

**Department of Education Educational Programs & Services Branch** 2009

### **Objective**

Students will develop the critical thinking and problem solving skills needed to excel in post secondary learning and understand/practice the leadership and management skills required to enhance New Brunswick small business enterprise.

This course is designed to have a high degree of student engagement and student lead exploration. The concepts presented in this curriculum will prepare students to apply their knowledge and skills in New Brunswick, as well as in national and global real world unpredictable business situations.

#### **Timeline**

GCO	Amount of Time	Recommendation
GCO 1	2 weeks	It is recommended to refer to ethics section throughout the course.
GCO 2	3 weeks	It is recommended to involve guest speakers from your region.
GCO 3	6 weeks	GCO 4, SCO 2
		Teach SWOT Analysis at the beginning of the course. It will be beneficial to use throughout the course.
GCO 4	6 weeks	It is recommended to use current events in the teaching of this section.

#### Resources

Item	Description
Atlantic Progress Magazine	http://www.progressmedia.ca/
Bell Aliant Learning Center	http://learning.aliant.net/index.asp
CBC	http://archives.cbc.ca/
CBC News	http://www.cbc.ca/video/#/News
MacLean's Magazine	http://www2.macleans.ca/
PBS Frontline World	http://www.pbs.org/frontlineworld/stories/guatemala.mexico/thestory.html
The Money Belt	http://themoneybelt.gc.ca/theCity-laZone/eng/login-eng.aspx
The Times 100	http://www.thetimes100.co.uk/
Top Documentary Films	http://topdocumentaryfilms.com
Who Killed The Electrical Car?	DVD available at <u>www.amazon.com</u>
Appendix A	GCO 2 Resources

### **Project Based Learning**

This course provides opportunities for teachers and students to learn using project based learning. For information on project based learning refer to http://www.pbl-online.org.

**GCO ONE:** Students will identify the differences between ethical and unethical behavior

Specific Outcomes	Links/Strategies	Assessment	Resources
Students will be expected to:  1. Explain the need for ethical and socially responsible behaviour in business.	www.thetimes100.co.uk     Current publications and affairs and issues.		Understanding Canadian Business 7th Edition (McGraw-Hill Ryerson) (2010) Chapter 5  Ethical case studies (Appendix A) www.thetimes100.co.uk
<ul> <li>2. Evaluate the impact of major ethical issues and dilemmas:</li> <li>Bribery</li> <li>Harassment</li> <li>Polluting the environment</li> </ul>	<ul> <li>Current publications and affairs and issues.</li> <li>Levels of corporate ethical and social responsibility.</li> <li>Apply ethics to various business situations.</li> </ul>	Have students write a reflection on the documentary. Will their buying habits change as a result of watching the documentary?	Documentary – Who Killed the Electric Car? http://topdocumentaryfilms.com/all/      Documentary – Santa's Workshop Inside China's Slave Labor Toy Factory http://www.documentary-film.net/search/watch-now.php?&ref=82
Determine     Corporate social     responsibility.		<ul> <li>Perform a stakeholder analysis.</li> <li>Analyze the code of ethics for New Brunswick companies. See Appendix B for project.</li> </ul>	<ul> <li>www.thetimes100.co.uk</li> <li>Edition 13 – Anglo American: Business ethics and corporate social responsibility.</li> <li>Article With Profits Come Responsibility by Lara Ryan</li> <li>For information on project based learning refer to <a href="http://www.pbl-online.org">http://www.pbl-online.org</a>.</li> </ul>
4. Delineate the responsibility that business has to employees, society, consumers, investors, and the environment.	<ul> <li>Current publications and affairs and issues.</li> <li>Introduce ideas for project based learning. Ethics is critical to all business practice.</li> </ul>		

### **Recommended Summative Assessment for GCO Two:**

Evaluate an ethics case from Times 100 or similar source. http://www.thetimes100.co.uk/



Students will identify the variables and complexities that affect managerial decision making in New Brunswick **GCO TWO**:

5	Specific Outcomes	Links/Strategies	Assessment	Resources
1.	Define the six elements that make up the business environment.  Analyze why the business environment	The Legal and Regulatory Environment.     The Economic Environment.     The Technological	Evaluate current news stories and determine what environment they impact. Argue the merit of their choice.	Understanding     Canadian Business     7th Edition (McGraw-Hill Ryerson) (2010)     Chapter 1, Page 11 – 21
	is important to organizations.	Environment. 4. The Competitive		Presentations from Chambers, Enterprises, CFIB.
		Environment.  5. The Social Environment.		Current new stories from newspapers, magazines, TV or
		6. The Global Environment.		radio.  • Understanding Canadian Business
3.	Compare forms of business ownership:		Assess a local business and its impact locally,	7th Edition (McGraw- Hill Ryerson) (2010) Chapter 6
	<ul><li>a. Sole proprietorship</li><li>b. Partnerships</li></ul>		regionally and nationally.	Guest Speaker suggestion list:
	<ul><li>c. Corporation</li><li>d. Cooperatives</li><li>e. Franchises</li></ul>			Enterprise Greater     Moncton -     http://www.greatermoncto     n.org/en/home/default.as     px
4.	Understand the relationship between the three levels of business.	<ul> <li>Local – businesses with 1 to 5 people.</li> <li>Provincial –</li> </ul>	Analyze how national or international companies affect your local economy.	<ul> <li>Better Business Bureau.</li> <li>Local Chamber of Commerce.</li> </ul>
		businesses that have multiple locations in NB.  • National/Global –		Business     Improvement     Organization.
		businesses that were started in NB and have expanded nationally or globally.		<ul> <li>Atlantic Canada Opportunities Agency.</li> </ul>

Specific Outcomes	Links/Strategies	Assessment	Resources
5. Students will be aware of the various industries important to the province of New Brunswick.	Introduce ideas for project based learning. Prior experience of the teacher and discussions with students will determine student interest and project possibilities.	<ul> <li>Identify local businesses belonging to each of CFIB's identified sectors:</li> <li>Agriculture</li> <li>Manufacturing</li> </ul>	Statistics from CFIB.      Atlantic Progress     Magazine – free     subscription     http://www.progressm     edia.ca/subscribe/pro     gress
		<ol> <li>Construction and transportation</li> <li>Wholesale and retail</li> <li>Finance, Insurance and Real Estate</li> <li>Services</li> </ol>	<ul> <li>Case Studies.</li> <li>For information on project based learning refer to <a href="http://www.pbl-online.org">http://www.pbl-online.org</a>.</li> </ul>

### **Recommended Summative Assessment for GCO Three:**

Research one local business and explain its impact on a larger market. Present your findings to the class.

Students will understand the functions of management and the skills required to **GCO THREE:** manage, lead and motivate employees.

	Specific Outcomes	Links/Strategies		Assessment		Resources
Stuto:	Define and explain the functions of management (planning, organizing, controlling, and leading).		•	Classroom discussion about management within your school. For example: cafeteria, student council and school groups.	•	Understanding Canadian Business 7th Edition (McGraw-Hill Ryerson) (2010) Chapter 8, 11, 12
2. •	Examine the different types of planning and the tools needed to make decisions.  Vision  Mission statement  Goals  Objectives  SWOT analysis	Use Vision and Mission Statements from companies the students know. Most are available on the company's corporate website.	•	Personal SWOT analysis. Write mission and vision for school. Write a personal mission statement.	•	www.thetimes100.co.uk  Edition 14: London 2012  – achieving the vision  http://www.thetimes100.c  o.uk/studies/view-brief- studylondon-2012 145-353.php
•	Describe the organizing function of management and skills required at various levels of management.  Levels of management.  Technical skills.  Human relations skills.  Conceptual skills.	Get the students to think of what the school's chart would look like, or what the school district's chart would look like. Use the chart to help explain skills needed and hierarchy.	•	Review an organizational chart from a business. Identify the benefit of an organization having an organizational chart.		
•	Explain the difference between leaders and managers, and describe the various leadership styles. Autocratic Democratic Laissez-faire	Have students identify their management style. Would their management style change if they were in a different position?	•	Role play various leadership styles.  Case Studies.  Use of scenarios for students to analyze which style is best suited for the situation.	•	The Times 100 http://www.thetimes100.c o.uk/case-studyusing- range-management- styles-to-lead-business 96-299-2.php

Specific Outcomes	Links/Strategies	Assessment	Resources
Summarize the steps involved in the controlling function.		Have students set a personal goal and explain how they would use the control process to achieve it.	Understanding Canadian Business 7th Edition (McGraw-Hill Ryerson) (2010) Chapter 8 page 255 to 257
6. Evaluate the appropriateness and effectiveness of various management styles in a variety of business settings.		Have an informal classroom discussion about their personal experience with management styles.      Have students discuss how characters management styles change in reality TV shows.	
<ul> <li>7. Describe various theories that are of importance to employee motivation.</li> <li>Maslow's Hierarchy of Needs</li> <li>Herzberg's Theories</li> <li>Goal setting</li> </ul>	f	<ul> <li>Analyze the various motivational strategies used by particular organizations.</li> <li>Have students identify what motivates them.</li> </ul>	www.thetimes100.co.uk     Edition 14: Siemens –     motivation within a     creative environment
8. Explain the importance of human resource management and its importance in the recruitment, selection assessment and motivation of employees.			Article 2009 Best Places     to Work in Atlantic     Canada from Atlantic     Progress Magazine     http://www.progressmedi     a.ca/article/2009/07/200     9-best-places-work-     atlantic-canada
Recruitment			
Selection			
Compensation			

# **Recommended Summative Assessment for GCO Four:**

Refer to Appendix C: Job Fair assignment.



GCO FOUR:

Students will understand the impact of importance of international business and the skills needed to conduct business in the global economy.

Specific Outcomes	Links/Strategies	Assessment	Resources
1. Define the basic terminology, key concepts and types of international business  Examples: international trade, multinational enterprise, global company, exports, imports, fair trade; outsourcing, interdependence, trade deficit, comparative advantage  2. Evaluate the benefits (e.g., decreased prices, increased quantity and quality of products, technological developments) and drawbacks (e.g., loss of jobs, increased foreign ownership of Canadian companies) of international trade for Canada;	Should LeBron James Mow His Own Lawn? (This lesson will discuss absolute advantage, comparative advantage, specialization and trade with an example using professional basketball player LeBron James) http://www.econedlink.org /lessons/index.php?lid=79 4&type=educator	<ul> <li>Vocabulary quiz</li> <li>Have students write a memo to someone who doesn't understand the terminology associated with international business.</li> <li>Identify Canada's major trading partners and locate them on a map.</li> </ul>	<ul> <li>CIA – The World Factbook</li> <li>https://www.cia.gov/library/publications/the-world-factbook/index.html</li> <li>Understanding Canadian Business 7th Edition (McGraw-Hill Ryerson) (2010) Chapter 3 page 66 to 97</li> <li>Industry Canada http://www.ic.gc.ca/</li> <li>Foreign Affairs and International Trade Canada ((DFAIT)</li> <li>http://www.internation al.gc.ca/international/index.aspx</li> </ul>
3. Describe the effects of barriers and obstacles to international business activity (e.g., tariff and non-tariff barriers, restrictions on foreign investment, fluctuations in currency		Have the class research and debate tariffs and trade protectionism	

Specific Outcomes	Links/Strategies	Assessment	Resources
4. Describe various international agreements and organizations that have influenced global business activity and describe Canada's involvement in them.		Students research one of the organizations and/or agreements. They can create a PowerPoint and handouts for their classmates. Focusing on:	
Examples:		Explain what the	
North American Free Trade Agreement (NAFTA)		agreement/organiz ation is 2. How the	
Asia-Pacific     Economic     Cooperation		agreement/organiz ation came into being	
European Union (EU)		What does the agreement/organiz	
International     Monetary Fund (IMF)		ation cover 4. Real life examples	
Organization for Economic Cooperation and Development (OECD)		of what the agreement/organiz ation does 5. Explain any	
World Trade     Organization		controversies surrounding the agreement/organiz ation	
5. Describe the modifications made to goods and services to adapt them to the cultures of other countries (e.g., changing ingredients of packaged food products, avoiding certain colours or images in packaging, modifying the range of foods offered in restaurants);	Teacher finds examples of changes made to products worldwide. Example: McDonald's (McLobster in Canada, FishMac in Egypt, McPork in Japan)	Students research     Canadian multi- national companies and view their product in a number of countries to view changes made to incorporate cultures.	•

S	pecific Outcomes	Links/Strategies	Assessment	Resources
	Describe the challenges an international company may encounter with regard to ethics, values, language, and business practices in the various countries in which it operates (e.g., accommodating protocol and customs of local culture during international meetings, managing culturally diverse workforces);		1.	•
7.	Explain how changes in the value of the Canadian dollar can affect business opportunities (e.g., how a lower-valued dollar can boost export sales in the short run).		Students work individually or in small groups to research the accepted business practices of a selected country to create a business travel advisory, e.g., "Doing Business in (country)" for Canadian managers wishing to deal with companies in this country.	



# **Business Ethics - The Foundation of Effective Leadership**

"Everyone Else Does It!" Ethics Project

### **Reading Exercise**

Business ethics are a hot topic these days. With everything from insider trading to employee theft on the rise, it is no wonder that businesses are beginning to focus on the impact of ethical leadership. But along with this new focus comes a lot of "gray area." Many times, managers are forced to decide on issues where there are arguments on both sides - a problem that makes ethical decision-making very difficult.

#### Let's look at an example:

Sally started her consulting business a year ago and has been doing very well. About a month ago, she decided she needed to hire someone to help her since she was getting busier and busier. After interviewing several candidates, she decided to hire the best one of the group, Mary. She called Mary on Monday to tell her she had gotten the job. They both agreed that she would start the following Monday and that Mary could come in and fill out all of the hiring paperwork at that time.

On Tuesday, of the same week, a friend of Sally's called her to say that she had found the perfect person for Sally. Sally explained that she had already hired someone, but the friend insisted. "Just meet this girl. Who knows, maybe you might want to hire her in the future!" Rather reluctantly, Sally consented. "Alright, if she can come in tomorrow, I'll meet with her, but that's all." "Oh, I'm so glad. I just know you're going to like her!" Sally's friend exclaimed.

And Sally did like her. She liked her a lot. Sally had met with Julie on Wednesday morning. She was everything that Sally had been looking for and more. In terms of experience, Julie far surpassed any of the candidates Sally had previously interviewed, including Mary. On top of that, she was willing to bring in clients of her own that would only increase business. All in all, Sally knew this was a win-win situation. What about Mary? She had already given her word to Mary that she could start work on Monday.

And yet she only had the resources to hire one person at this point. Clearly, the best business decision was to hire Julie. But, what about the ethical decision? If her business did poorly or Mary couldn't provide enough support, the business would suffer. As a result, her family would suffer. Money was already tight, with two boys in college expenses were high. And yet she knew Mary also had a family she was supporting. Plus, she had been so enthusiastic about starting to work.

Obviously, Sally had a problem - an ethical problem. Should she hire Mary (whom she'd already given her word) or Julie (who was obviously the best person for the job)? Questions like these touch on our deepest values. Depending on whom you would ask, you would get strong arguments for both decisions. This is what we mean when we talk about "gray area." So what is the answer?



According to Kenneth Blanchard and Norman Vincent Peale, authors of The Power of Ethical Management, there are three questions you should ask yourself whenever you are faced with an ethical dilemma:

- 1. Is it legal? In other words, will you be violating any criminal laws, civil laws or company policies by engaging in this activity?
- 2. Is it balanced? Is it fair to all parties concerned both in the short-term as well as the long-term? Is this a win-win situation for those directly as well as indirectly involved?
- 3. Is it right? Most of us know the difference between right and wrong, but when push comes to shove, how does this decision make you feel about yourself? Are you proud of yourself for making this decision? Would you like others to know you made the decision you did?

Most of the time, when dealing with "gray decisions", considering just one of these questions is not enough. However, taking the time to reflect on all three, you will often find that the answer becomes very clear.

#### **Developing Your Company's Ethics Policy**

There are definite advantages to owning your own business when you want to establish an ethics policy. You see, ethics come from the top. Without setting an example at the top, it is often difficult, if not impossible, to convince your employees that they too should be ethical in their business dealings. A welldefined ethics policy along with an outline of related standards of conduct provides the framework for ethical, moral behavior within your company.

What is the benefit to developing such a policy, you may be wondering. The benefit is higher employee morale and commitment, which in most cases leads to higher profits. But higher profits should not be your motivating factor in defining your ethics policy.

An ethics policy should look at the bigger picture of how we relate to society as a whole and what our responsibility is to the greater good. Of course, in these days of downsizing and increasing change, some may argue that these ideals are unrealistic. However, it is important to note that most of the opponents of good ethics are focusing on short-term versus long-term results. Many organizations that have participated in the downsizing mania are beginning to realize that they have traded long-term employee morale and productivity for short-term profit margins.

The bottom line is "what goes around, comes around." If you treat your employees with disrespect and distrust, chances are they will do the same toward you.

When you are developing your ethics policy, you must decide what it is you want your company to stand for, put it in writing, and enforce it. According to Blanchard and Peale, you can base your policy on five fundamental principles:

- 1. Purpose. A purpose combines both your vision as well as the values you would like to see upheld in your business. It comes from the top and outlines specifically what is considered acceptable as well as unacceptable in terms of conduct in your business.
- 2. Pride. Pride builds dignity and self-respect. If employees are proud of where they work and what they are doing, they are much more apt to act in an ethical manner.
- 3. Patience. Since you must focus on long-term versus short-term results, you must develop a certain degree of patience. Without it, you will become too frustrated and will be more tempted to choose unethical alternatives.
- 4. **Persistence**. Persistence means standing by your word. It means being committed. If you are not committed to the ethics you have outlined, then they become worthless. Stand by your word.
- 5. **Perspective.** In a world where there is never enough time to do everything we need or want to do, it is often difficult to maintain perspective. However, stopping and reflecting on where your business

is headed, why you are headed that way, and how you are going to get there allows you to make the best decisions both in the short-term as well as the long-term.

A company policy is a reflection of the values deemed important to the business. As you develop your ethics policy, focus on what you would like the world to be like, not on what others tell you it is.

### **Ethical Dilemmas**

"Everyone Else Does It!" Ethics Project

#### Student Handout

- 1. In your computer applications class, there are several students who gather together to discuss the latest computer games. You play a couple of the games that are discussed, so you can occasionally add to the conversation. You would like to fit in more to their group, but you don't have all the games. You can get copies of the games from one of the students who burns copies for a small price. Do you get into the group by paying a small price for the pirated software?
- 2. Your busy schedule has kept you from really working on that science research paper. It is due in two days, and you have only a rough outline of what you are going to say. You need this paper to be good, to keep your sports and activities schedule from suffering. You need more supporting research. There is a web site that has "ready to use" research papers. In fact, you have found one that would work for your paper. Your science teacher is very busy with school business and doesn't always check the reports against online copies. Do you use the online copy to fit your schedule, or do you make room in your schedule to write it yourself?
- 3. As part of a student technician team, you work with teachers and students to keep the technology running. Because you are still a technician in-training, you can't always fix the problem or supply the answers. As a result, you see a different side of the teachers. Some of them can be rude and demanding when it comes to fixing technology that they rely on for their lessons, and others can be really nice. In your conversations with your friends at school, do you share all this "tasty gossip," or do you hold back when other students talk about teachers?
- 4. You have an opportunity for an internship at a respected business in the community. Part of your qualifications comes from a senior project that you worked on with several other students. Through the interview process, you discover that you are given credit for a key section of the project that really impressed the company. In fact, another member of your senior team, with little input from you, did that section. How do you proceed?
- 5. You are a valuable member of the student store staff. You handle many of the cash box transactions. moving the daily cash between the store and the office, where it is held overnight. You remember that you needed to have cash to reserve your spot on the senior trip today, and your wallet is empty. You have the money at home, but forgot to pick it up this morning. You can't ask your friends because they don't carry that much cash, and no one is at your house to bring it over. You know how the money is moved around through the student store, and could "borrow" the money from the cash box until tomorrow, and nobody would probably know. How do you proceed?
- 6. You have been struggling in your Economics class. The content does not come easily, so you have put in countless hours to understand and do the assignments. There is another student who breezes through the assignments, getting high marks for the work he turns in. You know for a fact that he has used his college-aged cousin to do some of the assignments for him. You don't know how many assignments were turned in this way, but you are certain that he, in fact, did not do all the work. Your frustration increases over the last assignment that you worked overtime on, but did poorly. Of course, this other student scored well on the same assignment. You could drop the teacher an anonymous note about the implied cheating on the part of this other student. It might get the teacher to slow down a little, and help you in the long run. What do you do?
- 7. A customer (or client) asked for a product (or service) from us today. After telling him our price, he said he couldn't afford it. I know he could get it cheaper from a competitor. Should I tell him about the competitor, or let him go without getting what he needs? What should I do?
- 8. Our company prides itself on its merit-based pay system. One of my employees has done a

tremendous job all year, so he deserves strong recognition. However, he's already paid at the top of the salary range for his job grade and our company has too many people in the grade above him, so we can't promote him. What should I do?

- 9. Our company prides itself on hiring minorities. One Asian candidate fully fits the job requirements for our open position. However, we're concerned that our customers won't understand his limited command of the English language. What should I do?
- 10. My top software designer suddenly refused to use our e-mail system. He explained to me that, as a member of a religious organization, he could not use a product built by a company that provided benefits to the partners of homosexual employees. He'd basically cut himself off from our team, creating a major obstacle to our product development. What should I do?
- 11. My boss told me that one of my employees is among several others to be laid off soon, and that I'm not to tell my employee yet or he might tell the whole organization which would soon be in an uproar. Meanwhile, I heard from my employee that he plans to buy braces for his daughter and a new carpet for his house. What should I do?
- 12. My computer operator told me he'd noticed several personal letters printed from a computer that I was responsible to manage. While we had no specific policies then against personal use of company facilities, I was concerned. I approached the letter writer to discuss the situation. She told me she'd written the letters on her own time to practice using our word processor. What should I do?
- 13. A fellow employee told me that he plans to quit the company in two months and start a new job that has been guaranteed to him. Meanwhile, my boss told me that he wasn't going to give me a new opportunity in our company because he was going to give it to my fellow employee now. What should I do?
- 14. A friend at my workplace asks to use my computer terminal while I'm away from my desk. He works in the programming group - why can't he use his own computer? Does he want to enter some data or program that he doesn't want his terminal ID to be associated with? How should I proceed?
- 15. I receive a certain weekly report that is necessary for me to do my particular job. It is marked "Company Confidential". I was called away from my desk while I was working with the report and I left it lying out. When I came back, I found a co-worker looking at the report and making notes from its contents. Why is she doing this? How should I proceed?





# Compliance-based or Integrity-based ethics assignment

Most corporations have a written code of ethics. These codes are usually published on the companies' websites.

Your job is to find the written code of ethics and conduct an analysis of it.

#### You will answer the following questions:

- 1. What is the central idea in the company's code of ethics/conduct?
- 2. What responsibility does the business have to customers?
- 3. What responsibility does the business have to investors?
- 4. What responsibility does the business have to employees?
- 5. What responsibility does the business have to society and the environment?
- 6. How does the company measure their social responsibly? (How do they know they are doing a good job)
- 7. What would you add to their ethics statement and why?
- Do you think that their code is compliance-based or integrity-based? Why?

#### Choose one company from the list below for your analysis:

Company	Website
Apple	http://www.apple.com/ca/environment/
Canadian Tire	http://www.canadiantire.ca/home.jsp?site=WebStore
Heart and Stroke Foundation	http://www.heartandstroke.nb.ca/site/
Indigo Books	http://www.chapters.indigo.ca/about-us/aboutus- artnb.html
Irving Oil	http://www.irvingoil.com/
McCain Foods Canada	http://www.mccain.com/Pages/Home.aspx
McDonalds	http://www.mcdonalds.ca/en/index.aspx
Old Navy	http://www.oldnavy.com/
Starbucks Canada	http://www.starbucks.ca/en-ca
Ten Thousand Villages	http://www.tenthousandvillages.ca/
The Canadian Real Estate Association	http://www.crea.ca/
Tim Hortons	http://www.timhortons.com/ca/en/index.html



# **Job Fair Assignment**

- 1. Create a company. You choose the type of industry.
- 2. Create three job titles relevant to your company.
- 3. On your computer, create an advertisement for these job titles.
  - Be creative and make the ad appealing so that people will apply.
  - When you have finished, print your ad.
  - You can look at existing job ads on job search websites, or on newspaper websites for ideas.
  - Your ad should be a maximum of one page one ad for all 3 jobs.
- 4. Prepare questions that you will ask applicants for these jobs in their interviews.
  - These interviews need to be a minimum of ten minutes in length.
  - Hint: ask open ended questions. e.g. why do you feel you are the best person for this position?
- 5. You will be selecting applicants from their resumes. They will be submitting their resumes to you based on your ads.
- 6. You will be applying for jobs that your classmates have created. You must have a current resume, based on the skills and experience that you currently have. You will also be creating a cover letter for each job that you apply for - the cover letter can be "creative", based on the qualifications in the job ad. The cover letter does not have to be accurate for your current experience and skills.
- 7. You will hand in your ad, your cover letters, one copy of your resume, your list of questions (from step 4), and your interview notes (when you interview candidates for your jobs).





### Financial Plan and Comprehension Rubric

Student Name:	Date:	
This rubric is used to assess	s students' abilities to complete the Financial Plan assigned as t	he final
evaluation for the BOM course.	. This assessment is shared with students prior to completing their F	inancial

Plan so they will understand how they will be assessed and what they are expected to do.

	Criteria				Points
	4 Excellent	3 Very Good	2 Fair	1 Poor	
Financial plan responses.	Complete responses with a detailed explanation.	Good, solid response with a clear explanation.	Responses show some understanding of the assignment.	Responses show a lack of understanding for the assignment.	
Post- secondary financial planning.	Envisions future experiences in a clear, responsible and realistic manner.	Envisions future experiences in a mostly clear and responsible manner.	Experiences are only somewhat clear and realistic.	Experiences do not meet the requirements set out.	
Exhibiting Responsibility	Consciously and effectively creates a financial plan which can serve them in their post-secondary reality.	Creates an effective plan, that with some minor changes, can serve them in their post-secondary reality.	Creates only a marginally realistic financial plan not able to fully serve their post-secondary reality.	Unrealistic financial plan that cannot serve their post-secondary reality.	
Goals set	Written goals are achievable with a clear timeframe.	Written goals are achievable with a less clear timeframe.	Written goals will be difficult to achieve in a reasonable timeframe.	Written goals are unrealistic and unachievable.	
Projected expected expenses and income	Realistically projected expected expenses and income they envision after high school.	Projected a slightly less realistic income and expenses.	Projected income is not realistic and expenses are downplayed.	Projected income and expenses are very unrealistic and not achievable.	
Reviewing and editing of plan	Clear evidence that the student reviewed and edited their plan accordingly.	There is some evidence that the student has reviewed and edited their plan accordingly.	Little evidence that the student has reviewed and edited the plan accordingly.	No evidence that the student has reviewed and edited the plan accordingly.	
In-class effort & work ethic	Goes beyond the requirements in completing their plan.	Demonstrated strong inclass effort and an effective work ethic in completing the plan.	Demonstrates average in-class effort and work ethic in completing the plan.	Below average in- class effort and little work ethic was demonstrated.	

Include anecdotal notes in the space below: