

Business Studies



**Seventh-day Adventist
Secondary Curriculum**

A Curriculum Framework for Seventh-day Adventist Secondary Schools

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It is our wish that teachers will use this document to improve their teaching and so better attain the key objectives of Seventh-day Adventist education.

Sincerely

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WHAT IS A FRAMEWORK?

A Framework

In the Adventist secondary school context, a “framework” is a statement of values and principles that guide curriculum development. These principles are derived from Adventist educational philosophy which states important ideas about what Seventh-day Adventists consider to be real, true and good.

A framework is also a practical document intended to help teachers sequence and integrate the various elements of the planning process as they create a summary of a unit or topic.

The framework is not a syllabus.

The framework is not designed to do the job of a textbook. Although it contains lists of outcomes, values, issues and teaching ideas, the main emphasis is on relating values and faith to teaching topics and units.

Objectives of the Framework

1. One objective of the framework is to show how valuing, thinking and other learning skills can be taught from a Christian viewpoint. The Adventist philosophy of business studies influences this process.
2. A second objective is to provide some examples of how this can be done. The framework is therefore organised as a resource bank of ideas for subject planning. It provides ideas, issues, values and value teaching activities of business studies, so it is intended to be a useful planning guide rather than an exhaustive list of "musts."

The framework has three target audiences:

1. All business studies teachers in Adventist secondary schools in Australia and New Zealand.
2. Principals and administrators in the Adventist educational system in Australia and New Zealand.
3. Government authorities who want to see that there is a distinctive Adventist curriculum emphasis.

USING THE FRAMEWORK

LAYOUT

The framework is comprised of five sections — philosophy and objectives, suggestions on how to plan, examples of topic plans and a set of lists of important ideas, values, issues, teaching strategies and other elements which are useful in building a planning summary. The nature and purposes of each section are set out below.

It is suggested that you read this page describing these four sections now before attempting to use the document for the first time.

SECTION 1 — PHILOSOPHY

Section 1 is the philosophical section. This section contains a philosophy of business studies, a rationale for teaching business studies, and a set of outcomes which have a Christian bias.

This section is meant to help teachers refresh their memories of the Christian perspective from which they should teach. They may consult this section when looking at longer-term curriculum planning, and when thinking about unit objectives. They may also consider adapting it or using it “as is” to form part of their program of work.

SECTION 2 — HOW TO PLAN A UNIT

Section 2 is the "how to" section of the framework. It explains a process teachers can follow when planning a topic or unit of work while thinking from a Christian perspective. It is followed by sample summaries compiled by working through the steps. Because it suggests an actual process for integrating ideas, values and learning processes, this section is the heart of the document.

SECTION 3 — SAMPLE UNIT PLANS

Section 3 shows practical examples of how to use the framework in topic and unit planning. It is meant to show how Section 2 can be used to produce a variety of possible approaches to teaching valuing, thinking and other learning.

SECTION 4 — PLANNING ELEMENTS

Section 4 contains the various lists of ideas, values, issues and teaching strategies that teachers may consult when working their way through Section 2 of the framework. It is a kind of mini dictionary of ideas to resource the steps followed in Section 2.

SECTION 5 — APPENDICES

Section 5 contains ideas for teaching which lie outside the domain of values and faith, but which could be useful as reminders of good teaching and learning practice.

SECTION 1

Philosophy

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PHILOSOPHY

The Seventh-day Adventist business studies teacher believes that God exists, and that He is the creator and owner of all matter. God's existence is therefore the central reality that gives ultimate meaning to all knowledge in the domain of business studies. This view of reality is in harmony with the general philosophy of Seventh-day Adventist education.

The Adventist view of God and his relationship to humans carries implications for the way Christians think the commercial world should operate. Human qualities which influence relationships in the commercial world are seen as being part of a broader picture — namely that there is conflict between good and evil in the world. This view assumes that even though people have many good qualities, they also exhibit innate greed and selfishness in their efforts to satisfy their needs and wants. Christians perceive that they should pursue good by living according to the authority of Biblical Scripture, and by trying to apply its principles to their lifestyle.

An important principle of Scripture for the commercial world is justice, which is expressed partly in good stewardship of resources, in the value placed on individuals, and in integrity. Firstly, as people interact with others, they are seen to be both a dependent and an integral part of the commercial environment. They therefore bear responsibility to maintain and reconstruct the quality of that environment. Secondly, each individual is seen as possessing dignity and worth. Therefore financial relationships are to reflect the concept that man is individually valuable and special in God's sight. Thirdly, individuals are called on to develop moral values, to develop empathy with others, and to act out their values and convictions with integrity in their commercial transactions.

Committed Christians who can relate to others with integrity will also be good citizens who can adequately serve the needs of the community. Such citizens are required to make responsible decisions and stand by them in the long-term. Responsibility in decision-making is therefore an important part of the Christian ethic. This ethic is focused on the need for people to act unselfishly for the good of others, and to build positive financial and personal relationships, both with other people and with God.

RATIONALE

The commercial world influences the daily lives of people whatever their roles in society. As income earners, consumers, producers, managers, voters and active citizens, people need to be able to understand, earn, and manage money. When they see how money influences the marketplace and the worlds of work, politics, religion and leisure, they are enabled to gain personal confidence and participate more effectively in community life. Participation is an important part of citizenship, and it is a process which requires students to understand the values, skills and knowledge of business studies.

Good commercial practice requires students to make numerous value judgments, and to anticipate the consequences of their actions. The moral valuing process draws on values such as careful stewardship of money, sharing, equity, diligence and responsibility. Decision-making which centres on these values is an essential life skill - one which leads to responsible self-direction and personal development.

Business studies help students acquire skills which, though not necessarily moral in focus, are an essential component of their capacity to cope with life. They must for example communicate effectively, manage their finances, make decisions about products as consumers, and understand the trends and advantages of technology. These skills are becoming more important as our societal roles proliferate.

The skills of valuing and managing finance depend on knowledge of a range of principles, and on the ability to understand the interrelationships between ideas, values and skills. Such understanding includes many facets. For example, responsible citizenship requires people to be economically literate, to grasp the complexity of economic matters, to understand their relationship to law, and to comprehend a variety of issues which focus on justice and integrity.

VALUES-ORIENTED OBJECTIVES

ACCOUNTING VALUES AND ATTITUDES:

1. Show an appreciation of Christian principles such as honesty and integrity in all business transactions.
2. Recognise that all resources are a gift from God and that man is responsible for the use of these gifts.
3. Promote equity and fairness in all business dealings.
4. Foster habits of good citizenship and a positive attitude toward service to God and man.
5. Obtain a balanced view of the role of management, accountants and other staff in the affairs of modern business enterprises.
6. Gain a respect for the rights of others to hold different points of view and find common ground with those whose lives and experiences are different from their own.
7. Recognise the contribution of all people, regardless of gender, language, or their culture or socio-economic level.
8. Appreciate the necessity for logical reasoning, and the highest standards of presentation and accuracy in bookkeeping.
9. Appreciate ways in which studying the syllabus can contribute to their personal development.

COMMERCE ATTITUDES AND VALUES:

The study of commerce will develop:

1. An awareness of how society's attitudes and values affect the economic decision-making of individuals, businesses and governments.
2. A tolerance of others.
3. An acceptance of the right of others to hold alternate views to a student's own view.
4. An appreciation that decisions are often based on value judgements.
5. An empathy with individuals and organisations that make a contribution to business in our society.
6. The use of commercial principles in solving personal and financial problems and in exercising influence as a citizen and a voter.
7. Notions of economic and legal justice.
8. The ability to recognise the contribution of all people, regardless of gender, language, culture or socio-economic level.
9. An appreciation of the privileges and responsibilities of a Christian steward, remembering that one's first allegiance is to God.
10. An attitude of support for those in authority, based on Biblical ethics.
11. A practical attitude of service to others during employment and leisure.
12. The ability to use commerce to help them understand the issues and problems on which they will have to make judgements and decisions.

ECONOMICS ATTITUDES AND VALUES:

Students will gain:

1. A realisation of how Christian principles such as honesty, justice, fairness and equity, cooperation, diligence, citizenship and responsibility can improve the economic and social environment in which we interact.
 2. An acceptance of the diversity of institutions and the values they represent.
 3. An awareness of the influence of beliefs and values on economic decision-making by individuals, business firms and governments.
 4. A willingness to assume the responsibilities of citizenship within the world economic community.
1. An appreciation for, and practice of Christian principles in business.
 2. An attitude that economics occurs in a wider moral universe than day-to-day business. People are accountable to God as stewards of global resources.
 3. A Christian perspective on the motivation for engaging in business. Fairness and service to others precede greed and self-seeking.

SECTION 2

THE PLANNING PROCESS

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STEPS IN PLANNING A UNIT

1. Consult the syllabus, including the yearly planner for the school, if there is one.
 - Ask questions such as: What do I cover? What important values and issues could be included? What is the detail? Where does this fit?
 - List ideas (areas of study) of what you want to teach. Put these in order.
2. Gather information about the topic. Consult text books for ideas. Sort the information by referring to syllabus or planner.
3. List the most important outcomes (ideas, skills, values, knowledge etc).
4. Devise interesting teaching strategies/activities to assist learning.
5. Look for resources to support the strategies. Book any equipment needed.
6. Fill in a planning grid, breaking the information into lessons.
7. Refine the teaching notes you have been making, or create notes.
8. Devise assessment tasks.
9. Go back and evaluate during and after the teaching.
10. Throughout the whole process, remember the importance of teaching values and the valuing process.

Remember that the process is not a rigid step by step sequence. There is much coming and going between the points.

THE PLANNING EXAMPLE - budgeting

1. Consult the syllabus to see where budgeting fits in.
 - Ask where the topic fits in the sequence of the syllabus.
 - It is included in the areas of consumers, money and financial recording. It also fits into decision-making.
 - Ask what is covered broadly. Examples: Reasons for budgeting, uses for budgets, what is a good budget? Ask what important values and issues could be included. The topic can include values such as stewardship and provision for the future, how to construct a budget, results of good and bad budgeting etc.
 - It is a good idea to compile teaching notes as you go along.
2. To collect information go to suitable texts and other resources which could include the examples below in Point 5.
3. Define the outcomes. Examples are: accurately complete a budget using given information; priorities expenses; explain the need for a budget, draw links between the budgeting process and good stewardship.
4. Start to think of some possible teaching strategies.

Examples:

 - Select appropriate tasks from bank education books.
 - Write personal budgets in column journals.
 - Guest speaker such as a parent to talk about budgeting with personal fixed incomes, or shopping on tight budgets, or church treasurer to talk about church priorities.
 - Compare budgets of different people to determine different priorities.
 - Prepare a budget on a spreadsheet.
 - Relate personal budgeting to national budgeting.
 - Debate the priorities in budgeting in business.
5. Look for resources. They may include: the Australian Bankers Association, parent speaker, media programs like Money, Internet, audiovisuals in the library.
6. Fill in the planning grid. This may take various forms. Some teachers use a summary with columns across a page in landscape style, while others work down the page in portrait style without using columns. One example of this approach is found on page 18 of this document.

7. Refine the teaching notes you have compiled so far on budgeting. Remember to match teaching notes with student notes and activities. Order and structure notes, leave space to write changes etc.
8. Devise assessment tasks.
Examples:
 - Budget on a spreadsheet.
 - Compare three budgets to show which demonstrates the most foresight and attention to other value priorities. Write a report of your analysis and interpretation of these budgets.
9. Evaluate your teaching of budgeting. This evaluation may come from sources such as student feedback, marks from assessment tasks, personal reflection, and reassessment of student budgeting procedures in the longer-term.

Sample outline showing use of framework (law in our lives – middle school commerce)

Lessons/ Periods	Outcomes/Objectives	Values	Issues	Teaching Strategies and Activities	Resources Needed
1	Explain why we have laws and give six characteristics of effective laws	Fairness Equity Foresight Responsibility	Restriction of freedoms Anarchy	Class discussion on role of law, and requirements of society's laws Overhead notes	Textbook OHP notes and machine
2, 3	Define "law" and research various sources of modern law	Truth Justice	Relevance of Old Testament law	Library research on Hammurabi, Koran, Talmud, Levitical Law (including the Ten Commandments)	Library
4	List and explain the main types of law		Why we have different types of law	Cover types of law such as criminal, civil, contract, constitutional and administrative laws	Notes on different types
5, 6, 7	Describe the law making procedure in Australia	Co-operation Equity Foresight	Length of time involved Input from citizens	Discussion of process using video from Parliament Pack II Groupwork making up a new law concerning some aspect of school eg. "eating in class"	Video
8, 9	Describe the court heirachy in Australia and the functions of the different courts	Planning Efficiency Foresight	How does this structure assist efficiency?	Notes and diagrams Questions and exercises on "which court looks after this or that...?" Possible visit to courthouse	Textbook Notes on OHP Courts

SECTION 3

SAMPLE TOPIC PLANS

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Work

(Business Studies — Middle Secondary Years)

Possible Issues

- Prioritising career choices
- Discrimination
- Racism
- Employee relationships
- Rights of work force
- Gender roles

Values

- Clear Christian world view
- Integrity
- Initiative
- Foresight
- Responsibility
- Stewardship
- Work ethic

Approaches to Teaching Values

1. Role play areas of conflict between employer and employee and draw out values and value priorities evident in the conflict.
2. Use “Work Shuffle”, a set of cards designed to prioritise values in the workplace. An example is to prioritise money earned in relation to service for others.
3. Invite guest speakers. These could be people involved primarily in service occupations, and who could highlight the joy of service.
4. Draw up a life timeline looking at plans for achievement at the 5, 10, 20, and 50 year marks.
5. Set a writing task on racism or other discrimination in the workplace. Seek empathy by asking questions such as “How would you feel if ..?”
6. Research a Biblical view of work. Include types of occupations, results of working and not working, etc.
7. Debate the place of gender roles in work. An example topic is “A woman’s role is in the home.”
8. Involve students in aspects of practical service for others. Examples are running a soup kitchen for the unemployed, and conducting training courses in money management.

Bible References

- | | |
|--------------------|---|
| 1. Genesis 3:17-19 | Why did Adam work? |
| 2. Genesis 39:9 | Servant-master relationships |
| 3. Luke 20:25 | Render unto Caesar - responsibility -taxation |
| 4. Mark 1:16-17 | Occupation change - the disciples from fisherman to full-time followers |
| 5. Genesis 3:1,10 | Occupation change — Moses from shepherd to leader |
| 6. Titus 3:1 | Obedient and honest work |
| 7. Matthew 20:1-16 | Parable of the workers in the vineyard |

The Household Sector

(Business Studies — Middle Secondary Years)

Possible Issues

- Personal budgeting
- Immigration
- Rights of employees and employers
- Wage determination
- Consumer rights
- Income distribution (between rich and poor)
- Social security benefits and their justice

Values

- Autonomy
- Co-operation
- Efficiency
- Initiative
- Work ethic
- Mission
- Diligence
- Excellence
- Preparation and foresight
- Individuality

Approaches to Teaching Values

1. Discussion on the Christian attitude to dealing with the problems of unemployment.
2. Guest speaker – welfare agency.
3. Applying values – students help at soup kitchen or children’s shelter.
4. Debate on a topic of social justice such as “Work for the dole”.
5. Budgeting exercise with emphasis on priorities and values.
6. Hypotheticals – eg. “What would you do if you lost your job...?”
7. Compare and contrast the plight of the unemployed with the well-off situation of the wealthy.

Bible References

- | | | |
|----|----------------------|---|
| 1. | 2 Corinthians 8:9-15 | Benevolence towards others |
| 2. | Acts 4:34, 35 | Care for those less well off |
| 3. | Luke 3:14 | Avoid greed and be content with what you have |
| 4. | Matthew 18:19 | Co-operation needed to secure results |
| 5. | Proverbs 10:4 | Diligence brings results |
| 6. | Luke 18:13, 14 | Work with humility |
| 7. | Ecclesiastes 9:10 | Labour with diligence |
| 8. | Colossians 3:23, 24 | Whatever you do, do it with all your heart |
| 9. | 2 Thessalonians 3:10 | Those who do not work do not eat |

Saving and Investing

(Business Studies — Middle Secondary Years)

Possible Issues

- Personal budgeting and priorities
- Investments and security
- Freedom of choice
- Risk and the operation of the stock market
- How interest rates affect the investor
- Taxation on savings
- Prudent planning for retirement

Values

- Christian stewardship
- Discommend
- Foresight
- Initiative
- Perseverance
- Responsibility
- Security
- Benevolence
- Efficiency

Approaches to Teaching Values

1. Visit by upper level church treasurer for talk on how the church invests its money.
2. Discuss values and then apply them to the savings issue for the Christian eg. Risk vs return.
3. Hypotheticals on different stages in the life cycle, the events which might take place, and how we should relate to those events.
4. Problem solving – a research assignment investing an imaginary \$20,000, and focusing on foresight and initiative.
5. Guest speaker – financial adviser with question session.
6. Examine case studies of high profile people, both those who made good financial decision and those who did not.

Bible References

1. 1 Peter 4:10 Each should use the gifts he has received to serve others
2. Romans 14:12 Each will give account of himself to God
3. Proverbs 21:20 The wise make provision for the future
4. Proverbs 11:28 He who trusts in his riches will fall
5. Proverbs 18:11 The rich see their riches as a defence – how deluded!
6. Matthew 20:1-16 Parable of the workers in the vineyard
7. Matthew 25:14-30 Parable of the talents
8. Proverbs 11:24-25 He who refreshes others will himself be refreshed

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PLANNING ELEMENTS

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THE VALUING PROCESS

Set out below are four key elements of the process of teaching and learning values. These are: identify values, clarify values, make judgments, and make choices and decisions.

1. Identify Values

We may use opportunities to identify some of the values present in most learning experiences. We may do things such as:

- Take stock of what we are doing — the point of our task, the reason for a viewpoint, the value behind a reason we give etc.
- Identify some of the key values in the text or learning situation.
- Identify values that are unstated or assumed.

2. Clarify Values

Our attempts to make good value judgments depend on the clarity of our thinking about our values. Clarifying pushes us beyond simply identifying values to:

- Question the meaning of values.
- Identify criteria for choices we make.
- Name consequences of our choices.
- Clarify the meaning of values or the criteria used in our judgments of worth.
- Ask why others make their judgments.
- Think about the type of values involved in the situation — ethical, aesthetic, quality of science etc.

3. Make Value Judgments

The heart of the valuing process is making the actual judgment. When making judgments we may use many mental processes. Making judgments may lead us to :

- Evaluate the quality of decisions and choices made by others.
- Evaluate criteria used in making choices — quality of reasons, quality of the authority we rely on, the type of standard etc.
- Rank a set of values in a priority order.
- Give sufficient reasons or weight of evidence for a judgment.

4. Make Choices or Decisions to Act

Our judgments lead to choices, decisions, commitment, action, or lack of action. Our choice based on our judgment may cause us to:

- Decide on a course of action.
- Change or continue a procedure.
- Make commitments.
- Choose an alternative.
- Make a plan, state goals.

EXAMPLE OF THE PROCESSES

1. Identifying Values

- Come up with case studies to illustrate how conflicts of interest impact on the integrity of the insurer and the insured.
- Discuss Adventist perspectives on insurance. Different views naturally raise value laden issues such as lack of trust in God, placing too much importance on temporal things, insurance is a waste of money, and the idea that life is a gift of God that should not be subject to insurance.
- Foresight and planning as values arise when we discuss prudent preparation for the future.
- Responsibility is an important idea and a value. Insurance is taking risks responsibly.
- Discuss the issue of equity in health insurance.
- Have students identify life goals linked to insurance.

2. Clarifying Values

- Use role play to help students clarify different viewpoints on the value of integrity.
- Use hypotheticals to teach integrity. Example: What if you were sixteen and wanted to take out car insurance?
- When discussing responsibility, ask students what it really means in practice. Example questions:
 - How would a responsible Christian react in certain situations?
 - How do you know a friend is making a false claim?
 - what does it mean to trust in God?
 - Why do you think there is a need for insurance?
 - If you had complete trust in God, does that rule out the need for insurance?

3. Making Judgments

- Have students decide on the alternative of whether to take out life insurance or not. Ask them to justify their decision by referring to clear criteria.
- Ask students to give the criteria for making a justifiable insurance claim.
- Research alternative insurance companies. Evaluate which one is the best according to its service, the integrity of the company etc.

4. Making Choices

- Ask students to make a responsible plan for their future financial needs. Have them think of various stages of life and the possible values that will have currency at those times.
- Ask students to imagine they are investing in superannuation and have them choose the best course of action long-term.
- Have students make choices on the levels and types of insurance they will require. Tie these choices to broader life goals.
- Put students on the spot to make choices by posing the question "what if?" What if you died suddenly, lost your job, crashed your car, became a paraplegic etc, would this influence what you are writing down about your insurance options? This is also reassessing choices in the light of values, and clarifying values.

STRATEGIES FOR TEACHING VALUING

This section of the framework briefly outlines some types of possible teacher tactics for introducing and emphasising values. These activities are used for teaching many kinds of curriculum content.

Analogies

We build analogies by showing similarities or correspondence between ideas, models or systems that are not normally associated with each other. An example is to explain how a credit union works by using a church as an analogy.

Analysing Values

We analyse values by either reasoning about them or the valuing process in a structured or systematic way. This may involve looking at the consequences of pursuing different alternatives. These could form part of a dilemma. For example, we may look at the alternative methods of purchasing goods. We could consider long range consequences such as total cost, and non-payment of instalments.

Application of Values

This tactic involves putting values into action. An example would be preparing a personal budget. Others would be writing a CV or a letter of protest to a politician.

Building Support for a Position

For this tactic, we would show how to support a case either for or against a position. For example, we could support a case for the straight line method of depreciation by building up arguments, or we could make a case which opposes the government system of social security payments.

Classroom Organisation and Procedures

We can teach values such as orderliness, organisation, attention to detail, and good preparation by insisting on them in day-to-day classroom organisation.

Comparing and Contrasting

We can draw out values by comparing or contrasting different systems, ideas or procedures. For example we could compare and contrast different economic systems, discussing why countries have different economies, raising awareness of social values supporting economies. We could also contrast social values such as equality or equity, or tolerance and individualism.

Debate

By debating an issue such as investing in shares or leaving money in the bank, we can draw out a range of values. Other topic examples are the merits of insurance, the justice of outcomes in court decisions, or the feasibility of joining a political party.

Demonstration

We are constantly demonstrating values in the classroom. For example, we may demonstrate how to prepare a spreadsheet, do a bank reconciliation, or be orderly in accounting.

Case Studies

Case studies examine values in operation. Such a study could examine how a government interferes in the advertising of alcohol or cigarettes. It could include a discussion of values involved in its actions.

Explanation

We often have a duty to explain why we hold value positions, or why values are important to students. For example, we could explain why consideration is important when dealing with customers, or the value of honesty in business.

Field Experience

Field experiences such as an excursion to the mail exchange can highlight values such as responsibility or cooperation.

Hypotheticals

We may pose hypothetical problems for students to solve. For example, we could create a scenario in which a government imposed a Sunday law forbidding Sunday trading, and ask students to devise responses to the situation.

Identifying Values

We should take opportunities to identify values in many topics we cover. For example, when talking about the receipt of money, we might identify integrity, truthfulness, or openness as values.

Media Stimulus

We can use media reports such as news items, and TV programs “Money” and “Business Sunday” to raise issues and weigh them up, highlighting values involved. Christian responses to given issues could also be discussed.

Modelling

The teacher constantly models values such as enthusiasm and care in procedures, and attitudes such as the conviction that resources belong to God, and that we are God’s stewards.

Narration

We can use narration to identify and support many values. Examples of narration are incidents and stories in the lives of high profile business people, which reveal their world views and values. Examples of interesting people are Rene Rivkin, Kerry Packer, Bill Gates, Anita Roddick, and Dick Smith. Stories could include topics such as the crash of the sharemarket, how banks started, how Lloyd’s of London started, or the Rum Rebellion.

Problem Solving

We can help students weigh up values by asking them what to do next in problem situations. Examples of this approach are “what do I do if I put an entry into the wrong journal?”, or “how do we reduce unemployment?”

Projects

Projects on economic and social issues such as unemployment and sustainable economic growth, and topics such as product marketing, can include a valuing component.

Questioning and Clarifying

We are constantly questioning students to help them identify and clarify their values. For example, we ask leading questions so that students formulate values for themselves.

Raising Issues

An issue is a point or idea in question or dispute. Issues involve competing values and their resolutions reflect world views. We may for example raise issues such as determining criteria for receiving social security payments, or the rights of individuals versus the rights of the community, in order to have students explore the tensions between desirable but opposing values.

Role Plays

When students act out roles, they are forced to think about the values the role represents. For example, we could have a student act out the role of a manager of a cement company who chooses to destroy bat caves, an employer who wants employees to help in tax evasion, or an applicant for a credit card.

Simulation

Simulations force students to cast themselves in life-like problem situations. For example, a student can be asked to make out he is bartering potatoes for wool, perhaps even trading without a money economy. Games such as Monopoly or Share Market are simulations. In the simulation process decisions have to be made.

Visiting Speakers

Visiting speakers present value positions on many topics. For example, someone who runs a soup kitchen may talk on the needs of those assisted.

Work Experience

Students learn values by visiting work sites or being part of them. For example, time spent in an accountant's office, or a visit to an assembly line, chain store, or small business may illustrate numerous values in action.

TEACHING VALUES IN PROCEDURES

We expect students to develop values through the quality demanded in the way they go about things — in the very processes of the day-to-day business world. Some examples of the quality that can exist in business procedures are shown in the list below:

- Select the good facts and procedures from the bad ones.
- Care about what he/she is doing.
- Have a sense of what is good in the procedure.
- Not being afraid if stuck on a problem.
- Ask good questions.
- Develop a sense of close identity and relationship with the task or technology. This relationship and identity produce quality.
- Develop an inner peace — a sense of being relaxed, at peace with oneself, and ready to focus on the task.
- Develop gumption — resourcefulness and awareness of how to proceed after being quiet long enough to see the real nature of the task, including some of its demands and issues.
- Have a feeling for the task, process or work which may be artistic, technical and spiritual. This means appreciating the importance of the task, enjoying it, bringing together its technical, aesthetic, moral and other elements creatively, and immersing oneself in it.

EXAMPLE: BALANCE SHEET RECONCILIATION

Elements of the Reconciliation Procedure

To produce good quality reconciliation work, students may be required to:

- Recognise reasons for differences in the comparable parts of the balance sheet.
- Assume a mistake if the two sides of the sheet do not add up correctly.
- Devise a method to eliminate obvious errors. An example is a number “67” written down instead of a “76”.
- Make the two sides of the sheet add up, even though they may not add up as the sheet stands.
- Infer or identify the kinds of discrepancies shown. For example an apparent error could be the result of theft, or it could be a genuine mistake.
- Devise a step-by-step checklist for investigating the balance sheet.
- Break the reconciliation task down into a clear structure, sequence, or set of steps.
- Develop a good method to work back through a document from the end to the beginning, looking for discrepancies.

Values that could Emerge from the Reconciliation Process

- Belief in self to find errors
- Carefulness in procedure
- Distrust in self in overlooking errors
- Enjoyment in achievement of reconciliation
- Eye for detail
- Methodical attitude to reconciliation
- Neatness in procedure

- Perseverance in locating an error
- Self-control when a tedious balance sheet or checking process has not worked out
- The mindset of a thorough detective
- Trust in the process of reconciliation
- Willingness to look for reasons for mismatches

VALUES

Set out below are some values commonly encountered in Business Studies. It is envisaged that the teacher will take these values and apply them to develop teaching units which are distinctly Christian in approach. This can be done while still following the suggested state syllabi in thematic content.

Acceptance:

Being agreeable to and content with the situation which cannot be changed under the present circumstances.

Ambition:

An eager desire for excellence, or a drive to achieve one's desired goals.

Autonomy:

The idea of being able to independently engage in decision-making processes.

Benevolence:

The desire to do good for the benefit of others rather than profit for oneself.

Christian Stewardship:

The responsible management of God's gifts.

Cooperation:

Working with others and sharing responsibilities for a common purpose or benefit.

Consideration:

An attitude that gives attention to, and has regard for the rights, wishes, and views of others.

Discernment / Discrimination:

The ability to recognise and distinguish alternatives, to detect bias, and to make suitable judgement and choices.

Efficiency:

Optimum allocation of resources so as to achieve competent performance.

Equity:

Acting in a fair and impartial manner in relationships with others.

Excellence:

The adaptation and use of skills and abilities to reach a higher level of achievement.

Foresight:

A perception of the future as a basis for decision-making.

Initiative:

The inclination and ability to originate ideas and actions.

Integrity:

The qualities of honesty, personal honour, credibility and adherence to moral principles even under stress.

Mission:

A sense of direction in life. To develop a sense of mission, one needs to have a priority of values and a sense of identity with a worthwhile cause. It entails sensitivity to the spiritual, physical, mental and emotional needs of others through involvement as good citizens, concerned neighbours and Christian witnesses.

Responsibility:

An understanding and appreciation of the rights, privileges and duties involved in the participation of individual or corporate actions.

Service:

The act of recognising, responding and ministering to the needs of others.

Tolerance:

A willingness to respect and understand the rights, wishes and views of individuals with diverse lifestyles, beliefs and value systems; accepting the right for them to hold and practice their way of life.

Trust:

To have confidence in and rely on the integrity and justice of a person.

Truth:

The perception of an indisputable fact, principle or opinion which accurately conforms with reality.

Work-ethic:

A belief that productive work is a necessary part of a balanced lifestyle.

ISSUES

One way to enable teachers to plan relevant work and introduce values is to focus on issues which affect students. Some of the most common issues relating to the world of business are set out below. As you consult this list before teaching units of work, you should be able to save time and to recall further issues and resources that accompany these.

Advertising

- regulation
- cost
- amount
- content

Anti-social Behaviour

- vandalism
- stealing

Budgeting

- need for
- results of (good and bad)
- priorities
- church stewardship

Careers

- length of schooling
- subject types
- competition

Communication

- privacy
- ID cards
- freedom of information

Consumer Rights

- standard of goods
- contracts
- warranties

Credit

- use
- card use
- bankruptcy
- types
- choice

Defence Equipment

- priorities
- effect on employment
- imports

Financial Institutions

- banks versus others
- growth of NBF

Foreign Aid

- rationale for aid
- levels of giving
- justice of allocation

Foreign Debt

- amount
- repayment

Foreign Investment

- Japan, NZ

Freedom versus Conformity

- individual
- socialism v capitalism
- employment policy
- banks
- government

Government Legislation and Intervention

- privatization
- deregulation
- micro-economic reform

Government Responsibilities

- funding
- who does what?
- power

Immigration

- composition
- amount

Income Distribution

- control of wealth
- rich minority

Insurance

- need for
- amount of
- rights of
- types of
- over-insurance

Interest rates

- effects on consumers
- causes

Investment

- types of
- security

Justice of Law

- appropriate punishment
- early release

New Shopping Complexes

- effects
- location
- reason

Pollution

- conflict between producers and environmentalists
- waste disposal policies

Pressure Groups

- effect of
- RSL
- Greenies

Protection versus Free trade

- inefficient industries
- subsidies
- global interdependence

Resource Management

Rights of Work Force

- discrimination in
- sex roles

Racism

- race
- road toll
- government spending
- road users

Role of Media

- ownership
- bias
- concentration
- style

Small Business Failure

- causes
- number
- solution

Social Security Benefits

- superannuation
- pensions
- dole

Stock Exchange

- fluctuations
- operation of
- failures

Taxation Levels

- effects on economy
- different new income groups
- equity of tax burden

Trade Unions

- membership
- disputes
- amalgamation
- shift in roles
- powers

Unemployment

- youth
- structural
- women

Voting

- rights
- systems and abuse
- compulsory

Wage Determination

- seniority
- determination

ASSESSMENT

1. What are the advantages of assessing attitudes?

- Students are more likely to think that attitudes are important if they are assessed in some way.
- It provides evaluation information on different ways that appropriate attitudes can be fostered amongst students in particular learning activities.
- It allows teachers to determine whether attitudes are being established.

2. What are the problems associated with assessing attitudes?

- Some people have ethical objections to assessing attitudes, such as:
 - Establishment of objective criteria and applying them without subjectivity;
 - Attempting judgements of students which may be subjective.
- Some students reveal their attitudes more readily than others. Quiet, steady workers may have excellent attitudes, but they are rarely exposed.
- If students are aware that attitudes are being assessed in a particular session, they can easily adopt the desired attitude.
- Attitudes cannot be easily quantified, and there are educational objections to including them in a students' global mark.
- The time required to assess attitudes.

3. Types of Tasks

- a Identify values in conflicts, incidents, point of view etc
- b Clarify values by doing the following kinds of things:
 - Explain criteria for making choices.
 - Explain why a value is held.
 - Explain what a value means.
 - Explain how a value relates to an assumption or world view.
- c Make ethical, aesthetic, managerial and other value judgments in a wide range of contexts. Reference can be made to clear criteria for making these judgments, and the strength of these criteria. Examples are:
 - The quality of a perspective, point of view, or argument.
 - The quality of a business procedure.
 - The quality of a decision or course of action.
- d Rank values possible in a situation according to a given value priority.
- e Analyse perspectives. Such analysis can be assessed according to students' ability to:
 - Identify and articulate points of disagreement on which there is conflict.
 - Articulate a detailed position and /or an opposing position, and the reasoning behind it.
 - Articulate important and appropriate alternatives to be considered.
 - Identify criteria by which alternatives can be assessed.

- f Other assessable abilities:
 - Generate and assess solutions to ethical problems.
 - Evaluate moral authorities.
 - Make plausible moral inferences.
 - Distinguish relevant moral facts from irrelevant ones.
 - Refine moral generalisations.
 - Examine moral assumptions.
 - Supply evidence for a moral conclusion.
 - Give a values-oriented talk.
 - Research assignment on a story, situation or procedure embedded with values.

4. How can attitudes be assessed?

- First, students need to be aware of what the desirable attitudes are, and why they are important.
- It is important to look for changes in attitudes if students' attitudes are different to the intended ones early in the year.
- Assessment of attitudes needs to be primarily based on observation of students over the whole of the course, not just on isolated incidents.
- Observation of students' attitudes needs to occur in contexts where students are likely to display their attitudes — field trips, practicals, projects, discussions and seminars, and records kept by using rating scales and/or criteria listings.
- Observations of students' attitudes can be done by:
 - Teacher assessment — the standard method.
 - Self-assessment — here students assess themselves. Students can be surprisingly honest and perceptive about their own attitudes.
 - Peer assessment — here a student is assessed by his/her peers. This can bring out some revealing insights that may not have been apparent to the teachers. However, care must be taken here.
- Besides observations, student attitudes can be assessed by completion of questionnaires or by the expressing of their opinions in essays. An example is "Do we mine in the Antarctic?"

5. How can students' attitudes be recognised and reported?

- *Mark* — Attitudes could be given a weighting when compiling the overall course mark (eg 10% or less). This could be as a part of a test or as part of continuous assessment.
- *Profiles* — A listing of desired attitudes could be listed and then either:
 - Indicate on a check list those which are observed (based on reflection or impressions over the term, or accumulated check lists);
 - Report only those observed (based on reflection or impressions over the term, or accumulated check lists);
- Use a four or five point rating scale (based on reflection over whole term).
- *Descriptive statements* - Assessments could be referred to when completing reports or testimonials.

SECTION 5

APPENDICES

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BUSINESS STUDIES CONCEPTS

Accountability:

Being responsible to another for one's actions.

Authority:

The varying ability of individuals and groups to influence the thoughts and actions of others.

Awareness:

A current view of a contemporary situation.

Change:

A continuing process reflected in ideological, religious, social, political and economic systems and their effect on various cultures.

Citizenship:

The status of being a member of a state or nation. It involves appreciating the rights, responsibilities and privileges of belonging to a society.

Competition:

Rival interrelationships between individuals and groups seeking limited resources to meet their unlimited wants.

Conflict:

The expression and clarification of a variety of views.

Conflict Management/Conciliation:

The resolution of conflict through compromise, bargaining and respect for the rights of others.

Culture:

The sum total of ways of living built up by a group of human beings, which is transmitted from one generation to another.

Entrepreneurship:

An outlook which encourages boldness and energy in financial organisation and planning. Such enterprise often involves risk.

Environmental Sensitivity:

Is a consciousness of living in harmony with the natural surroundings which have been adversely affected by cultural forces such as urban growth, pollution and economic exploitation.

Ethics:

A system of acceptable conduct developed by a society for the purpose of governing human relationships which is modified over time.

God:

God is the supreme being with whom a loving, trusting relationship may be developed.

Good and Evil:

Opposing forces which influence human wellbeing for better or for worse. Mankind and his environment exhibit the results of the universal conflict between Christ and Satan.

Influence:

An awareness of the effect individuals have in relationships with their environment and with others.

Interdependence:

Interaction among persons, groups and nations which rely on each other as they work to satisfy human needs and wants.

Interrelationships:

The proximity between natural, human, cultural, economic and political relationships.

Lifestyle:

A mode of life which includes attributes of efficient management of personal resources and moderation and balance in living habits.

Man:

An intelligent being with the power of choice by which his own destiny is determined.

Organisation:

Either a structure or an ability to coordinate and/or differentiate.

Perception:

A personal recognition and understanding of facts, values ideas, and relationships between ideas.

Resources:

Elements of the environment that can be utilised and managed for the satisfaction of needs and wants.

Technology:

The implications and influence of advancing knowledge about materials, equipment and processes on the community, the nation and the world.

Time:

A period over which records are kept and analysed. To use time well, there must be an awareness of the limits on our activities, and of a sequence of events in the business world.

TEACHING THE KEY COMPETENCIES

The teaching and learning of business studies develops all the key competencies. However some competencies receive more attention than others.

Students spend a good deal of time solving problems, collecting, analysing and organising information, communicating ideas, and using mathematical ideas and various forms of technology .

The seven key competencies are listed below, then briefly described:

1. Collecting, analysing and organizing information
2. Communicating ideas and information
3. Planning and organizing activities
4. Working with others and in teams
5. Using mathematical ideas and techniques
6. Solving problems
7. Using technology

Collecting, Analysing and Organising Information

This competency focuses on the locating and processing of information. Information can be in the form of writing, statistics, graphs, charts, tables, problems etc. Processing information includes the capacity to do the following:

- locate information
- sift and sort information
- select what information is required
- present information in a useful way
- evaluate information
- evaluate the sources and methods of obtaining information

Communicating Ideas and Information

This competency involves the capacity to *effectively use a range of types of communication*, including spoken, written, graphic and non-verbal expression. It includes the capacity to do the following:

- identify different audiences and purposes of communication and respond to these appropriately
- identify and use a range of forms and styles of communication to suit its purposes (eg speak to school visitors, write a budget report, sketch a seating plan)
- identify, use and adapt conventions appropriate to the mode of communication (eg apply rules of grammar when needed in writing, know how to modulate the voice when giving an oral report, know how to place a diagram in a report)
- organise ideas and information so that meaning is communicated clearly
- revise and adapt communication in response to feedback

Planning and Organising Activities

This competency focuses on the ability to plan, organise and manage one's own time and resources. It includes the capacity to do the following:

- plan one's own work activities
- organise one's own work activities
- make good use of time and resources
- sort out priorities
- monitor one's own performance

Working With Others and in Teams

This competency focuses on *working with others*. It includes the capacity to:

- interact effectively with other people on a one to one basis (eg listen carefully, show trust, keep agreements, communicate)
- interact effectively with other people in groups (eg collaborate and cooperate, and recognise the value and contributions of others)
- understand and respond to the needs of a client (eg use questioning, listening and negotiation skills and make responses which meet mutual expectations)
- work effectively as a team member to achieve a shared goal (eg negotiate, be responsible, work towards agreed goals, give constructive feedback to the group)

Using Mathematical Ideas

This competency focuses on using mathematical ideas and techniques for practical purposes. It includes the capacity to:

- clarify the purposes and objectives of the activity or task (ie so that we can then identify the most appropriate mathematical ideas and techniques to use)
- select appropriate mathematical ideas and techniques for our purposes
- apply mathematical procedures and techniques with precision and accuracy
- judge levels of precision and accuracy appropriate to the situation
- interpret and explain a solution for given context, and evaluate the effectiveness and efficiency of the methods used

Solving Problems

This competency focuses on *problem solving strategies*. It includes the capacity to do the following:

- apply problem solving strategies where the solution is clearly evident
- analyse problems by identifying their similarities with previous learning
- display confidence in problem solving
- apply critical thinking and a creative approach to solving problems by doing the following:
 - clarify the problem by identifying all of its relevant aspects
 - apply chosen strategies and adapt them where necessary to achieve the desired outcomes
 - explore possible solutions
 - evaluate the effectiveness of the strategies chosen to solve the problem

Using Technology

This competency focuses on *using technology by combining physical and sensory skills* (needed to operate equipment) *with the understanding of scientific and technological principles* (needed to explore and adapt systems). It includes the capacity to do the following:

- clarify and define the purposes and objectives for the use of technology in a situation
- assess the function and suitability of materials, equipment and processes for a given task
- select and use systems, techniques, equipment and materials to achieve desired outcomes
- use equipment, materials and processes safely, with regard for safety, the rights of others, and social and environmental implications
- select or adapt equipment, materials and procedures to optimise the use of existing resources and account for the capacity of the people involved
- design, create, or hypothesise about possible technological solutions

TEACHING HOW TO LEARN

A Summary of the Dimensions of Learning by Robert Marzano

We are continually finding more about the ways individuals learn, so there are many theories of learning. The following summary overviews one attempt to bring to teaching the best of current knowledge about the learning process. The model of instruction on which it is based assumes that the process of learning involves the interaction of five types of thinking, called here the dimensions of learning.

The dimensions of learning are loose metaphors for how the mind works during learning. Because learning is complex, these processes are not independent, but interact to help bring about learning. Metaphors are useful because they open our eyes to new ways of seeing and prompt us to explore new options in teaching.

Dimension 1. Positive Attitudes and Perceptions about Learning

- Positive attitudes about the learning climate
 - Acceptance by teacher and other students
 - Physical comfort
 - Order — perception of safety in the learning process
- Positive attitudes about tasks
 - Task value
 - Task clarity
 - Sufficient learning resources

Dimension 2. Acquiring and Integrating Knowledge

- Declarative knowledge — understanding content such as concepts, facts, rules, values, component parts
 - Constructing meaning through:
 - Prior learning
 - Forming concepts through examples and non examples
 - Organising knowledge through:
 - Using physical and symbolic representations
 - Using organisational patterns
 - Descriptive patterns
 - Sequence patterns
 - Process/Cause patterns
 - Problem/Solution patterns
 - Generalisation patterns
 - Concept patterns
 - Using graphic organisers
 - Storing declarative knowledge by:
 - Elaboration — making varied linkages between the old and the new by imagining pictures, sensations and emotions, by linking images in story fashion, and by verbal rehearsal

- Procedural knowledge — skills and processes important to a content area
 - Constructing procedural models
 - Providing students with an analogy
 - Think aloud models
 - Flow chart models
 - Shaping procedural knowledge — students alter the original model in learning it
 - Guided practice
 - Internalising procedural knowledge
 - Practice to the point of performing the procedure with ease
 - Speed and accuracy goals

Dimension 3. Extending and Refining Knowledge

- Comparing: Identifying and articulating similarities and differences between things.
 - How are these things alike, different? What characteristics are alike, different?
- Classifying: Grouping things into definable categories on the basis of their attributes.
 - Into what groups could you organise these things? Defining characteristics?
- Inducing: Inferring unknown generalisations or principles from observation or analysis.
 - Based on these facts, what can you conclude? How likely is it that....will occur?
- Deducing: Inferring using unstated consequences and conditions from given principles and generalisations.
 - Based on the rule or principle, what predictions/conclusions can you make/draw?
- Analysing errors: Identifying and articulating errors in your own or others' thinking.
 - What are the errors, how is it misleading, how could it be improved?
- Constructing support: Constructing a system of support or proof for an assertion.
 - What is an argument that would support the claim? Limitations of the argument?
- Abstracting: Identifying and articulating the underlying theme or general pattern of information.
 - What is the general pattern? To what other situations does the pattern apply?
- Analysing perspectives: Identifying and articulating personal perspectives about issues.
 - Why would you consider this to be good/bad? What is your reasoning? What is an alternative perspective and what is the reasoning behind it?

Dimension 4. Using Knowledge Meaningfully

Look for the big issues that stand out in these processes.

- Decision making: The process of answering such questions as "What is the best way to...?"
 - Is there an unresolved issue about who or what is best? About who or what has the most or least?

- Investigation: Definitional — What are the defining characteristics? Projective — What would happen if...? Historical — How did this happen?
 - Is there an unresolved issue about the defining features, about how or why something happened, or about what would happen if?
- Experimental inquiry: The process we engage in when answering such questions as "How can I explain this?" and "Based on my explanation, what can I predict?"
 - Is there an unexplained phenomenon for which students could generate explanations that could be tested?
- Problem solving: Answers questions such as "How will I overcome this obstacle?" or "How will I reach my goal but still meet these conditions?"
 - Is there a situation or process that has some major constraint or limiting condition?
- Invention: The process of creating something that fills an unmet need or desire.
 - Is there a situation that can or should be improved on? Something that should be created?

Dimension 5. Productive Habits of Mind

- Self-regulated thinking and learning
 - Being aware of your own thinking
 - Planning
 - Being aware of necessary resources
 - Being sensitive to feedback
 - Evaluating the effectiveness of your actions
- Critical thinking and learning
 - Being accurate and seeking accuracy
 - Being clear and seeking clarity
 - Being open-minded
 - Resisting impulsivity
 - Taking and defending a position
 - Being sensitive to others
- Creative thinking and learning
 - Engaging intensely in tasks even when answers or solutions are not immediately apparent
 - Pushing the limits of your knowledge and ability
 - Generating, trusting, and maintaining your own standards of evaluation
 - Generating new ways of viewing situations outside the boundaries of standard convention
- Personal goals are powerful motivators
- Structured academic problems — like those met in maths, science and logic
- Socratic dialogue and debate — five types of questions to develop thinking
 - Questions of clarification
 - Questions that probe assumptions
 - Questions that probe reasons and give evidence
 - Questions about viewpoints and perspectives
 - Questions that probe implications and consequences

(Marzano, R. 1992. *A Different Kind of Classroom*. Alexandria. ASCD.)

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