In JA Financial Capability 2, a one-semester teacher-led course, high school students examine financial capabilities from a business perspective, focusing on employee benefits, ethics, business investment, and international business operations.

Students will:
- Learn the necessary concepts applicable to state and national educational standards
- Apply these standards-based concepts to the real world
- Synthesize elective concepts through a cumulative, tangible deliverable (project)
- Analyze a business situation or principle through the use of a case study
- Demonstrate the skills necessary for future career pathway success

Volunteers engage with students through a variety of activities that includes subject matter guest speaking and coaching or advising for case study and project course work. Volunteer activities help students better understand the relationship between what they learn in school, their future career, and their successful participation in today’s global economy.

The following pages outline the JA elective course plan.

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<tr>
<th>Course Theme</th>
<th>Theme Topics</th>
<th>Project Topic</th>
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</table>
| Investing in Employees, Benefits, and Work Experience | 1: Considering Employees  
2: Benefits Are Important  
3: The New Work Environment  
4: Exploring Careers in Human Resources | First Job – Benefits Packages:  
Students learn about optional employee benefits and how those benefits help you achieve personal and financial goals. |
| Investing in Your Business                          | 1: Planning Investment Strategies  
2: Growing Business Through Investments  
3: Expanding a Business  
4: Exploring Careers in Business Investment | Assessing Risk: Students evaluate the short-term and possible long-term impact of having or not having auto insurance. |
| Financial Ethics, Legal and Social Responsibility | 1: Introduction to Business Ethics  
2: Compliance  
3: Contracts and Arbitration  
4: Exploring Careers in Ethics | Protecting Your Finances:  
Students explore ways to mitigate risks involved in today’s cyber world. |
| International Business Challenges and Opportunities | 1: Going Global; Selling Internationally  
2: Culture and International Business  
3: Going Global Board Game  
4: Exploring Careers Summary | My Personal Plan: Students develop a vision and strategic plan for the future. |
For the guiding standards that are presented below, the legend for reference is as follows: **CCTC** – Common Career Technical Core; **NBEA** – National Business Education Association.

**THEME 1: INVESTING IN EMPLOYEES, BENEFITS, AND WORK EXPERIENCE**

<table>
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| 1: Considering Employees | Students weigh the advantages, disadvantages, and costs of regular employees and contractors for a small business entrepreneur. | - NBEA–Management VI: Describe human resource functions and their importance to an organization’s successful operation.  
- NBEA–Entrepreneurship VII: Develop a management plan for an entrepreneurial venture.  
- CCTC–BAC08.01.07: Describe current human resources laws and regulations.  
- CCTC–BAPC07.01.07: Determine staffing needs to minimize costs while maximizing business contribution. | 1. Explain two advantages of hiring help in a small business.  
2. Compare and contrast the advantages and disadvantages of hiring an employee or a contractor.  
3. Explain four costs in addition to salary/hourly wage that comprise the full cost of employees. |
| 2: Benefits Are Important | Students learn about mandatory and optional employee benefits offered by small businesses and explore both the advantages and disadvantages. | - NBEA–Management VI: Describe human resource functions and their importance to an organization’s successful operation.  
- CCTC–BAC08.01.07: Describe current human resources laws and regulations. | 1. List four legally required benefits provided by employers.  
2. List four optional benefits offered to employees.  
3. Describe two ways providing great benefits can help a company.  
4. Evaluate optional benefits for a small business scenario. |
### THEME 1: INVESTING IN EMPLOYEES, BENEFITS, AND WORK EXPERIENCE (continued)

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| **3: The New Work Environment** | Students conduct research on low-cost and nontraditional employee benefits that small businesses offer to attract good workers. They explore new work environments and employee experiences. | • NBEA–Management VI: Describe human resource functions and their importance to an organization’s successful operation.  
• NBEA–Entrepreneurship VII: Develop a management plan for an entrepreneurial venture.  
B. Staffing a diverse workforce.  
• CCTC–BAPC07.01.07: Determine staffing needs to minimize costs while maximizing business contribution. | 1. Identify three low-cost or no-cost benefits provided by employers.  
2. Identify three nontraditional employee benefits.  
3. Describe the new work environment.  
4. Define and explain employee experience. |
| **4: Exploring Careers in Human Resources** | Students complete a brief activity related to career soft skills and then evaluate a sample career before conducting independent research on two other careers at a job website. Students use information they have gathered to complete a brief creative activity at the end of the session. | • NBEA–Career Development II: Career Exploration and Research: Utilize career resources to develop a career information portfolio that includes international career opportunities.  
• CCTC–ESS09.03: Demonstrate skills related to seeking and applying for employment to find and obtain a desired job. | 1. Locate and use information gathered from a career website.  
2. Identify basic career information about two of the following three careers: human resources manager, compensation and benefits manager, or training and development specialist.  
3. Reflect on personal interest and fit for the researched careers. |
## THEME 2: INVESTING IN YOUR BUSINESS

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| **1: Planning for Future Business Investment Strategies** | Students explore the four main types of business structures and analyze the advantages and disadvantages of each. They will apply their learning by creating an original business scenario. | - NBEA–Business Law IV: Business Organizations: Describe the major types of business organizations, including sole proprietorships, partnerships, corporations, and limited liability companies, operating within the socioeconomic arena of the national and international marketplace.  
- NBEA–Entrepreneurship VIII: Legal: Analyze how forms of business ownership, government regulations, and legal regulations affect entrepreneurial ventures.  
- CCTC–BAC08.01.08: Select business structure for immediate and long-term operations.  
- CCTC–BAC02: COMMUNICATIONS: Use oral and written communication skills in creating, expressing and interpreting information and ideas including technical terminology and information. | 1. Identify the four main legal structures of businesses.  
2. Analyze the costs and benefits of each business structure.  
3. Match an entrepreneur’s profile to a specific business strategy. |
| **2: Growing Business Through Investments** | Students evaluate the options available when a small business begins to earn profits. Students will conduct research about reinvestments and which ones typically bring the most growth and return on the investment. | - NBEA–Entrepreneurship III. Economics: Achievement Standard: Apply economic concepts when making decisions for an entrepreneurial venture.  
- CCTC–BAPC07.01.04: Plan for future company growth to guide company operations.  
- CCTC–BAPC05.01: Maintain, monitor, plan, and control the use of financial resources to protect a business’s fiscal well-being. | 1. Explain the three choices a business has regarding profits.  
2. Define reinvestment.  
3. Describe two disadvantages and two advantages of growing a business through reinvestment.  
4. Explain three ways a small business can be grown through reinvestment. |
### THEME 2: INVESTING IN YOUR BUSINESS (continued)

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| **3: Expanding a Business** | Students learn about two types of business expansion: organic and inorganic. They conduct group research to learn more about specific examples of each type of growth and make recommendations based on their understanding. | • NBEA—Entrepreneurship III. Economics: Achievement Standard: Apply economic concepts when making decisions for an entrepreneurial venture.  
• CCTC—BAPC07.01.04: Plan for future company growth to guide company operations.  
• CCTC—BAPC05.01: Maintain, monitor, plan, and control the use of financial resources to protect a business’s fiscal well-being. | 1. Explain the difference between organic and inorganic business growth.  
2. List two examples of organic and two examples of inorganic growth.  
3. Describe the difference between a chain and a franchise.  
4. Describe the advantages and disadvantages of merging with or acquiring another business. |
| **4: Exploring Careers in Business Investment** | Students complete a brief activity related to career soft skills and then evaluate a sample career before conducting independent research on two other careers at a job website. Students use information they have gathered to complete a brief creative activity at the end of the session. | • NBEA—Career Development II: Career Exploration and Research: Utilize career resources to develop a career information portfolio that includes international career opportunities.  
• CCTC—ESS09.03: Demonstrate skills related to seeking and applying for employment to find and obtain a desired job. | 1. Locate and use information gathered from a career website.  
2. Identify basic career information about two of the following three careers: management analyst, business growth (or development or innovation) strategist, or business attorney/lawyer.  
3. Reflect on personal interest and fit for the researched careers. |
### THEME 3: FINANCIAL ETHICS, LEGAL AND SOCIAL RESPONSIBILITY

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<td><strong>1: Introduction to Business Ethics</strong></td>
<td>Students examine business ethics, looking specifically at corporate social responsibility and two key philosophical approaches to it. Students will also learn about contemporary expectations of business responsibilities.</td>
<td>• NBEA–Management V: Ethics and Social Responsibility: Examine the role of ethics and social responsibility in decision making. • CCTC–BAC08: ETHICS AND LEGAL RESPONSIBILITIES: Know and understand the importance of professional ethics and legal responsibilities.</td>
<td>1. Explain the definition and purpose of business ethics. 2. Describe corporate social responsibility and two different philosophical approaches to it. 3. Identify the triple bottom line and explain its role in modern business. 4. Describe the purpose and contents of a code of ethics.</td>
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<td><strong>2: Compliance</strong></td>
<td>Students explore the relationship between ethics and compliance, identify what compliance is, and identify how it affects businesses. Students consult some of the major employment and labor laws to apply them to a business scenario.</td>
<td>• NBEA–Business Law I. Basics of the Law: Analyze the relationship between ethics and the law and describe sources of the law, the structure of the court system, different classifications of procedural law, and different classifications of substantive law. • NBEA–Business Law III. Agency and Employment: Analyze the role and importance of agency law and employment law as they relate to the conduct of business in the national and international marketplaces. B. Employment Law. • CCTC–BAC08.01.07: Describe current human resources laws and regulations.</td>
<td>1. Describe the relationship between ethics and compliance. 2. Identify four major areas of compliance that affect almost all businesses. 3. Identify three benefits of compliance and three consequences of noncompliance. 4. Apply key employment and labor laws to a business scenario.</td>
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## THEME 3: FINANCIAL ETHICS, LEGAL AND SOCIAL RESPONSIBILITY (continued)

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| 3: Contracts and Arbitration    | Students recognize a small business’s legal vulnerability. Contracts and arbitration offer some protection from those risks. | - NBEA–Business Law I: Analyze the relationship between ethics and the law and describe sources of the law, the structure of the court system, different classifications of procedural law, and different classifications of substantive law.  
- NBEA–Business Law II: Analyze the relationships between contract law, law of sales, and consumer law.  
- CCTC–BAC08.01.05: Describe the elements of a business contract. | 1. Define a contract and the six elements needed to make it legally binding.  
2. Explain arbitration and its advantages over regular litigation. |
| 4: Exploring Careers in Ethics  | Students complete a brief activity related to career soft skills and then evaluate a sample career before conducting independent research on two other careers at a job website. Students use information they have gathered to complete a brief creative activity at the end of the session. | - NBEA–Career Development II: Career Exploration and Research: Utilize career resources to develop a career information portfolio that includes international career opportunities.  
- CCTC–ESS09.03: Demonstrate skills related to seeking and applying for employment to find and obtain a desired job. | 1. Locate and use information gathered from a career website.  
2. Identify basic career information about two of the following three careers: occupational health and safety specialist, information security analyst, or building inspector.  
3. Reflect on personal interest and fit for the researched careers. |
# THEME 4: INTERNATIONAL BUSINESS CHALLENGES AND OPPORTUNITIES

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| 1: Going Global: Selling Internationally | Students explore the challenges and benefits of selling products and services internationally. | NBEA—International Business I: Explain the role of international business and identify its benefits and costs; analyze how it impacts business at all levels, including the local, state, national, and international levels.  
NBEA—Management XII: Examine the issues of corporate culture and managing in the global environment.  
CCTC—BAC01.02.02: Describe the nature of business and its contribution to society.  
CCTC—BAPC03.01.01: Describe global trade’s impact on business activities. | 1. Compare the benefits and challenges of selling a product internationally.  
2. Identify three ways to get into international sales. |
| 2: Culture and International Business | Students learn about cultural impacts on business. They study the common factors that lead to cultural misunderstandings and then imagine preparing for a business trip to another country. | NBEA—International Business II: Describe the interrelatedness of the social, cultural, political, legal, economic, and technological factors that shape and impact the global business environment.  
NBEA—International Business III: Apply communication strategies necessary and appropriate for effective and mutually beneficial international business relations.  
CCTC—BAPC04.01.02: Manage internal and external intercultural business relationships. | 1. Define culture and identify two visible and two invisible cultural elements.  
2. Explain two ways culture can impact international business.  
3. Explain five common factors that lead to misunderstandings between cultures. |
THEME 4: INTERNATIONAL BUSINESS CHALLENGES AND OPPORTUNITIES (continued)

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| 3: Going Global Board Game | Students apply what they know about international business and culture to create a simple board game. The game will reinforce the importance of understanding culture when taking a business global. | • NBEA—International Business II: Describe the interrelatedness of the social, cultural, political, legal, economic, and technological factors that shape and impact the global business environment.  
• NBEA—International Business III: Apply communication strategies necessary and appropriate for effective and mutually beneficial international business relations.  
• CCTC—BAPC04.01.02: Manage internal and external intercultural business relationships. | 1. Create a simple board game with an international business and culture theme.  
2. Divide tasks among members of a group to accomplish the objective within the allotted time frame. |
| 4: Exploring Careers in Summary | Students complete a brief activity related to career soft skills and then present a snapshot of their future by creating a timeline based on a career they have previously researched. | • NBEA—Career Development II: Career Exploration and Research: Utilize career resources to develop a career information portfolio that includes international career opportunities.  
• CCTC—ESS09.03: Demonstrate skills related to seeking and applying for employment to find and obtain a desired job. | 1. Locate and use information gathered from a career website.  
2. Identify the steps and requirements needed to pursue a specific career path.  
3. Reflect on personal interest and fit for the researched careers. |

Case Study: Managing Change
Students will examine the variety of sources of change that can impact an individual as well as businesses and the possible outcomes. Students will then apply the steps of a change model to a business scenario.