



# Middle-Level Business Education Best Practices

Shawna Koger  
Arlington Public Schools  
Arlington, Nebraska  
[shawna.koger@apseagles.org](mailto:shawna.koger@apseagles.org)

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# Scope and Sequence

- Computer/Information Technology
  - Keyboarding/Computer Applications
    - 7<sup>th</sup> Grade—1 Quarter
    - 8<sup>th</sup> Grade—1 Semester
  - Information Technology I/II
    - 9<sup>th</sup> or 10<sup>th</sup> Grade—1 Semester each
    - Required for Graduation

# Scope and Sequence

- Computer/Information Technology electives offered:
  - Information Technology III (College Credit)
  - Digital Design
  - Multimedia

# Scope and Sequence

- General/Basic Business
  - Exploring Business
    - One semester
    - Required for ALL 8<sup>th</sup> grade students
  - Personal Finance/Business Economics
    - One semester
    - Required for all high school students

# Scope and Sequence

- Business electives offered:
  - Accounting I and II
  - Macroeconomics (College Credit)
  - Personal Financial Wealth Building (College Credit)
  - Business Law I (College Credit)
  - Diversified Occupations

# Integrated Career Instruction

- <http://www.education.ne.gov/nce/c4c/index.shtm>
- Curriculum covers each of the 16 career clusters.



# Integrated Career Courses

- Complete skills and interest inventories by counseling staff
- Lessons over each cluster integrated in classroom



# Exploring Business

8<sup>th</sup> Grade Students



# Classroom Topics

- Investing
- Banking
- Credit
- Insurance
- Cars
- International Business
- Career Awareness

# Course Structure

- No textbook
  - Delivered with free resources
- Student alternate with one semester of keyboarding and one of this class.
- Sections are usually 18 or less to facilitate hands-on activities

# Saving/Investing Unit

- Basic Business Math Topics
  - Converting Decimals to Percent
  - Calculating Simple Interest
  - Calculating Compound Interest
- Ways to Save/Invest
  - Savings Account/Certificate of Deposit
  - Stocks/Bonds/Mutual Funds

# Saving/Investing Unit

- Stock Market Game
  - <http://www.stockmarketgame.org>
  - Draw teams randomly
  - \$100,000 pretend money to invest over 15 weeks
  - Compete in the InvestWrite Essay Contest
    - <http://www.investwrite.org>

## InvestWrite Topic—Grades 6-8

Have you found that one of the hardest things about playing The Stock Market Game is deciding as a team what to buy or sell and when? Review your team portfolio. Which purchase or sale did your team disagree about the most? Why?

Now imagine if you did the opposite of what you and your team had agreed. How would it have affected your portfolio? Choose one stock, bond or mutual fund that your team agreed to buy or sell and imagine what would have happened if you had done the opposite. For example, if your team agreed to sell shares of a company, imagine what might have happened if your team had agreed to keep those shares instead.

# Stock Market Journal

- All students create a journal at the conclusion of the presentation that includes:
  - Cover Page
  - Three journal entries
  - Spreadsheet showing stocks purchased
  - Two graphs
  - Partner Critique
  - Reflection

# Banking

- Role of the FED
- Check Writing
- Online Banking
- Reconciling a Bank Statement
  - Materials provided by local bank
  - Internal Training Services, 610-566-7408

# Credit

- Installment Credit
- Revolving Credit
- Credit Report





# Car Buying

- Students are given "\$5,000" to buy a car
- Use Kelly Blue Book and NADA
- Discuss car purchase with parents

# Insurance

- Car Insurance
- Homeowners/Renter's Insurance
- Quick overview of life and health insurance
  - Insurance Education Foundation
  - Life and Health Insurance Foundation



# Miscellaneous Activities

- International Business
  - Basic Currency Exchange Rates
  - Bartering Activity
- Current events
  - Bell ringer with a short video clip from a major news network
  - <http://abcnews.go.com/video/playerIndex?id=5915403>

# Career Awareness

- Use Nebraska Career Connections
- Interest and Skills Inventory
- Compare results to 7<sup>th</sup> grade year
- Complete a ten slide PowerPoint comparing two careers from two different clusters

# Other Resources

- Common Craft
  - <http://www.commoncraft.com/borrowing-money>
  - Educational Licenses Available
- Practical Money Skills
  - <http://www.practicalmoneyskills.com/>
- Consumer Jungle
  - <http://www.consumerjungle.org/>

# Leadership Opportunities

- Future Business Leaders of America
  - Letter to invite students
  - Class Representative
  - Conference Opportunities
  - Community Service Opportunities

# High School Recruitment

- FBLA sparks interest for students to take courses
- High school students talk to junior high students about courses
- High school assistance
  - Checking Account Packets
  - Money Smart Presentations
- College credit

The image shows a presentation slide. The background is a vibrant green with a pattern of faint, overlapping hexagons. On the right side, there is a white rectangular area. At the top of this white area is a solid dark grey rectangle. Below it, the word "Questions" is written in a green, sans-serif font. At the bottom of the white area, there is a thick, horizontal green bar.

Questions