difficulty.

Sections of Programme-cadre Affaires et commerce are being released in a different order from those in Business Studies in order to reflect the priorities of French-language schools. Sections of the guideline in both languages are being released as they are completed.

Courses of study based on Integrated Business Programs may be developed and implemented immediately provided school staffs are able to make the necessary adjustments to program and classroom practices.

Integrated Business Programs will supersede the following guidelines in September 1989 and initial implementation must begin by this date.

Curriculum RP.31 (Commercial Subjects),
1963

Machine Applications, Intermediate and Senior Divisions, 1976

School boards will receive in bulk sufficient copies of these documents for the following distribution:

- . superintendents
- . principals of secondary schools
- . teachers of Business Studies
- . co-ordinators and other teachers of Business Studies located in board offices.

School system officials involved in organizing implementation activities are asked to ensure that curriculum guidelines from the bulk shipments are distributed to schools and to appropriate board office personnel within six weeks of receipt.

Questions regarding Integrated Business Programs should be addressed to the appropriate Regional Office, listed below:

Central Ontario Region
2025 Sheppard Avenue East
Suite 3201
Willowdale, Ontario
M2J 1W4.....(416) 491-0330

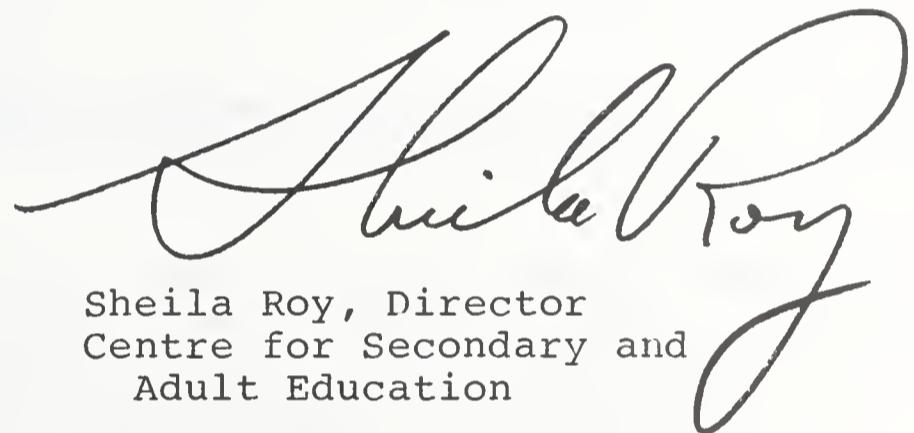
Eastern Ontario Region
1580 Merivale Road
4th Floor
Ottawa, Ontario
K2G 4B5.....(613) 225-9210

Midnorthern Ontario Region
199 Larch Street
Sudbury, Ontario
P3E 5P9.....(705) 675-4436

Northeastern Ontario Region
P.O. Box 3020
447 McKeown Avenue
North Bay, Ontario
P1B 8K7.....(705) 474-7210

Northwestern Ontario Region
P.O. Box 5000
435 James Street South
Thunder Bay, Ontario
P7C 5G6.....(807) 475-1581

Western Ontario Region
759 Hyde Park Road
London, Ontario
N6H 3S6.....(519) 472-1440



The signature is written in a fluid, cursive script. It starts with a large, sweeping loop on the left, followed by a series of smaller loops and strokes that form the name "Sheila Roy". The signature is written in black ink on a white background.

Sheila Roy,
Director
Centre for Secondary and
Adult Education



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M7A 1L2

Note à l'attention des : Directeurs et directrices de
l'éducation
Directeurs et directrices
d'école secondaire
Enseignants et enseignantes
chargés des cours d'affaires et
de commerce

De la part de : Sheila Roy, directrice
Centre de l'enseignement
secondaire et de l'éducation des
adultes

Objet : «Business Studies Guideline» :
Section «Integrated Business
Programs»

Date : Le 15 octobre 1987

La section Integrated Business Programs du
Business Studies Guideline (version anglaise du
programme-cadre d'affaires et de commerce) accompagne la
présente note. Vous y trouverez les objectifs, les
méthodes d'enseignement et d'évaluation et le contenu
obligatoire des cours d'initiation aux affaires,
d'utilisation des machines, de préparation à un emploi et
d'éléments des affaires qui peuvent être dispensés aux
cycles intermédiaire et supérieur, au niveau fondamental,
général ou avancé de difficulté.

Les sections du Programme-cadre Affaires et
commerce sont diffusées dans un ordre différent des
sections anglaises, afin de tenir compte des priorités
des écoles de langue française. Les sections sont
diffusées dans les deux langues au fur et à mesure
qu'elles sont terminées.

Les écoles pourront sans tarder élaborer et
offrir des cours inspirés de la section Integrated
Business Programs à condition de pouvoir modifier le
programme d'études en conséquence, ainsi que les pratiques
en usage dans les classes.

La section Integrated Business Programs remplacera les programmes-cadres ci-dessous en septembre 1989 et sa mise en oeuvre devra débuter en septembre 1989.

«Curriculum RP.31 (Commercial Subjects), 1963»

«Utilisation des machines, cycles intermédiaire et supérieur, 1976»

Les conseils scolaires recevront suffisamment d'exemplaires des nouvelles sections pour en distribuer aux personnes suivantes :

- . surintendants
- . directeurs d'école secondaire
- . enseignants chargés des cours d'affaires et de commerce
- . coordonnateurs et autres enseignants des cours d'affaires et de commerce affectés aux bureaux des conseils scolaires.

Nous demandons aux responsables de la mise en oeuvre du programme-cadre dans le système scolaire de veiller à ce que les documents envoyés soient diffusés dans les écoles et remis au personnel compétent des bureaux des conseils scolaires, dans les six semaines qui suivent leur réception.

Veuillez adresser vos questions sur la section Integrated Business Programs au bureau régional compétent :

Centre de l'Ontario
2025, avenue Sheppard est
Bureau 3201
Willowdale (Ontario)
M2J 1W4.....(416) 491-0330

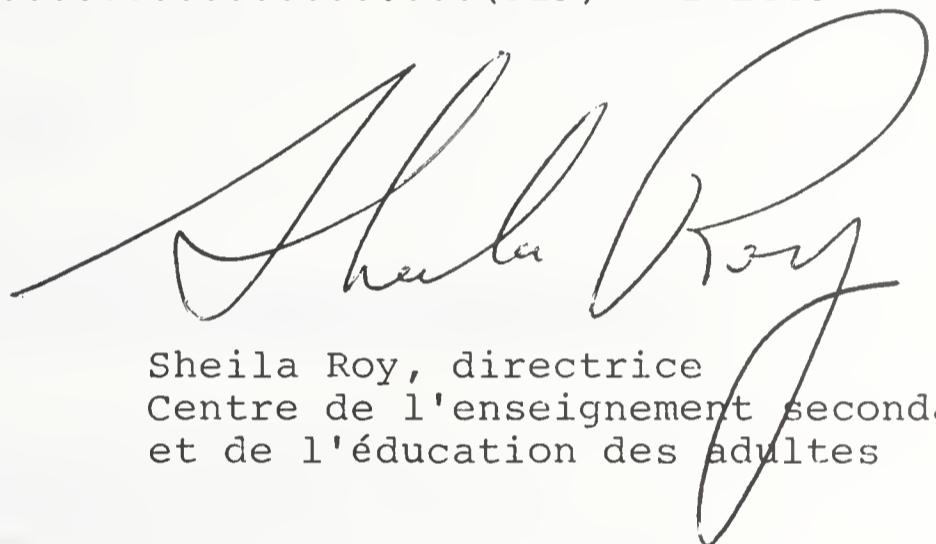
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P7C 5G6.....(807) 475-1581

Ouest de l'Ontario
759, chemin Hyde Park
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The image shows a handwritten signature in black ink, which appears to read "Sheila Roy". The signature is fluid and cursive, with a large, sweeping loop on the right side.

Sheila Roy, directrice
Centre de l'enseignement secondaire
et de l'éducation des adultes

87-028

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