A Proposed Plan for a General Business Course at Sunset Utah Junior High School For Ninth-Grade Students

Renae G. Bodily
A PROPOSED PLAN FOR A GENERAL BUSINESS COURSE
AT SUNSET (UTAH) JUNIOR HIGH SCHOOL
FOR NINTH-GRADE STUDENTS
by
Renae C. Bodily

A report submitted in partial fulfillment
of the requirements for the degree
of
MASTER OF SCIENCE
in
Business Education
Plan E

UTAH STATE UNIVERSITY
Logan, Utah
1969
ACKNOWLEDGMENTS

Grateful acknowledgment and appreciation are hereby tendered the following individuals:

Dr. Ted D. Stoddard, chairman of the supervisory committee, for his encouragement and valuable suggestions and direction in writing this report.

Dr. Dona F. Frost and Dr. Ted Ivarie, committee members, for their help and graciousness.

A special thanks goes to the writer's husband, Blaine, and her daughters, Gaylene and Karen, whose encouragement, companionship, and interest in the study provided the moral support to complete the report.

Renae G. Bodily

Renae G. Bodily
## TABLE OF CONTENTS

ACKNOWLEDGMENTS ........................................... ii  

Chapter  
  I. INTRODUCTION ........................................... 1  
    Statement of the Problem  
    Importance of the Study  
    Definitions of Terms  
    Delimitations  
    Procedures  

  II. REVIEW OF LITERATURE ................................. 9  
    Principles and Objectives of Secondary Education  
    Purposes of General Business  
    Needs of General Business  
    Objectives of General Business  
    Improvement of Instruction in General Business  
    Course Content in General Business  
    Activities in General Business  
    Summary of the Chapter  

  III. COURSE OF STUDY ..................................... 45  
    Units of Instruction  
    Unit 1 -- Living in a Business World  
    Unit 2 -- Banking Procedures  
    Unit 3 -- Using Credit Wisely  
    Unit 4 -- Buying by the Consumer  
    Unit 5 -- Communicating Effectively  
    Unit 6 -- Planning Your Future  
    Unit 7 -- Making Useful Savings  
    Unit 8 -- Managing Money Effectively  
    Unit 9 -- Shipping Services  
    Unit 10 -- Traveling Services  

BIBLIOGRAPHY ................................................. 67  
VITA ............................................................ 72
CHAPTER I

INTRODUCTION

According to Maze, "A society that guarantees the social and political freedom of its members, through democratic means, and which extends this freedom into the realm of economics, may be expected to place a heavy responsibility upon its members to protect these freedoms through the exercise of sound choices among alternative means to desired ends."¹ The educational means by which the individual learns of these alternatives must be provided.

Seal noted that technological advancements and economic progress have made a "world of business," and, as a result, continuous growth and adjustment are necessary in the business education program.² Therefore, business educators have realized for some time that business education subjects should be more than vocational. These subjects should contribute to the general education of the student as well as provide him with vocational skills. Forkner stated: "During the past twenty years business educators have felt


an increased responsibility for developing a program which
would contribute to the general education of all students as
well as provide the students necessary skills and knowledge
for employment."¹

General business contributes significantly to
general education, and an important aspect of business edu-
cation is general education.² Therefore, business education
in Utah involves those ". . . experiences which are valuable
to all students in understanding, appreciating, and perform-
ing intelligently and effectively the business activities
of daily living."³

Thus, business education contributes to general
education by giving the student an ". . . understanding of
the nature of his business community. He learns how to use
the services of business. He studies the American system
of free enterprise and its place in a democracy."⁴

South-Western Publishing Company reported:

Only 5 of every 100 high school students now take a
formal course to help them understand business. Only
this small minority participates in separately organized
courses that study business--how business operates, the
problems of management and labor, how business serves
the community, what part they as individuals play in our

¹Ibid., p. 3.
²Kaze, op. cit., p. 82.
³Utah State Board of Education, "Basic Business,"
Business and Marketing Education Guide (Salt Lake City:
⁴Seal, op. cit., p. 4.
economic society, and how they can successfully manage their own financial affairs.¹

Business educators maintain, therefore, that general business should be included in the curriculum of every student. "A thorough knowledge and understanding of the nation's business system is an asset to the continued well-being of American citizens and to the improvement of the American enterprise system."²

General business is a common course of study at the junior high school level and is suited to this particular age group. Maze stated: "If one of the major objectives of business education is to contribute to general education, and if the major purpose of the junior high school is to provide the opportunity for the development of general education, it follows logically that business education, if appropriate for that age-grade level, should play a significant role in the attainment of the objectives of the junior high school."³

Statement of the Problem

The purpose of this report was to develop a proposed plan for including a general business course in the ninth-grade curriculum at Sunset Junior High School, Sunset, Utah.


²Seal, op. cit., p. 6.

³Maze, op. cit., p. 142.
More specifically, through this study attempts were made to:

1. Review literature of general business studies pertaining to the purposes, needs, and content of general business.

2. Outline a proposed course of study for a general business course at Sunset Junior High School.

**Importance of the Study**

This study should provide a basis for implementing a general business course on the ninth-grade level at Sunset Junior High School.

Since only about sixty percent of the junior high school students stay through high school, general business should be taught in the junior high school for successful management of personal business affairs.\(^1\) Maze reported: "The tenableness of this position is further substantiated by the high dropout rate prior to senior high school graduation; in other words, if business education is to make a contribution to general education, some of it must be at the junior high school level if it is to reach the general populace."\(^2\)

General business also gives the student a better understanding of the many jobs which may be open to him.

---


\(^2\)Maze, *loc. cit.*
upon completion of his formal education.\(^1\) Thus, the student might have a greater desire to remain in school to get the better jobs.

General business courses are taught at the junior high school level primarily for exploratory and background information.\(^2\) The National Business Education Association stated that a course in general business should be available to all ninth-grade students and provide them with a basic background in business. Also, "The attainment of economic understanding and personal economic efficiency should be a major goal of general business."\(^3\) General business also contributes to the development of economic literacy.

Ninth-grade students have reached the time in life when they are beginning to think about future careers. General business can give them a background for making a vocational choice.\(^4\) The Policies Commission for Business and Economic Education recognized the importance of meeting the needs of all students by providing vocational programs


\(^2\) Ibid.

\(^3\) Policies Commission for Business and Economic Education, "This We Believe About Business Education in the High School" (Washington, D.C.: National Education Association), Mimeographed.

\(^4\) Maze, op. cit., pp. 124-5.
"to make students more readily trainable" in business skills and knowledge necessary for initial employment.¹

The Policies Commission also outlined the objectives of a prevocational program:

1. Provide occupational information to develop interest in business life. Occupational information should be provided... in junior high schools (grades 7-9) in order to help students understand work and to know something about the varieties and challenges of business occupations. At these levels many students leave school before they have an opportunity to develop prevocational concepts.

2. Develop computation skills, communication skills, and application techniques. All students should have an opportunity to develop a functional personal-use skill to apply to their problems as consumers.

3. Provide occupational intelligence necessary for understanding business. General business education appropriate for junior high school students for its general education purposes also contributes to the occupational intelligence of those who are later employed in business occupations.²

Sluder indicated that more research needs to be done in the areas of (1) convincing all interested educators of the need for general business; (2) determining the qualifications of general business teachers; (3) determining the need for content changes in a changing world; (4) deriving information on characteristics, utilization, and effectiveness of instructional materials and aids.³

Seal reported that twenty of twenty-three (87 percent) national leaders in business education recommend that

¹Policies Commission, op. cit.
²Ibid.
an introductory course in general business be offered on the ninth-grade level.¹

Enterline likewise stated that a course in general business should be offered on the ninth grade level.²

Definitions of Terms

The following terms are related to the problem of this report.

General business.--General business is a business course designed to help students learn and understand how the American business system operates so that they can successfully conduct their own personal affairs. General business also helps to prepare students for an occupation, and helps them become responsible citizens in civic affairs.

End-of-part activities.--End-of-part activities are questions, problems, and activities given at the conclusion of each part of a unit of instruction within a class.

Delimitations

This report is confined to the studies pertaining to general business offered in grade nine at the junior high school level, although research pertaining to general business in grade ten is also reported.

¹Seal, op. cit., p. 74.

An attempt was made to review the research and literature which were concerned with the content, needs, and objectives of general business written specifically within the last twelve years.

Information for this report is restricted to proposing a course of study to be used in the Sunset Junior High School, Sunset, Utah.

**Procedures**

The procedures used in conducting this study involved (1) preparing a bibliography pertaining to general business; (2) collecting pertinent information; and (3) organizing and writing the report.

- **Preparation of the bibliography.**—A study was made of the research reports, yearbooks, general references, indexes, bibliographies, and literature related to general business so that a bibliography could be developed.

- **Collection and organization of data.**—Each article and report was read, and a summary was made of the information that was pertinent to the report being prepared.

- **Organization of the report.**—Chapter I of the report presents the problem and its related information. Chapter II contains the review of related literature. Chapter III outlines the proposed course of study for Sunset Junior High School.
CHAPTER II

REVIEW OF LITERATURE

The purpose of this chapter is to present a review of the literature related to those factors considered most significant in determining and influencing the purposes, needs, and content of a general business course in the ninth-grade curriculum.

Principles and Objectives of Secondary Education

Maze related the functions and objectives of the junior high school and the importance of business education in fulfilling the needs of youth. The "Ten Imperative Needs of Youth" were discussed by Maze as probably being the most comprehensive set of objectives of secondary education, and the junior high school can help to fulfill these needs. A modified version of the "Ten Imperative Needs of Youth" are listed briefly as follows:¹

1. All junior high school youth need to explore their own aptitudes and to have experiences basic to occupational proficiency.
2. All junior high school youth need to develop and maintain abundant physical and mental health.
3. All junior high school youth need to be participating citizens of their school and community, with increasing orientation to adult citizenship.

¹Maze, op. cit., pp. 28-33.
4. All junior high school youth need experiences and understanding, appropriate to all ages and development, which are the foundation of successful home and family life.

5. All junior high school youth need to develop a sense of the values of material things and on the rights of ownership.

6. All junior high school youth need to learn about the natural and physical environment and its effects on life and to have opportunities for using the scientific approach in the solution of problems.

7. All junior high school youth need the enriched living which comes from appreciation of and expression in the arts and from experiencing the beauty and wonder of the world around them.

8. All junior high school youth need to have a variety of socially acceptable and personally satisfying leisure-time experiences which contribute to their personal growth or to their development in wholesome group relationships, or to both.

9. All junior high school youth need experiences in group living which contribute to personality and character development; they need to develop respect for other persons and their likes and to grow in ethical insights.

10. All junior high school youth need to grow in their ability to observe, listen, read, think, speak, and write with purpose and appreciation.\(^1\)

Alexander emphasized the importance of the "Seven Cardinal Principles" as they apply to business education.

The "Seven Cardinal Principles of Secondary Education" are: \(^2\)

1. Health
2. Command of fundamental processes
3. Worthy home membership
4. Vocation
5. Civic education
6. Worthy use of leisure
7. Ethical character

Alexander stated that physical and mental health are important in business education. An individual needs to

\(^1\)Ibid.

learn the importance of being dependable, punctual and alert. These functions cannot be maintained if a person is ill or disturbed. Business education can contribute to the health of an individual by impressing upon him the importance of possessing these qualities.

Alexander explained that students must be taught how to cope with unpleasant situations that might confront him not only in his everyday activities but those he will face in the business world. Business education helps prepare students to find a job, enable them to recognize opportunities, and aids them to recognize their abilities as a basis for success.

She further reported that the businessman must be able to appreciate the rights of others as well as his own rights. Business education helps to instill within the student this appreciation.

Alexander also indicated that leisure time must be used wisely. Business education encourages the wise use of leisure hours. Some of the ways are: hobbies, as a second vocation; attend business meetings and conferences; formal study; visiting other institutions; and, inspecting new equipment.

She stressed that business education attempts to develop the whole individual. This principle is stressed by placing importance on the individual's needs, interests, and abilities. Emphasis is placed on developing high ideals in order to promote pleasant and productive working relations.
with employees. "Winning friends and influencing customers will always be the sine qua non of business."\(^1\)

The basic tools of learning are recognized by Alexander as reading, speaking, writing, and arithmetic.

Business educators say that the individual must be able to read, and think intelligently, to follow directions, and to express ideas accurately in written or oral English.

Writing and speaking are media through which we communicate to sell our products and maintain goodwill. The degree of customer response is our measurement of effectiveness. Business education emphasizes diction, spelling, and power of expression. Because figures are an integral part of our economy, business education has contributed by offering basic courses in mathematics, accounting, and statistics.\(^2\)

Alexander concluded that students can understand better and enjoy a higher standard of living by gaining an appreciation for the basis of the American economy. Students, as consumers, can learn to recognize products, brand names, and become aware of changes being made. The stressing of the total development of the person physically, mentally, socially, and civically is a vital asset for success in the business world.\(^3\)

**Purpose of General Business**

Seal stressed that general business is a basic course designed "... to prepare students for the job of

\(^1\)Ibid., p. 205.
\(^2\)Ibid., p. 204.
\(^3\)Ibid., p. 205.
living in the present business society, competently managing their earnings, and coping with personal economic problems. ¹

Sluder identified the five major functions of general business: (1) economic literacy and consumer-use function, (2) guidance and exploratory function, (3) orientation and foundation function, (4) prevocational function, and (5) economic citizenship function.

He listed the primary functions of general business as: (1) develop the economic literacy needed to make intelligent decisions concerning business and economic issues and (2) provide the basic knowledges needed to wisely using goods and services of business.

Furthermore, the student is able to study his own strengths, weaknesses, and interests; obtain information about requirements and qualifications for occupations. Also, general business provides an introductory basis for more advanced business courses. General information about principles and practices useful to the student in a future business occupation is provided. Thus, a general business course orients youth to responsibilities in society and develops a better understanding of relationships between business and individuals, business and government, business and society. ²

Maze explained that secondary education has seen many changes through the years, but the junior high school

¹Seal, op. cit., p. 28.
²Sluder, op. cit., pp. 50-1.
is the institution that has experienced the most rapid changes during the past fifty years. The junior high school was created to perform certain functions. Some of these changes have been made to cope with many growing problems at this age level of youth.¹

Brown reported on the development of general business from early times up to the present. General business was first established by Frederick G. Nichols in 1920 when he was asked to start such a course for the government as a prevocational course for those students dropping out of school for employment. The course has been reviewed many times since then.²

Brown also noted that the reason for having a general business course in the curriculum today is to give the student an "... opportunity to learn about the important aspects of business, both from the consumer's and the producer's point of view, in the total framework of our American economic system."³

Hall agreed that the central purpose of general business is to aid in the development of economic understanding. What should be taught to fulfill this purpose? No answer has been agreed upon. The student should receive

¹Maze, op. cit., p. 2.
³Ibid.
some broad understandings to achieve the purpose.\textsuperscript{1} These understandings will be quoted in the content section.

**Needs of General Business**

The National Task Force on Economic Education stated:

Economic understanding is essential if we are to meet our responsibilities as citizens and as participants in a basically private enterprise economy. We face economic problems in our day-to-day lives at every turn \ldots \textsuperscript{2}

The Task Force also mentioned that very little attention is given today to the teaching of economics in the schools. "Little attention is generally given to help students think for themselves about the big economic problems the nation faces today."\textsuperscript{3} Moreover, South-Western Publishing Company reported that "All youths need to understand their business environment"\textsuperscript{4} to manage their own financial affairs.

Furthermore, much stress is being placed upon skills necessary for the student to be able to earn a living, but little is being done to prepare students to live in a business society. A course in general business will help


\textsuperscript{3}\textit{Ibid.}, p. 7.

\textsuperscript{4}Monograph 98, \textit{op. cit.}, p. 1.
meet this preparation. Such a course teaches vital practical information.

It examines the hows and whys of: banking services, credit, purchasing goods and services, life insurance, automobile insurance, savings and investments, keeping personal records, communication services, transportation services, production of goods, distribution of goods, the role of the worker, government's relations with business enterprise, legal relationships and business ethics.¹

Therefore, general business develops attitudes and understandings that help students deal intelligently with problems facing them as consumers, workers, and citizens. General business also aids the student in planning worthwhile careers in business.

Sluder indicated that business penetrates or spreads through the daily activities of all people. With the growing complexity of society, students need to learn how to conduct their everyday living and to understand the basic principles of business to aid in making worthwhile decisions.²

Burton pointed out that the public is in agreement that the secondary schools have the responsibility of giving the students a general background in business.

It should give to all students the kind of education which will assist them in managing their lives effectively—economically and socially. It should prepare them, also, to render service to society. It should adequately prepare those who will engage in further study.

It should meet, for some of the students, at least the vocational-preparation needs which they must have in

¹Ibid., p. 7.

²Sluder, op. cit., p. 1.
order to make a satisfactory initial entrance into employment.\textsuperscript{1}

Musselman and Peeples emphasized the importance of providing business courses for all students. They further stated that business education is general education:

Secondary education in particular has a special function in preparing young people to live successfully in a democratic society, in a highly specialized society, and in a society in which each individual should achieve the highest possible degree of personal development... Business education has a decided contribution to make to the development of the outcomes that are identified for all education.\textsuperscript{2}

Lederer expressed the change which has given direction to business education, specifically general business: "The original impetus for the provision of an effective program of instruction in the business subjects came from demands for adequately trained office workers; more recently the impetus has come from the demand for a citizenry equipped to meet the many and diversified economic problems of our American society."\textsuperscript{3}

Seal reported that twenty of twenty-three (87 percent) national leaders in business education indicated that an introductory course in general business should be offered on the ninth-grade level. If general business is to be


integrated with other subject matter, this is the responsibility of the teacher. Also, in the early years, emphasis should be placed upon the exploratory and guidance values.\(^1\)

Seal further stated that a check sheet sent to the Utah high schools showed that 36 of the schools provided no general business course in their curriculums. Twenty-nine of the schools indicated that a general business course was offered.\(^2\)

Enterline stated that a course in general business should be offered on the ninth-grade level. The course should:

1. Be broad, informational, and nonvocational in nature.
2. Lay a foundation for future vocational business courses.
3. Have personal utility.
4. Emphasize social relationships.
5. Contribute to the economic education of students.
6. Contribute to consumer education.\(^3\)

Wakin asserted that of seven million 18-24-year-old youth who were unemployed, three million failed to complete high school. One-third of the three million had less than a junior high school education. "These disadvantaged youth provide a cogent argument for the introduction of economic ideas in junior high school or before."\(^4\) Therefore, the

---

\(^1\)Seal, op. cit., p. 74.
\(^2\)Ibid.
\(^3\)Ibid., p. 11.
possibility exists that if these unemployed youth had possessed some knowledge of the economic world, they perhaps would have remained in school.\footnote{Ibid.}

**Objectives of General Business**

What should the primary objectives of general business education be? Swanson stated: "Just as education in the broad sense is no longer adequately described in terms of the three R's so business education is no longer properly defined in terms of the simple triumvirate of bookkeeping, shorthand, and typewriting."\footnote{Monograph 106, op. cit., p. 28.}

Furthermore, one of the primary objectives of general business is to "... develop some understanding and appreciation of our business-economic system."\footnote{Ibid., p. 31.} Another objective is to "... provide the students with opportunity to become competent users of business services."\footnote{Ibid.}

The major aim today is to develop "... the economic understanding that all citizens need."\footnote{J. Curtis Hall, "The New Look in General Business," Business Education Forum, XXI (March, 1967), p. 3.} Price reported:

Understanding implies insight—the ability to see below the surface of things. A person who swims only on top of the water does not learn very much, if anything, about what lies beneath. This, in effect, is the plight of students where general business remains a multipurpose course that includes a wide range of topics.
They have to swim fast just to cover the surface. They have no opportunity to explore the inner nature of any topic.1

Douglas, Blanford, and Anderson summarized the objectives of general business:

1. "To develop in the student a knowledge of those business activities which affect everyone regardless of economic status."2 Everyone participates in business activities during his everyday course of living. General business enables the student to understand, appreciate, and perform them in the best possible way.

2. "To develop in the student an ability to improve his competency as a consumer of business activities."3 Everyone is a consumer. Improvement of consumer practices improves business activities and the welfare of the individual.

3. "To develop in the student an understanding of the economic concepts under which our free enterprise system works."4 For an individual to be well educated, he must understand the basic economic principles that affect his economic well-being.

---


3Ibid.

4Ibid.
4. "To develop in the student certain attitudes and appreciations with respect to our free-enterprise economy." Teachers cannot take for granted our economic system. Students must be given an opportunity to learn about and understand the benefits and advantages that result from the economic system of America.

Brown listed three objectives of business education:

1. "Developing an understanding and appreciation of business." The average American has very little knowledge of the role business plays in the American society. Business gives a source of income, creates new jobs, and produces goods and services. Because of the tremendous growth in business, many changes are taking place every day. Students need to understand and appreciate the concepts of business, why it is growing so rapidly, and the contribution it makes to the standard of living.

2. "Promoting economic competency." Students cannot develop this competency unless it is presented, taught, and explained to them. They need to know why we have an economic system, the role of the consumer, business, and government in the economy.

---

1 Ibid.


3 Ibid.
3. "Utilizing effective vocational guidance."¹ In this phase, the students are able to learn what job opportunities are available to them. Also, they learn how to apply for a job, the qualifications for a given occupation, and how to correctly complete an application form. They must become aware that education, ability, and desire are important to succeed in an occupation.

Nolan and Hayden pointed out the aims of business education in the junior high school:

1. To furnish exploratory experiences. Give the student tryout experiences in various fields of possible future endeavor.

2. To contribute to the guidance program.

3. To give the student elementary business knowledge and simple business skills that he can use in his personal affairs.

4. To contribute to the consumer-business and social-economic understandings of all students. Every person is a consumer—they purchase goods and services from businesses. All students need to understand the important role business plays in our daily lives and to be more intelligent consumers.

¹Ibid.
5. To form a foundation for the study of advanced business subjects.¹

**Improvement of Instruction in General Business**

Satlow explained that the successful general business teacher is not a slave to the textbook, but is guided by current developments and needs. The textbook is a means to an end, not an end in itself.²

The teacher of general business uses any number of motivating devices, injects variety into his work, and avoids the monotony that characterizes the daily repetition of one standard lesson pattern. Successful teaching of general business means the students will use what they have learned in their daily lives.³

Costello expressed the thought that teachers should think in terms of flexible units based on specific needs and wants of each particular situation. General objectives, specific objectives, tentative daily plans, and study guides must be developed for each unit. With this approach, teachers can act as guides to help students become aware of their potential. The objectives should be declaratively

---


³Ibid., p. 34.
understandable, and achievable in terms of the grade level concerned.¹

What can teachers do to become better prepared for teaching general business? Eckert stated:²

1. Workshops. The purpose is to update teachers on the new content in general business and the new techniques for teaching the content.

2. In-service programs. The purpose is to learn of the new ideas for teaching general business.

3. Professional meetings. You cannot learn of new ideas by merely being a member of a professional organization. You must participate and attend meetings.

4. Summer school and extension courses. Here again, teachers can be updated in their subject fields. At the same time, they qualify for salary increases, apply credit toward advanced degrees, renew teaching certificates, and become more proficient in teaching.

5. Self-study. A wealth of information on new ideas can be obtained from journals, magazines, and pamphlets.


6. Teachers manuals for general business textbooks. Many ideas are given in the manual to aid the teacher in teaching any given unit.

7. The general business textbook. The textbook is a ready source of information about what to teach.¹

The teacher must continually evaluate and update his teaching preparation and effectiveness. Changes are constantly being made but often go unnoticed until the total impact is overwhelming. Hall reported: "It is understandable that this slow gradual process of change often confuses us."² Some people are unwilling to accept change because of the failure to recognize important changes when they do occur. "In no segment of business education have the changes been more dramatic or more significant in recent years than in general business."³

Price concluded that a student understands when he is able to apply what he has learned. When a student is given the opportunity to use what he has studied, learning is reinforced. "Students learn only what they want to learn. And they want to learn when they believe it is important for them to do so."⁴

¹Ibid.
²J. Curtis Hall, op. cit., p. 3.
³Ibid.
Instructional materials and aids and teaching methods and evaluation were also discussed by Sluder. Research shows that two-thirds to three-fourths of the teachers use workbooks in general business and consider them a valuable teaching aid. Two features considered valuable are the vocabulary activities and forms for working problems.\(^1\)

Aids and activities considered appropriate for general business were: motion picture films, field trips, reference materials, oral and written reports, bulletin boards, guest speakers, slides, filmstrips, business forms, illustrated notebooks, maps, charts, graphs, posters, pictures, blackboards, timetables, models and exhibits, and demonstrations.\(^2\)

Thus, if optimum learning is to take place, objectives or goals which are established must be on the ability levels and interests of the students. A wide range of abilities and interests exist in a classroom. Therefore, the teacher is faced with the problem of planning activities and assignments to provide for individual differences.\(^3\)

Sluder further stated that students enrolled in general business have usually had limited experience in many phases of business. If possible, arrange for the students to have practical experience. This can be obtained

---

\(^1\)Sluder, *op. cit.*

\(^2\)Ibid., pp. 138-9.

\(^3\)Ibid.
in the school by doing clerical work for teachers, handling money for various events, and working in the school store and cafeteria.¹

Lopez constructed a course of study in general business for ninth grade and suggested techniques, methods, and supplementary aids to help make the course meaningful. Six units were presented for the first semester course: (1) You and Your Business Life, (2) Communications, (3) Keeping Personal Records, (4) You and Your Bank, (5) Savings and Investments, and (6) Protection Through Insurance. Five units were presented for the second semester course: (1) Transportation and Travel Services, (2) Cash and Credit Buying, (3) Our Business and Economic World, (4) Advertising and Selling, and (5) You and Your Future.²

Each of the units included specific objectives, topics for discussion, suggested activities, and teaching suggestions. The teaching methods that were presented were: problem solving, lecture, student-teacher planned activities, and discussion. The method selected for presentation of the unit is determined only after the objectives are known.³

¹Ibid.


³Ibid.
McKay projected that ninth graders are willing and eager to learn provided they are aware of the value in the work they are doing. The typewriter can be used very effectively in general business. For example, when presenting a unit in typewriting on tabulation, make it realistic by having the students type expenses on a budget form using tabulation. Manuscript and report typing would also apply and be meaningful in general business.¹

Course Content in General Business

Sluder indicated the importance of selecting the subject matter for a course. Attention must be given to the group to be taught, the needs of the students and community, the role of the course, and the contribution the subject makes to the objectives of general education.²

The Joint Council on Economic Education outlined basic concepts to be developed in the general business class on the ninth grade level.³

1. An economy is the system by which people function as a society to meet their needs.
2. An economy is influenced by its resources and its technological development.

²Sluder, op. cit., p. 69.
3. An economy develops from ideas and through institutions.
4. An economy improves in accord with the group's ideals and standards of values.
5. An individual contributes to the improvement of the economy through his own thought and action.1

Senesh recommended that the following areas be incorporated into the ninth or tenth grade general business curriculum: (1) economic systems; (2) a planned economy; (3) the Soviet Union; (4) a mixed economy; (5) the United States: dynamic nature of American business; (6) impact of a dynamic economy on choice of careers; (7) the meaning of risk-taking; (8) functions of management; (9) American business and the rest of the world.2

Senesh also stated that job opportunities are for those who have a good education. Students should be encouraged to develop to their fullest capacity. The future is real, and youth must face this realism.

Statistics show that those young people in the labor force with less than high school education encounter unemployment soonest and endure it longest. In 1960 about 50 percent of the young people under 25 years of age who were unemployed were high school dropouts.3

Senesh outlined the impact of a changing economy on choice of careers:

1Ibid.


3Ibid., p. 113.
There will be a need for people to design and operate machines: engineers, technicians, skilled mechanics, scientists, and researchers. The need for the routined unskilled laborer will diminish.

There will be increased need for people to coordinate the various technical specialists and control the business operations: managers, controllers, financial experts.

There will be great need for professional and technical operations. Scientists, teachers, and engineers will be demanded by universities, government, and industry.

There will also be need for semi-professionals with two to four years of training beyond high school to help apply scientific processes and techniques and serve as laboratory technicians, research assistants, and draftsmen.

Executives with imagination and training will be needed to organize business and industry for optimum performance and apply the ideas of inventors to the manufacturing of new and better products.

The skilled workers of the future will use automatic and electronic devices, maintain and repair delicate and complex instruments, and schedule flow of production.

The demand for labor in the service and trade occupations will increase as the American people spend their increasing income and leisure for services. This is the area which may absorb, at low wages, some of the unskilled workers.

The number of farm jobs will continue to decline because of increasing productivity.¹

McKay devoted his report to the value of combining typewriting and general business into one course rather than two separate courses. More and more emphasis is being placed upon typewriting in the junior high school. This is one of the most worthwhile courses ever included in the ninth grade curriculum. Typewriting not only gives the student a personal-use skill, but also helps the vocational-minded student to prepare early in his education for an

¹Ibid., pp. 112-13.
occupation. These same aspects can be applied to general business, so why not implement such a course in the ninth grade in combination with the typewriting class.¹

Furthermore, economic concepts can be and are taught in general business, bookkeeping, business principles, and other business courses, but they can also be taught in typewriting. How? Brown suggested three methods:

1. Timed Writings. Timed writings fit naturally into the classroom activities. The only disadvantage is the lack of timed writing materials pertaining to economic principles.

2. Booklets and pamphlets. A disadvantage might be the difficulty of materials. Also, they may not be suitable for timed writings and production work. They are, however, good for practice materials outside the classroom.

3. Production jobs—manuscripts, rough drafts, and business letters would also fit naturally into the planned classroom activities.²

Why not work in a section of economics with your regular typing material? As long as you are looking for a variety of materials anyway, you owe it to your students to enrich the course as much as possible. See for yourself that your students can learn some important economic principles while they develop a usable typing skill.³

¹David R. McKay, op. cit.
³Ibid., p. 192.
Several authors recommended what should be taught in general business regarding various phases of the American economic system. These concepts will be briefly listed in the following paragraphs:

Ferguson outlined what marketing concepts should be taught: buying, selling, transportation, storage, finance, risk-taking, and general information.¹

Crawford suggested the content for the role of labor in general business: labor unions, union organization, union tactics, management tactics, strikes, productive labor, unproductive labor, labor legislation, labor-management relations, and the effect labor has had on the economic performance of the United States.²

Lumpkin wrote of the role of the consumer in the American economy. Exactly what commodities and services are to be produced? The consumer has the principal vote in deciding this question for approximately three-fourths of the total production.³


Lumpkin also noted that the market place is where the consumer exercises his control over production. Two characteristics of a market system are:

1. Consumer is free to choose among the commodities and services offered within his income.
2. Producers can offer what they will to satisfy consumer needs or wants.1

Lumpkin further reported that there are two reasons why the students of general business should understand influences determining consumer spending.

1. Motivations that will assist him in the management of his own finances.
2. Important bearing on the decisions of business firms seeking to satisfy consumer wants.2

Satlow told how much arithmetic should be used in general business. Basically, general business is "a study of the common learnings that relate to the daily business activities of people."3 Some of these common learnings are: budgeting, buying wisely, keeping a checking account, using credit facilities, saving money, making investments, and buying insurance protection.

---

1Ibid.
2Ibid.
The learnings mentioned apply mathematical knowledge and skill. "A course in general business, therefore, can serve as a valuable vehicle for providing meaningful, functional practice in arithmetic." Satlow suggested that "There is no objection to maintaining arithmetical proficiency in the general business class; in fact, there is much valid educational justification for it." Wakin emphasized that teenagers are actively engaged daily in making business transactions. They spend money on clothing, record players, records, and the latest fads. According to Time magazine, teenagers spend $14 billion annually. Purchasing activities of these young people provide a wealth of live case material and learning within the range of their experiences, and each of the transactions can be used by business teachers to contribute toward improved communication and computation skills.

Brown indicated that the first three weeks should be spent in teaching the organization and workings of the business world to ensure a fairly thorough knowledge and understanding of the fundamentals. Then, move into the textbook and present the units in a way that is most effective.

---

1 Ibid.
2 Ibid., p. 30.
5 Brown, op. cit., pp. 10-11.
The teacher of general business should develop a basic understanding of our economic system, provide a basis for comparison of our system to others in the world, and then develop the important business topics, both from the point of view of the consumer and of the producer. Since all of us are consumers and almost everyone is a producer, both points of view are important. Finally, every business topic presented should be related to the workings of our economic system.\(^1\)

Paulson stressed that when organizing such a program at the junior high school level, an awareness of the wide range of possibilities should be emphasized rather than encouragement of vocational choices. One approach is to present job information by industry rather than by skill area. Examples: hospital industry, education, and merchandising rather than medicine, teaching, and sales.\(^2\)

Paulson indicated that by the time the student has reached his senior year, he will have received vocational direction not a single career goal. The amount of education he has had, his abilities and achievements, and his further education will help him decide the direction he will take.\(^3\)

**Activities in General Business**

Brady and Blackledge reported that students work when they are interested in what they are doing.

General business provides a rich field for the use of motivation by the teacher. Since this is a ninth

---

\(^1\)Ibid., p. 11.


\(^3\)Ibid.
grade subject, it is presented to students when they are at a most receptive age for new methods. It is an age of action, a time when students will accept ideas that they may immediately apply to their lives, or that they may visualize as being useful when they first begin to earn a living. Many subjects presented in this beginning course will create a lifetime interest for students if the teaching procedures are effective.\(^1\)

Consideration is given in the following paragraphs to some of the ways general business units can be made to come alive for the students.

Musselman suggested that everyone likes a story. Teachers can use case studies and let the students decide upon the outcome. Good case studies sharpen student interest, and open-ended stories lead to inquiry because students are curious to learn answers. Furthermore, make everyone a participant. We learn by doing. Students will be more interested if they can take part. Variety is the spice. Group discussions, panels, individual reports, library research, problems, cases, supplementary materials, projects, and field trips all add spice to the general business program.\(^2\)

Since success stimulates interest, make sure each student can see his progress and achievement. Praise works


wonders. Look for something you can praise. Praise encourages students to want to do more.¹

Brady and Blackledge listed ten ways to motivate general business students:

1. Apply a real-life situation to each problem. Use actual forms rather than forms from the workbook.
2. Use sociodrama to help create real-life situations. Two precautions: Students participating must have the information clearly in mind, and the entire class must understand that the purpose of the sociodrama is learning and not entertainment.
3. Bring actual equipment or supplies into the classroom. Whether it be an adding machine, a typewriter, a rotary calculator, or a telephone, students are always interested and their learning is increased.
4. Make full use of a tape recorder.
5. Take your students on field trips to local businesses.
6. Help the student to create a spirit for the general business class. Give them an opportunity to show their originality and create some activity to make their general business class distinctive. Example: wearing school colors on a given day.
7. Publish a monthly newspaper containing class news and stories. Cover topics studied during that period of time. Write reports on activities to be remembered. Articles on future activities of the class, personal news and even solutions to difficult arithmetic problems, or a list of spelling words most frequently misspelled. Use different committees each time to put out the newspaper.
8. Use the bulletin board to provide motivation for each topic.
9. Organize group projects to stimulate creative activity.
10. As a teacher, show enthusiasm. It is contagious.²

Collins suggested that newspaper clippings about the American economy be brought to class by the students. As

¹Ibid.
²Brady and Blackledge, op. cit., pp. 21, 35-36.
soon as enough have been collected for each student, hand them out for the students to type as a manuscript.¹

Jones urged realism from the start. Give the students money to spend—assumed money to be spent in an assumed situation. (Joe/Mary has accepted a job at a salary of $40 a week. Ask students to suggest how Joe and Mary might plan to spend their salary. Through their suggestions, outline the types of things which a young person needs to consider as plans are made for spending income. Assignment for next day—Joe and Mary get a $5 raise. Boys work out a plan for spending Joe's salary; girls, Mary's salary.) As the course moves along, new situations arise where this plan can be built upon.²

Prickett vitalized general business through warmups. At the beginning of class have a warmup on the chalkboard. The warmup should be related to the day's work or yesterday's assignment. Definite steps must be taken by the teacher for the warmup to be effective:

1. Write the warmup on the chalkboard before the students enter the room.
2. The teacher should decide definitely that the warmup is to be part of each day's activities.


3. The students should know they are to come into the room, sit down, and quietly begin working on the warmup assignment.¹

Prickett also listed several suggestions that might be used for warmups:

1. Have the students list major points for class discussion on the reading material that has already been assigned.
2. Have the students write the definition to the vocabulary words given in the chapter. Used later in classroom discussion or as a study sheet for a test later on in the week.
3. Have the students write answers to selected questions at the end of the chapter.
4. Have a silent study session on the lesson material for the day.²

Gresock offered several games for motivation. One example is Fill in the Blanks:

Before this game can begin, all books must be closed. The teacher then goes to the board and puts down enough blank lines to indicate the number of letters in the particular word he has chosen. Then, by going from row to row, he asks for a letter. Put any incorrect letters out to the side so that other students can see them and won't repeat that letter again. Continue this way until all the letters are filled in or until a student thinks he knows the word. If he knows, his row gets one point. If he can give the definition of the word, his row gets two points. However, if he guesses the word and is wrong, he loses two points for his row.³

Many activities were listed by Miller for both the slow learner and the fast learner and for the entire group.

²Ibid., p. 15.
in general business.¹ Briefly, some of the activities are:

**Unit:** You Live in a Business World

**Group Activity:** Prepare maps showing locations of businesses in the community and classify them as businesses that sell goods, produce goods, sell services, and distribute goods and services.

**Slow Learner Activity:** Write a short essay on all the things we enjoy because of our business system.

**Fast Learner Activity:** Diagram the channels of distribution.²

Hale suggested that general business be made different by making it realistic. Have the parents write checks, for the exact amount, for the student’s lunches. As the student goes through the cafeteria line, he endorses the check.

Also, send a telegram to the football team congratulating them on their success. Ask all the students to contribute one penny to pay expenses.

Furthermore, send letters to the school cooks thanking them for the school lunches they prepare and tell them which meals the students liked best. All the students write a letter, and the best letter is sent from each class.³

---


²Ibid., p. 1.

The Joint Council on Economic Education recommended several learning experiences to help develop the various concepts to be learned in the general business course. Briefly, they are:

1. Make a list of the basic needs of people in the community.
2. Plan a survey to discover how the needs they have listed are being met in their community.
3. Conduct a class discussion on the question: "Are the needs of the people in this community the same as those of people in other communities in the United States and in other lands?"
4. List the products or services that people in this community are working to produce or render.
5. List the changes that have occurred in the high school of the community that have come because of economic and technological changes in the community.
6. List the economic changes that have taken place in the community during the lifetime of the parents and grandparents of the students.
7. Organize the class as a hypothetical corporation to manufacture a product.
8. Trace the money that you have deposited in the savings bank until it became a loan for your corporation outlined in "7" to begin business.
9. Make a list of five articles you would like to buy if you had the money.
10. Class discussions, based on the situation of the individual pupils and supplemented, where possible, by the search for supporting facts in the life of their families and the community.¹

Selden reported that "how successful our graduates become in the business world will often depend upon how well they can solve a problem by means of using their reasoning ability."² He suggested several activities that might be used to encourage students, without their realizing it, to


do some critical thinking and problem solving. For example, during the presentation of the unit on choosing a career, have the students decide how they would go about applying for a summer job.¹ Selden pointed out, however, that this type of activity should not be given every day. He also stated that assignments should be made to meet individual needs. The problems should not be made and then forgotten; always discuss them the following day in class.

**Summary of the Chapter**

The review of literature previewed some of the significant studies and related articles relevant to general business. Principles and objectives of secondary education were cited. The "Ten Imperative Needs of Youth" were discussed as probably being the most comprehensive set of objectives of secondary education, and the junior high school can help to fulfill these needs.

The importance of the "Seven Cardinal Principles of Secondary Education" as they apply to business education were emphasized. Business education attempts to develop the whole individual and to help him develop high ideals to promote pleasant and productive working relations with employees. Students also need to better understand and appreciate the basis of the American economy.

The purposes of general business were presented. General business helps to prepare students to live more effectively in a business economy.

The major functions of general business were identified as: (1) economic literacy and consumer-use function, (2) guidance and exploratory function, (3) orientation and foundation function, (4) pre-vocational function, and (5) economic citizenship function.

The early history of general business was mentioned, and many rapid changes have been made during the past fifty years, particularly in the junior high school.

The need for offering a general business course was reviewed. Economic understanding is essential and little, if any, attention is given to this aspect in the schools. Therefore, general business is necessary to develop the students to deal intelligently with problems facing them in a specialized society.

National leaders in business education have stated that a general business course should be implemented into the curriculum of every junior high school. Of seven million unemployed youth, three million failed to complete high school. One-third of the three million had less than a junior high school education. Perhaps if these youth had received some knowledge of the economic world, they might have remained in school.

Improvement of instruction in general business depends upon the teacher. He cannot be a slave to the
textbook, but rather be guided by current developments and needs. Many ideas were expressed indicating various ways to create enthusiasm and interest in the general business class.

The teacher must continually evaluate and update his teaching preparation and effectiveness. This can be done by attending workshops, in-service programs, professional meetings, summer school, and extension courses. Also, information can be gained through self-study, teachers manuals, and the textbook. Moreover, a student understands when he is able to apply what he has learned. He must be given the opportunity to use what he has studied.

The selecting of subject matter for the general business course is important. The group to be taught, the needs of the students and community, the role of the course and the contribution of the subject to general education must be considered.

The typewriter can be used very effectively in the general business course. There is value in combining the two subjects into one course rather than two separate courses. Economic concepts taught in general business can also be taught in typewriting through three methods: (1) timed writings, (2) booklets and pamphlets—timed writings and practice material, and (3) production jobs, such as manuscripts, rough drafts, and business letters.

There was general agreement that the content in general business should include the organization and
workings of the business world. Concepts, such as buying, selling, transportation, finance, labor unions, and job opportunities should be presented.

Several activities in general business were reviewed. People learn by doing. Therefore, every student should be made a participant.

Regardless of the activity, assignments should be made to meet individual needs. Also, the problems should not be made and then forgotten; always discuss them the following day in class.

Praise works wonders. Look for something you can praise. Praise encourages students to want to do more.

The review of literature was used in formulating a general business course at Sunset Junior High School. The course of study is outlined in Chapter III.
CHAPTER III

COURSE OF STUDY

The general business program at Sunset Junior High School will be interspersed with the personal-use typewriting program. Typewriting will be taught the first three weeks of school to allow for a more complete teaching of the keyboard. Beginning with the fourth week, general business will be introduced as part of the program. Typewriting will be taught on Monday, Wednesday, and Friday of each week, and general business will be taught on Tuesday and Thursday of each week. The general business-typewriting duo course will be taught to all ninth-grade beginning typewriting classes.

Ten units will be presented throughout the year. These are:

1. Living in a Business World
2. Banking Procedures
3. Using Credit Wisely
4. Buying by the Consumer
5. Communicating Effectively
6. Planning Your Future
7. Making Useful Savings
8. Managing Money Effectively
9. Shipping Services
10. Traveling Services

The students will be given the assignment and asked to read the material the first ten to fifteen minutes of class. At the end of this period of time, they will be
required to answer the questions and compute the business problems. This is to be done from the reading or to be searched out on the assumption that if the students are required to search out their own material, the learning outcome will often be greater than if done through discussion. Also, the students will be allowed to work together in arriving at solutions for the given problems. This is also an effective learning procedure to let the students help each other.

**Units of Instruction**

The course will be divided into specific units of instruction presented in a logical arrangement. The course of study will be divided into ten units. Each unit is presented on the following pages to explain what each unit will consist of—the objectives, the learning outcomes, and the activities used to accomplish the learning outcomes and objectives.

The students will be required to search out the material on their own under the direction of the teacher. They will be asked to read the material and then answer the questions and complete the business problems at the end of each part. The assignment will be turned in at the end of class on Thursdays, checked and scored, returned to the students, and any questions on the activity will be discussed. All assignments are to be typewritten.

The assignments at the end of each part will consist of the following sections:
1. Improve Your Vocabulary
2. Check What You Have Read
3. Apply What You Have Learned
4. Related Business Problems

Each unit will contain from three to five parts. Upon completion of the unit, a written test will be given on the material studied to measure the learning outcomes and objectives.

To vitalize the general business course, warmups, as suggested by Prickett, will be placed on the chalkboard at the beginning of each class period. As soon as the tardy bell sounds, the students are to begin typing the drill. At the end of a five-minute period, time will be called and the papers collected. One point will be given for each line or exercise completed. These drills will not only help to improve typewriting skill but will also help to stress important points pertaining to the general business assignments.

On the following pages, each unit is presented. The course objectives, learning outcomes, and activities used are included in each unit.

Unit 1--Living in a Business World

Learning Outcomes

Part 1.--You and the Business Economy.--The student should be able to appreciate the role of the consumer in business and to understand how the business system operates.

Part 2.--How Business Serves You.--The students should be able to understand how business produces and
distributes goods and to know the kinds of business activities businessmen perform.

Part 3. -- Business Creates Jobs and Income. -- The students should be able to understand how business creates jobs and income and the important part business plays in the improvement and well-being of the community.

Unit Objectives

The student should be able to pass a written test with sixty percent accuracy for a grade of "C". The correct answers will be determined from the textbook.

1. Define vocabulary words as presented in the unit.
2. Identify various kinds of business transactions performed by individuals and groups.
3. Calculate the cost of a given cash purchase.
4. Identify the various ways in which business creates jobs and incomes.
5. List the ways in which businesses serve others.
6. Identify the different kinds of businesses.

Unit Activities

Before the discussion begins, the students will be asked to type a list of all business services they or their parents use every day. A three-minute time limit will be established. This will be used as the basis for beginning the study of the consumer's relationship to business.

The film, "What Is Business," will be shown to emphasize the importance of business services.
A guest speaker from the state employment office will be invited to talk to the students about the conditions that seem to keep workers unemployed, the possibility of ever having 100 percent employment, and can anyone who really wants to work find employment.

Unit 2--Banking Procedures

Learning Outcomes

Part 4.--Money, an Aid in Business Transactions.--The students should learn what money is, why money is valuable, and how money aids in business transactions.

Part 5.--Banks Aid in Business Transactions.--The students should know what a bank is and the important services a bank renders.

Part 6.--Opening a Checking Account.--The students should know the reasons for having a checking account and how to make out a deposit slip correctly.

Part 7.--Good Check-Writing Procedures.--The students should learn how to write a check correctly.

Part 8.--Using a Checking Account.--The students should develop an appreciation of why banks charge for checking accounts and develop the ability to reconcile a bank statement. The students must not only know how to reconcile but also how to set up a bank statement correctly.

Unit Objectives

The student should be able to pass a written test with sixty percent accuracy for a grade of "C". The correct answers will be determined from the textbook.
1. Define vocabulary words as presented in the unit.

2. Identify three important ways money aids in business transactions.

3. List the differences between a counterfeit bill and a real bill.

4. Identify five services offered by banks to their customers.

5. Identify one important difference between the Federal Reserve Bank and the local bank.

6. Identify and describe four kinds of banks.

7. Identify the information needed for making out a deposit slip correctly.

8. Identify the information needed for writing checks correctly.

9. Identify the correct procedure for reconciling a bank statement.

10. Set up, calculate, and type correctly a bank statement from given information.

11. Fill out correctly two deposit slip forms from given information.

12. Write correctly four checks from given information.

Unit Activities

The following films will be shown to help emphasize the important role money and banks play in the American economy:
A guest speaker will be invited from the local bank to explain to the students how banks aid in business transactions.

The students will be required to type two deposit slips. The information for these will be given in the related business problems in the textbook. Actual deposit slips will be obtained from the local bank.

The students will be required to write correctly four checks. Actual check forms will be obtained from the local bank. The needed information will be given in the related business problems in the textbook.

Brady and Blackledge reported the motivational factor of bringing actual supplies into the classroom. By bringing actual supplies into the classroom, such as the deposit slips and check forms, the students interest and learning will be increased.

The overhead projector will be used throughout this unit to show the students some of the forms used in banking.

Since the Christmas season is a time of high spending, the next two units, Units 3 and 4, will be presented prior to this time to help the students make wise purchases.

**Unit 3--Using Credit Wisely**

**Learning Outcomes**

Part 9.-- Buying on Credit. -- The students should be
aware of what credit is and the advantages and disadvantages of buying on credit.

**Part 10.---Paying for Credit Purchases.**---The students should learn the methods of paying for credit purchases, how credit transactions are recorded, and the importance of careful use of credit payments.

**Part 11.---Borrowing in Order to Buy.**---The students need to develop an understanding of why people and businesses borrow money. Loans, as a means of borrowing money, will be studied. Interest will be explained as the amount paid for borrowing money. Also, the students should learn how to compute interest.

**Unit Objectives**

The student should be able to pass a written test with sixty percent accuracy for a grade of "C". The correct answers will be determined from the textbook.

1. Define vocabulary words as presented in the unit.

2. Identify the advantages and the disadvantages of credit purchases.

3. Identify four methods of paying for credit purchases.

4. Identify reasons why people borrow money.

5. List four different types of lending agencies from which individuals and businessmen may borrow money.

6. Calculate the interest charge on a loan note.
7. Set up and type correctly four interest notes on loans.

Unit Activities

In connection with the typing class, invoices and sales slips are to be prepared using the information given in the related business problems in the textbook. Actual invoice forms and sales slips will be obtained from local business firms.

Unit 4—Buying by the Consumer

Learning Outcomes

Part 12.—How Incomes are Spent.—The students should understand the many reasons why and how incomes are spent.

Part 13.—Distribution Serves the Consumer.—The students should understand how we obtain goods and services, the channels of distribution, and how customers are benefited through distribution.

Part 14.—How to Buy Wisely.—The students should become aware of the many types of products available on the market. Also, they should know if they are getting their money's worth. Students need to become careful shoppers and wise buyers.

Part 15.—Services for Consumers.—The students should obtain an understanding of the values of money, products, and services.
Unit Objectives

The student should be able to pass a written test with sixty percent accuracy for a grade of "C". The correct answers will be determined from the textbook.

1. Define vocabulary words as presented in the unit.

2. List three channels of distribution and three items distributed by each channel.

3. List ten rules for wise buying.

4. List three agencies that can help the consumer to buy wisely.

5. Identify several ways that incomes are spent.

6. Identify several statements that indicate good consumer judgment.

7. Calculate the percent of profit on cost price and selling price.

8. Identify information from labels and advertisements helpful to a buyer.

9. Set up and type correctly from given information four invoices.

10. Set up and type correctly two sales slips.

Unit Activities

A guest speaker will be invited to talk to the students about opportunities in marketing and distributive education.
A guest speaker from the Better Business Bureau will be invited to talk to the students about wise buying, consumer borrowing, and the services offered by the bureau.

**Unit 5--Communicating Effectively**

**Learning Outcomes**

**Part 16.--Communication by Telephone.**--The students should develop the ability to use a telephone directory correctly and to place and receive telephone calls correctly.

**Part 17.--Communication by Telegraph.**--The students should develop the concepts of understanding the different types, the different classes, and the cost of telegrams.

**Part 18.--Communication by Letter.**--The students should develop the ability to write a good business and personal letter. Students should learn to appreciate good letters and to understand the impact of a poorly written letter upon one's business or personal reputation.

**Part 19.--Communication Through Advertising.**--Students will be guided to realize the advantages of mass communication, the purposes for which advertising may be used, and the importance of different advertising media.

**Unit Objectives**

The student should be able to pass a written test with sixty percent accuracy for a grade of "C". The correct answers will be determined from the textbook.

1. Define vocabulary words as presented in the unit.
2. List and briefly explain six characteristics of a good letter.

3. Identify the principal advantage of using mass communication.

4. Identify the major parts of a letter.

5. Set up and type correctly at least two business letters. One of these will be the student's own composition.

6. Set up and type correctly at least two personal letters. One of these will be the student's own composition.

7. Identify the correct techniques for using the telephone.

8. Calculate the charges for placing long distance telephone calls.

9. Identify the services offered by the telegraph company.

10. Calculate the charges for telegraphic services.

11. Set up and type correctly three telegrams. One of these will be the student's own composition.

12. Identify the purposes of advertising.

13. Analyze an advertisement.

Unit Activities

If time permits, the use of the teletrainer, which is furnished by the telephone company, will be a very effective tool in learning how to use the telephone properly.
The film, "If An Elephant Answers," will be shown to emphasize the proper method of answering the telephone.

Telegram forms will be typed and composed by the students. Actual forms will be obtained from the telegraph company for use in the classroom.

Business letters and personal letters will be composed and typed in correct form by the students.

The film, "Who Wrote That," will be shown to help impress upon the students the importance of writing a good letter.

Students will be asked to bring to class several advertisements from newspapers and magazines which will be evaluated. The students will then be asked to originate an advertisement, using proper advertising techniques. These are to be typed, correctly centered.

The students will be asked to select one of the currently popular television broadcasts and analyze the advertisements (commercials) connected with the program they view. A worksheet will be used by the students to report this activity by filling in the information asked for.

Unit 6--Planning Your Future

Learning Outcomes

Part 20.-- A Career for You in Our Economic World.--

The students should become aware of the changing world of work: the qualifications, including education, that are
needed to obtain, hold, and progress in an occupation; how to acquire information about an occupation.

**Part 21. --Planning Your Future.**--The students must recognize the importance of starting early in life to explore the world of work and to study the job opportunities and job requirements. They must also recognize their abilities and personal characteristics and how they relate to success on the job.

**Part 22. --Preparing for Employment.**--The students should know how to look for a job and how to apply for a job.

**Part 23. --Living and Working in a Business World.**--The students need to realize that individuals work for many different reasons. They need to recognize the importance of improving human relationships. Students need to understand that a good economic citizen has responsibilities toward building good human relationships.

**Unit Objectives**

The student should be able to pass a written test with sixty percent accuracy for a grade of "C". The correct answers will be determined from the textbook.

1. Define vocabulary words as presented in the unit.
2. Identify the opportunities available in the world of work.
3. Identify the requirements necessary in most occupations today.
4. Calculate the annual incomes of an elementary school graduate, a high school graduate, and a college graduate from given information.

5. Identify several good employment practices.

6. Complete correctly an application for employment form. This is to be typewritten.

7. Describe briefly four job trends that may affect your future.

8. Describe briefly the effects of automation and technology on jobs.

9. List the occupational groups that are growing most rapidly; least rapidly.

10. List four ways you can obtain information about job opportunities and job requirements.

11. List four important steps to be taken in making plans for your future.

12. Identify the advantages of remaining in school.

13. Describe how your likes and dislikes help you in choosing an occupation.

14. List and briefly describe five hiring procedures used by different employers.

15. List at least five important points to keep in mind while being interviewed for a job.

16. List five reasons why people work.

17. List five major responsibilities of successful living.
18. List three groups of people the successful citizen needs to include in improving human relationships.

Unit Activities

To implement the activity recommended by Collins, the students will be asked to bring to class articles from newspapers and magazines pertaining to the world of work. These articles will be discussed and then given to the students to type in manuscript form.

The school counselor will be invited to talk to the students about employment opportunities and also how and where to locate information concerning jobs.

The students will be required to fill out correctly an application for employment form.

Several films concerning careers will be shown throughout the course. Some of these will be:

"Bright Future"
"Finding the Right Job"
"Career Days"
"Engineering for Eddie"
"Aviation Mechanic"
"Do I Want to be a Secretary"
"Challenge of Dentistry"
"Your Magic Step to Career Opportunity"
"Career: Medical Technologist"
"Going Our Way"
"That the People Shall Know"
"Stay in School and Graduate"

A special project will be assigned in relation to this unit. Early in the unit, the Kuder Preference Test will be administered to the students. From the area of interest indicated from this test, a special project will be assigned. Each student will select an occupation he is
interested in and, through research, will be required to write a term report developing the following topics: nature of the work, training and other qualifications, advancement, employment outlook, working conditions, and earnings. Many pamphlets, books, the Occupational Outlook Handbook, and a careers kit describing occupations will be made available in the classroom, library, and counselor's office for the students' use and reference.

Often people assume that others see them as they see themselves. Many worksheets will be used during the "career" unit to create enthusiasm. These worksheets will be explained in class and then used as outside activities. The completed project will be directed toward giving the student a more realistic picture of himself, his interests, abilities, and attitudes.

**Unit 7--Making Useful Savings**

**Learning Outcomes**

**Part 24.**--Planning a Savings Program.--The students are to develop an understanding of the many purposes for saving and how rapidly savings increase.

**Part 25.**--Savings Accounts.--The students should know of the various places where savings accounts can be maintained.

**Unit Objectives**

The student should be able to pass a written test with sixty percent accuracy for a grade of "C". The correct answers will be determined from the textbook.
1. Define vocabulary words as presented in the unit.

2. Identify several reasons why it is important to have a savings account.

3. List five advantages of savings accounts.

4. Identify four places where savings accounts can be maintained.

5. Calculate interest paid on savings accounts.

Unit Activities

A guest speaker will be invited to talk to the students about the importance of a savings program and the need for starting such a program early in life.

Unit 8--Managing Money Effectively

Learning Outcomes

Part 26.--Planning the Use of Income.--The students should become aware of what good money management is and the importance of living within one's income.

Part 27.--Money Management for a Student.--The students should be aware that the wise use of time and income requires planning.

Unit Objectives

The student should be able to pass a written test with sixty percent accuracy for a grade of "C". The correct answers will be determined from the textbook.

1. Define vocabulary words as presented in the unit.
2. Identify five important aspects of good money management.

3. Identify several reasons for the value of using time and income wisely.

4. Plan and compute a budget of personal earnings for a period of one month.

5. Set up a personal time budget for a period of one week.

Unit Activities

The students will be required to prepare their own personal budget using the money they actually receive. This budget is to be figured for a period of one month. If the student does not earn money, a fictitious figure is to be used and a budget made therefrom.

The students will be asked to keep a budget of their time for one week. This budget is to show how the student spends his time on Monday through Sunday from the time he awakes in the morning until he retires at night.

Unit 9--Shipping Services

Learning Outcomes

Part 28.--Using Postal Service.--The students should understand how we benefit from postal services, the four classes of mail service, special postal services, and the ZIP Code.

Part 29.--Shipping Packages by Mail and Express.--The students should be acquainted with the various means and costs of shipping packages.
Unit Objectives

The student should be able to pass a written test with sixty percent accuracy for a grade of "C". The correct answers will be determined from the textbook.

1. Define vocabulary words as presented in the unit.
2. Explain what is meant by "ZIP Code."
3. Identify the four classes of mail.
4. Identify the special mail services.
5. Calculate from a given table the amount of postage on parcel post packages.

Unit Activities

A film, "Straight Line," will be shown on the importance and meaning of the ZIP Code.

Unit 10--Traveling Services

Learning Outcomes

Part 30.--Traveling by Private Automobile.--The students should gain a knowledge of how to plan a trip and an understanding of the social and economic effects of the automobile.

Part 31.--Using Public Transportation.--The students should develop an understanding of the use of timetables and a knowledge of the various travel services available.

Part 32.--Services for Travelers.--The students should understand the services a traveler may obtain to add comfort, convenience, and enjoyment to a trip.
Unit Objectives

The student should be able to pass a written test with sixty percent accuracy for a grade of "C". The correct answers will be determined from the textbook.

1. Define vocabulary words as presented in the unit.

2. Identify the various means of public transportation and the services offered by each.

3. Explain briefly why it is desirable to plan a trip in advance.

4. List three items to be considered when planning a trip.

5. Describe briefly the social and economic effects of the automobile.

6. Identify the information provided by timetables.

7. Identify the services available to travelers to add comfort, convenience, and enjoyment to a trip.

Unit Activities

A local traffic officer will be invited to speak to the students about the causes of automobile accidents, accident rates, and driving errors to be avoided.

A representative from a local travel agency will be invited to talk to the students about the services rendered by the agency.
Additional Activities

Based on the ideas presented by Brady and Blackledge, one class of students will be selected to serve as secretaries for the other teachers in the school. These students will type and do clerical work two days each week for their respective teachers. This procedure should create high enthusiasm and eagerness and the desire to do a better job. At the conclusion of the semester, each student will compose a "thank you" letter and send it to her assigned teacher.

Brady and Blackledge also proposed a monthly newspaper be published to motivate general business students. This activity will be implemented at Sunset Junior High School to stimulate interest among all the students enrolled at the school.
BIBLIOGRAPHY

Books


Periodicals


Monographs


Yearbooks


Reports--Published


Unpublished Materials


Utah State Department of Public Instruction. "What You Should Know About School Dropouts--Some Questions and Answers." Salt Lake City, Utah, April, 1965. (Mimeographed)
VITA
Renae Gailey Bodily
Candidate for the Degree of
Master of Science

Report: A Proposed Plan for a General Business Course at Sunset (Utah) Junior High School for Ninth-Grade Students

Major Field: Business Education

Biographical Information:

Personal Data: Born at Syracuse, Utah, June 29, 1931, daughter of Newel and Alice 0. Gailey; married Blaine E. Bodily January 29, 1953; two children--Gaylene and Karen.

Education: Attended elementary school in Syracuse, Utah; graduated from Davis High School in 1949; received a Bachelor of Science degree from Weber State College in 1966 with a major in Business Education and a minor in Music; completed requirements for the Masters of Science degree, in Business Education, at Utah State University in 1969.

Professional Experience: 1966 to present, typewriting teacher at Sunset Junior High School, Sunset, Utah; 1956-64, secretary at North Davis Junior High School, Clearfield, Utah; 1954-55, typist at Hill Air Force Base, Utah; 1950-54, clerk typist and stenographer at Naval Supply Depot, Clearfield, Utah.