

An tSraith Shóisearach do Mhúinteoirí

# Junior **CYCLE** for teachers

Business Studies

Resource  
Booklet  
CPD Day 2



## Table of Contents

Junior Cycle Terminology .....	3
Learning Outcomes .....	4
Strengths, Challenges & Opportunities Activity.....	6
Classroom-Based Assessment 2.....	6
Aspects of Formative Assessment.....	7
Teacher Reflection.....	7
Unit of Learning – Being an Informed Consumer .....	8
Consumer Rights and Responsibilities Activity .....	9
Consumer Powtoon Worksheet.....	10
Consumer Scenario Activity .....	11
Consumer Support Agencies Activity.....	12
Ladder of Feedback .....	13
Formative Feedback .....	14
Junior Cycle Key Skills Activity.....	15
Making Links.....	16
Departmental Unit of Learning .....	17
Possible Learning Outcomes for Units of Learning.....	18
Sample Plans .....	19
Sample Unit of Learning .....	21
Notes.....	22

## Junior Cycle Terminology

### **Assessment Task (AT)**

The Assessment Task is a written task completed by students during class time, which is not marked by the class teacher, but is sent to the State Examinations Commission for marking. The Assessment Task is specified by the NCCA and is related to the learning outcomes on which the second Classroom-Based Assessment is based.

### **Classroom-Based Assessments (CBA)**

Classroom-Based Assessments are best described as the occasions when the teacher assesses the students using the specific tasks set out in the subject specification. The tasks are clearly described, as are the criteria for assessment to support teacher judgement. The criteria are found in the features of quality linked to each Classroom-Based Assessment. Although the assessment is similar to the formative assessment that occurs every day in class, in the case of Classroom-Based Assessment the teacher's judgement is recorded for Subject Learning and Assessment Review, and is used in the school's reporting to parents and students.

### **Features of Quality** (Business Specification p. 21)

The features of quality support student and teacher judgement of the Classroom-Based Assessments and are the criteria that will be used by teachers to assess the pieces of student work.

### **Formative Assessment** (Framework p. 35-36)

The junior cycle will be underpinned by the further integration of formative assessment as a normal part of teaching and learning in classrooms. Formative assessment involves teachers and students reflecting on how learning is progressing and deciding next steps to ensure successful outcomes. A vital part of formative assessment is the feedback that teachers provide to their students. Through a range of assessment activities the teacher helps the student to identify what has been achieved and where there is room for further learning and development. To facilitate the type of learning envisaged above, the role of the teacher and the dynamics of the teacher-student relationship will evolve. Teachers will place a greater emphasis on integrating assessment into their teaching so they can better monitor students' progress in learning and identify how they can support students to reflect on and critically analyse their own learning.

### **Junior Cycle Profile of Achievement** (Framework p. 46)

The JCPA will reward achievement across all areas of learning as applicable: Subjects, Short Courses, Wellbeing, Priority Learning Units, other areas of learning. The JCPA will draw upon and report on achievement across all elements of assessment including ongoing, formative assessment; Classroom-Based Assessments; and SEC grades which include results from the state-certified examinations and the Assessment Tasks.

The JCPA will have a nationally determined format. It will be compiled by the school and received by students in the autumn following third year, when all assessment results from the SEC and the school are available and confirmed.

### **Learning Intentions and Learning Outcomes** (NCCA Glossary of Terms)

#### **Learning Intention:**

A learning intention for a lesson or series of lessons is a statement, created by the teacher, which describes clearly what the teacher wants the students to know, understand and be able to do as a result of the learning and teaching activities.

#### **Learning Outcomes:**

Learning outcomes are statements in curriculum specifications to describe the understanding, skills and values students should be able to demonstrate after a period of learning.

#### **Subject Learning and Assessment Review (SLAR) Meetings** (Framework p. 39-40)

In Subject Learning and Assessment Review meetings, teachers will share and discuss samples of their assessments of student work and build a common understanding about the quality of student learning. Each Subject Learning and Assessment Review meeting will be subject-specific and will focus on the Classroom-Based Assessment undertaken by the particular year group.

#### **Success Criteria** (NCCA Glossary of Terms)

Success criteria are linked to learning intentions. They are developed by the teacher and/or the student and describe what success looks like. They help the teacher and student to make judgements about the quality of student learning.

#### **Summative Assessment** (NCCA Glossary of Terms)

Assessment is summative when it is used to evaluate student learning at the end of the instructional process or of a period of learning. The purpose is to summarise the students' achievements and to determine whether and to what degree the students have demonstrated understanding of that learning by comparing it against agreed success criteria or features of quality.

#### **Unit of Learning**

A unit of learning links learning outcomes which clearly set out what the students should know, understand, and be able to do as a result of the learning and teaching activities within that unit.

# Learning Outcomes

## Strand one: Personal finance

Personal finance focuses on students developing a set of skills, knowledge and values that allows them to make informed decisions to effectively and responsibly manage their financial resources. In this strand, students learn about managing their finances, responsible consumer behaviour and the value of using resources ethically and efficiently for the benefit of individuals and society.

### ELEMENT: Managing my resources

*Students should be able to:*

- 1.1 Review the personal resources available to them to realise their needs and wants and analyse the extent to which realising their needs and wants may impact on individuals and society
- 1.2 Identify and classify sources of income and expenditure, compare options available to best manage financial resources, evaluating the risks associated with each option and making informed and responsible judgements
- 1.3 Construct a personal financial lifecycle to identify financial needs at different life stages
- 1.4 Explain key personal taxes and charges and suggest the occasions when and why they might arise
- 1.5 Identify reasons for saving and borrowing money, relate the reasons to determining appropriate sources of finance with respect to their purpose, costs and risks
- 1.6 Identify appropriate types of insurance for particular personal needs and consider costs, benefits and risks

### ELEMENT: Exploring business

*Students should be able to:*

- 1.7 Distinguish between and appreciate their rights and responsibilities as consumers
- 1.8 Compare the services provided by consumer agencies and financial institutions to assist and support customers
- 1.9 Debate the ethical and sustainability issues that arise from their consumption of goods and services and evaluate how they can contribute to sustainable development through consumer behaviour

- 1.10 Discuss and evaluate how globalisation and developments in technology impact on consumer choice and behaviour

### ELEMENT: Using skills for business

*Students should be able to:*

- 1.11 Interpret a wage slip and calculate personal tax liability arising from employment
- 1.12 Prepare and analyse a budget, determine the financial position, recommend appropriate action and present the analysis in tabular and graphic formats
- 1.13 Monitor and calculate income and expenditure data, determine the financial position, recommend appropriate action and present the analysis in tabular and graphic formats

## Strand two: Enterprise

Enterprise encourages students to identify opportunities and turn them into practical and targeted activities within business and wider society through the development and application of their understanding, skills and values. In this strand, students learn about being enterprising, the functions of an organisation and the business environment.

### ELEMENT: Managing my resources

*Students should be able to:*

- 2.1 Identify different types of financial, cultural and social enterprise and appreciate the role each plays in society
- 2.2 Describe the skills and characteristics of being enterprising and appreciate the role of an entrepreneur in an organisation, in society and to the economy
- 2.3 Differentiate between employment, work and volunteerism, identifying and describing features, benefits, rewards and careers within each

### ELEMENT: Exploring business

*Students should be able to:*

- 2.4 Distinguish between the rights and responsibilities of employer and employee from a legal, social, environmental and ethical perspective
- 2.5 Investigate the positive and negative impacts on a community of an organisation from an economic, social and environmental perspective

2.6 Discuss the impact of digital technologies on an organisation, debating the associated rewards and costs

**ELEMENT: Using skills for business**

*Students should be able to:*

2.7 Conduct market research in order to investigate an entrepreneurial opportunity and analyse, interpret and communicate the research findings using relevant terminology and representations

2.8 Devise and apply a marketing mix in order to promote a new or existing product or service

2.9 Develop a simple business plan for a new or existing product or service

2.10 Complete and interpret key business documents that an organisation uses to manage its transactions for accountability purposes

2.11 Assess the importance of planning an organisation's cash flow, propose suitable sources of finance to manage expenditure and prepare a budget

2.12 Prepare a cash account to monitor income received and payments made by an organisation, evaluate its financial position and recommend a course of action; post figures to relevant ledgers and extract a trial balance

2.13 Prepare final accounts to assess the financial performance of an organisation at the end of a trading period, analyse and evaluate its financial position and recommend a course of action

**Strand three: Our Economy**

*Our economy enables students to understand the dynamic relationship between the local, national and international economic situation. It develops students' ability to identify and understand basic economic concepts as they relate to personal finance, enterprise and the Irish economy. In this strand, students learn about the demand and supply of goods and services, the role of the government in managing the economy, and about economic issues such as trade, employment and Ireland's membership of the European Union (EU).*

**ELEMENT: Managing my resources**

*Students should be able to:*

3.1 Explain how scarcity of economic resources results in individuals having to make choices; predict possible consequences of these choices

3.2 Explain how individuals, organisations (for profit and not-for-profit) and the government work together to distribute economic resources used to produce goods and services

3.3 Evaluate how changes in the supply and demand of goods and services in different markets can affect prices

3.4 Differentiate between different sources of government revenue and government expenditure

**ELEMENT: Exploring business**

*Students should be able to:*

3.5 Examine the purpose of taxation from a financial, social, legal and ethical perspective

3.6 Explain how economic growth can impact positively and negatively on society and the environment and justify the promotion of sustainable development

3.7 Debate the implications of globalisation of trade, including the benefits and challenges of international trade

3.8 Discuss the economic and social benefits and challenges of Ireland's membership of the EU

**ELEMENT: Using skills for business**

*Students should be able to:*

3.9 Explain the relevance of economic indicators such as inflation, employment rates, interest rates, economic growth, national income and national debt for individuals and the economy

3.10 Use their knowledge, and information from a range of media sources, to discuss current economic issues and present an informed view

3.11 Evaluate the benefits and costs of a government economic policy and assess who enjoys the benefits and who bears the costs

## Strengths, Challenges & Opportunities Activity

**Strengths**

**Challenges**

**Opportunities**

## Classroom-Based Assessment 2

### Presentation

*Some potential topics are:*

- Field visit to a local enterprise
- Investigation of a business-related story in the media
- Leaders in the Irish business field
- Investigation of the impact of an organisation on a community
- Consumerism
- Investigation of a current economic issue
- Careers in business

The chosen topic may be directly related to specific course content or the student may decide to study an issue of personal or local relevance, provided it is related to the business environment.

The student is precluded from presenting on his / her Business in Action Classroom-Based Assessment.

# Aspects of Formative Assessment



## Teacher Reflection

	1	10
Sharing Learning Intentions and Success Criteria	<input type="range"/>	
Discussion and Questioning	<input type="range"/>	
Formative Feedback	<input type="range"/>	
Activating students as resources for each other	<input type="range"/>	
Activating students as resources for themselves	<input type="range"/>	

# Unit of Learning – Being an Informed Consumer

## Learning Outcomes in Focus:

Students should be able to:

- |  |
|--|
| <b>1.7 Distinguish between and appreciate their rights and responsibilities as consumers</b>                             |
| <b>1.8 Compare the services provided by consumer agencies and financial institutions to assist and support customers</b> |

## Key Concepts:

<b>Consumer, Consumer Legislation, Rights and Responsibilities of a Consumer, Consumer Agencies</b>
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## Learning Intentions:

1. To understand our rights and responsibilities as consumers.
2. To identify supports on offer from consumer agencies.
3. To be able to advise consumers of their rights and responsibilities in different scenarios.

## Success Criteria:

*I can:*

1. Identify and explain my rights and responsibilities as a consumer.
2. Use my knowledge and understanding to provide advice about a consumer's rights and responsibilities.
3. Compare consumer support agencies, recognising both similarities and differences.

## Prior Knowledge & Preparatory Activity

Teacher starts by asking students about their understanding of the term 'consumer' to create a discussion and develop understanding.

Students do a think pair share activity on what they know about consumer rights and responsibilities. The teacher takes feedback and records the information on a flipchart structured as a t-chart. The t-chart helps students to differentiate between rights and responsibilities.

## Developing Student Knowledge and Understanding:

Students are given instructions to watch consumer Powtoon [video](#) and complete a worksheet based on this. Students are divided into pairs. Each student within the pair must complete 2 out of the 4 sections of their own worksheet. The pairs discuss their findings and collate the answers. The teacher then takes feedback from the pairs.

4 headings for worksheet

1. Consumer Rights (goods and services)
2. Consumer Rights online
3. Consumer Responsibilities
4. Consumer Agencies

Possible Homework Exercise: Based on the headings in the worksheet and on the shared feedback from the class the students are asked to develop a mindmap to demonstrate their understanding of consumer rights and responsibilities using paper or digital formats such as Coggle, Popplet or XMind.

### Applying Knowledge and Understanding

Using a 'Triad' approach for structuring group work, students divide into groups of three, they assign themselves a number 1-3 and are given the worksheet with the 3 different consumer scenarios. Person 1 is to be the consumer and reads out the scenario, person 2 explains the rights and responsibilities involved and person 3 explains what they should do next. This is repeated with each student given the opportunity to be the consumer. The teacher then distributes info cards about the CCPC and the CAI and asks students to discuss in their group, 'How could these consumer agencies support the consumer in these scenarios?'

### Evaluation of Student Learning:

Imagine you are asked to contribute to the school blog page with the purpose of informing students about their consumer rights and responsibilities. Look at some sample blogs online and note how they have a clear structure, a good introduction and include useful information.

Success Criteria for blog post (these are the same as the criteria for the overall learning process, just re-worded to suit the style of the blogpost)

*In my blog post I will:*

1. Identify and explain my rights and responsibilities as a consumer.
2. Use my knowledge and understanding to provide advice about a consumer's rights and responsibilities in a particular scenario.
3. Compare consumer support agencies, recognising both similarities and differences.

Part-way through the completion of the exercise students are asked to pause and use the success criteria to check and reflect on their work.

## **Consumer Rights and Responsibilities Activity**

### **Consumer**

**Rights**

**Responsibilities**

# Consumer Powtoon Worksheet

**Consumer Rights (Goods and Services)**

**Consumer Rights online**

**Student 1**

**Student 2**

**Consumer Responsibilities**

**Consumer Agencies**

## Consumer Scenario Activity

	Scenario	Rights & Responsibilities?	What is next?	How can the consumer agencies support us as consumers?
1.	<p><b>You bought a pair of school shoes in August and by October the sole is falling off the left shoe</b></p>			
2.	<p><b>You ordered a pink camera online for your little sister's birthday. When it arrives, it is the wrong colour and a different model</b></p>			
3.	<p><b>Your friend buys a new laptop but spills a glass of water on the keyboard a day later</b></p>			

## Consumer Support Agencies Activity

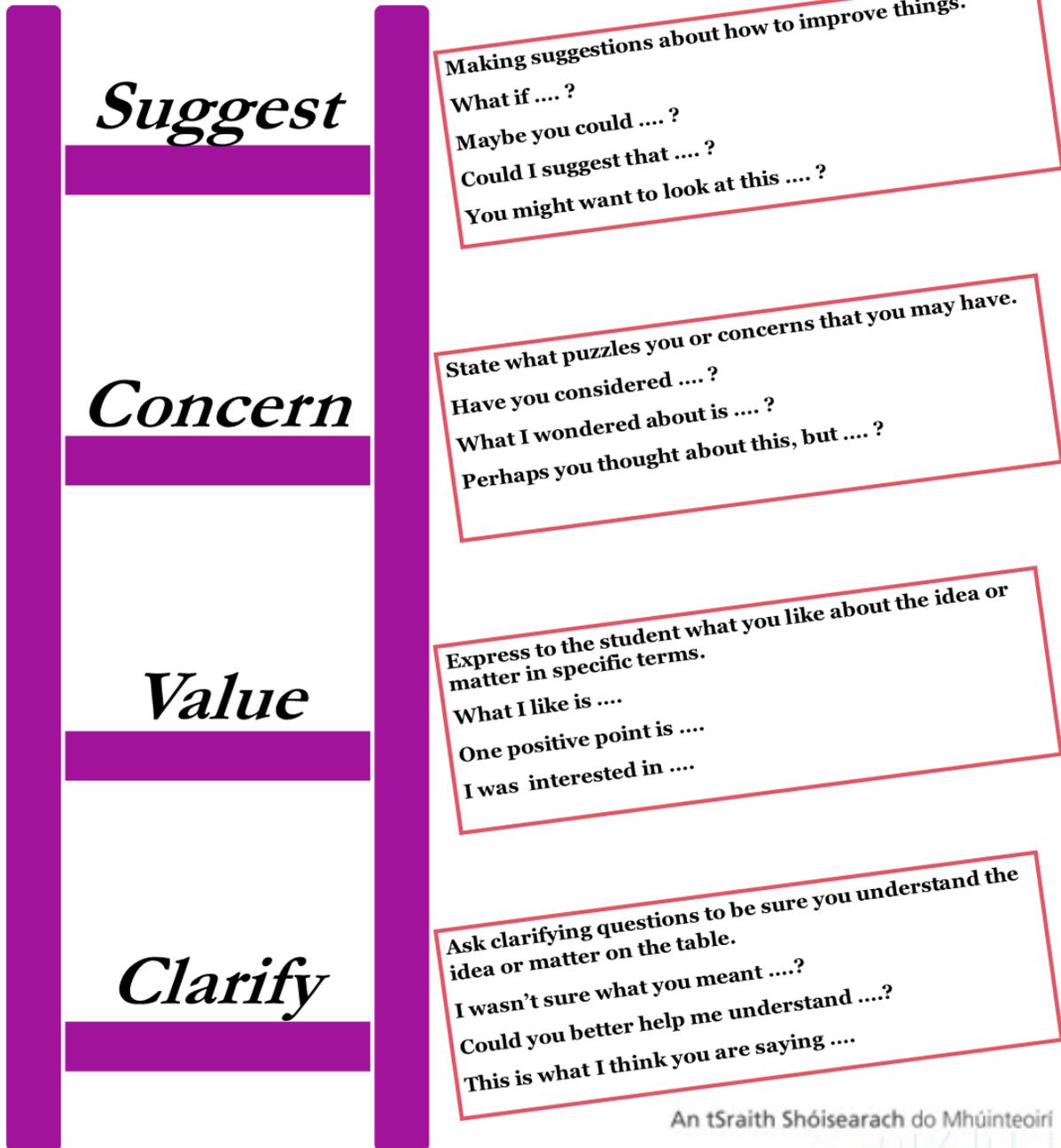
**The Competition and Consumer Protection Commission  
(CCPC) [www.ccpc.ie](http://www.ccpc.ie)**

- **Statutory body set up by law**
- **Inform consumers of their rights**
- **Promote consumer welfare**
- **Run public awareness campaigns**
- **Make submissions to the government which inform and influence policy**
- **Enforce consumer law**
- **Operate consumer helpline and website**
- **Responsibilities around product safety**
- **Personal finance information and education**
- **Alternative dispute resolution - aim to resolve disputes between consumers and traders out of court**
- **Information free to all**

**The Consumer Association of Ireland (CAI)  
[www.thecai.ie](http://www.thecai.ie)**

- **Independent non-profit, non-government organisation, funded by the membership of consumers**
- **Inform consumers of their rights**
- **Promote consumer welfare**
- **Have campaigns on specific issues**
- **Lobby the government and other organisations on behalf of consumers**
- **Carries out research and produces reports on areas of consumer interest**
- **Publishes *Consumer Choice* magazine, with reports on research findings around products and services of interest to consumers**
- **Provides information about planning for you money**
- **Some information is free but you need to take out membership with the CAI to get the full benefit**

# Ladder of Feedback



# Formative Feedback



## YOUR CONSUMER RIGHTS

A CONSUMER IS SOMEONE WHO BUYS GOODS AND SERVICES FOR THEIR OWN USE. WE ARE ALL CONSUMERS AND WE BUY GOODS AND SERVICES ONLINE AND IN SHOPS. WE HAVE RIGHTS AS CONSUMERS

## CONSUMER RIGHTS

YOUR RIGHTS AS A CONSUMER ARE THAT YOU ARE NEVER TAKEN ADVANTAGE OF WHEN SHOPPING

- GOODS OF MERCHANTABLE QUALITY
- GOODS ARE FIT FOR PURPOSE (EG GLUE)
  - GOODS ARE AS DESCRIBED

## AGENCIES THAT SUPPORT CONSUMERS

THERE ARE MANY AGENCIES THAT SUPPORT CONSUMERS. TWO ONES ARE THE CCPC AND THE CAI. THEY ARE THE SAME BUT THE DIFFERENCE BETWEEN THEM IS THAT THE CAI IS MADE BY CONSUMERS FOR CONSUMERS AND THE CCPC IS MADE BY THE GOVERNMENT FOR CONSUMERS

## USING YOUR RIGHTS IN A SCENARIO

I WENT INTO A SPORTSHOP IN TOWN AND WENT OVER TO THE REDUCED RAIL AND I SAW A NICE PAIR OF SHOES AT A BARGAIN PRICE. TWO DAYS LATER THE SOLE STARTED TO COME OFF. I WONDER IF I HAVE ANY RIGHTS IN THIS SITUATION. I KNOW THAT THE SOLE SHOULDN'T HAVE COME OFF THE SHOES EVEN THOUGH THEY WERE REDUCED. I HAVE MY RECEIPT SO I WILL GO BACK TO THE SHOP AND ASK FOR A REPLACEMENT OR A REFUND. IT IS MY RESPONSIBILITY TO GO BACK TO THE SELLER

### Suggest

Think about the responsibilities you had in your consumer scenario and use these and the mindmap from the powtoon to improve your piece on consumer responsibilities

### Concern

I wonder about responsibilities – you haven't mentioned consumer responsibilities at all in this section

### Clarify

You don't seem to have referred to the similarities in the services offered by these organisations?

### Value

This scenario is very good as you explain it clearly and talk about both rights and responsibilities

## **Junior Cycle Key Skills Activity**

### **Managing Information and Thinking**

Being curious

Gathering, recording, organising and evaluating information and data

Thinking creatively and critically

Reflecting on and evaluating my learning

Using digital technology to access, manage and share content

### **Working with others**

Developing good relationships and dealing with conflict

Co-operating

Respecting difference

Contributing to making the world a better place

Learning with others

Working with others through digital technology

### **Managing Myself**

Knowing myself

Making considered decisions

Setting and achieving personal goals

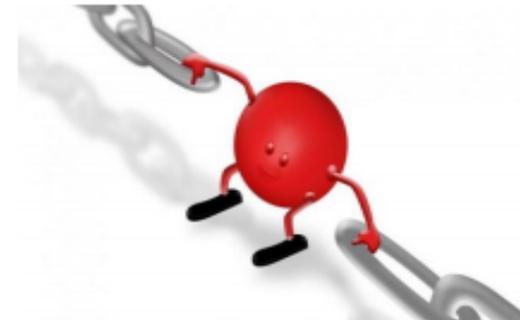
Being able to reflect on my own learning

Using digital technology to manage myself and my learning

# Making Links

## Making Links

Strand 1	No.	Learning Outcome	# of Links	Strength of Link																						
Personal Finance	1.1	Review the personal resources	8	1.2	1.5	3.1	1.5	1.9	3.2	3.4	3.6															
	1.2	Income and expenditure	21	1.1	1.3	1.11	1.12	1.13	2.10	2.11	2.12	3.1	3.2	3.4	3.10	3.11	1.5	1.6	1.4	1.9	1.10	2.3	2.4	3.3		
	1.3	Personal finance life cycle	7	1.1	1.2	1.5	1.6	3.1	3.2	2.3																
	1.4	Key personal taxes	9	1.11	3.2	3.3	3.4	3.5	3.10	3.11	1.2	1.5														
	1.5	Savings and borrowing	14	1.3	1.8	3.2	1.1	1.2	1.12	1.13	2.11	3.5	1.4	1.10	1.11	3.4	3.9									
	1.6	Personal insurance, personal needs	7	1.3	1.11	1.2	1.12	1.13	2.1	3.1																
	1.7	Right and responsibilities of consumers	6	1.8	1.9	1.10	3.1	3.7	3.8																	
	1.8	Services consumer agencies financial inst	4	1.5	1.7	1.9	1.10																			
	1.9	Ethics and sustainability of consumption	16	1.7	1.8	1.10	2.5	3.1	3.5	3.6	3.7	1.1	3.3	1.2	2.4	2.7	2.8	3.4	3.9							
	1.10	Globalisation technology consumer choice	11	1.7	1.8	1.9	2.6	3.1	3.7	3.8	2.7	1.2	1.5	2.8												
	1.11	Wage slip tax liability	10	1.2	1.4	1.6	3.4	3.5	2.3	1.5	1.12	1.13	2.8													
	1.12	Budget	8	1.2	2.11	3.4	1.5	1.6	1.13	1.11	2.3															
	1.13	Income & exp, bank statement	8	1.2	2.12	2.13	1.5	1.6	1.12	1.11	3.4															
Strand 2	No.	Learning Outcome	# of Links																							
Enterprise	2.1	Financial Social Cultural Enterprise role	8	2.2	2.5	3.2	1.6	2.3	3.4	3.5	3.6															
	2.2	Enterprise and the entrepreneur	9	2.1	2.3	2.4	3.2	3.6	2.9	3.1	2.7	2.8														
	2.3	Employment - work - volunteerism	10	2.2	2.4	3.1	3.10	3.11	1.11	2.1	1.2	1.3	1.12													
	2.4	Rights & responsibilities employers and employees	8	2.2	2.5	3.4	2.5	3.6	3.11	1.2	1.9															
	2.5	Positive & negative impact of organisations	9	1.9	2.1	3.6	3.7	3.9	3.10	2.4	2.6	3.11														
	2.6	Digital technology - rewards & costs	5	1.10	3.7	2.5	2.7	2.8																		
	2.7	Market research	7	2.8	2.9	3.3	1.10	2.6	1.9	2.2																
	2.8	Marketing mix	8	2.7	2.9	2.6	3.3	1.9	1.10	1.11	2.2															
	2.9	Business plan	8	2.7	2.8	2.2	2.10	3.3	2.11	2.12	2.13															
	2.10	Business documents	8	1.2	2.11	2.12	2.13	3.2	3.4	2.9	3.5															
	2.11	Cashflow forecast	9	1.2	1.12	2.10	2.12	2.13	3.2	3.4	1.5	2.9														
	2.12	Cash book/ledgers/trial balance	7	1.2	1.13	2.10	2.11	2.13	3.2	2.9																
	2.13	Final accounts	6	1.13	2.10	2.11	2.12	3.2	2.9																	
Strand 3	No.	Learning Outcome	# of Links																							
Our Economy	3.1	Scarcity and choice	14	1.1	1.2	1.3	1.9	1.10	2.3	3.2	3.5	3.10	3.11	1.6	1.7	2.2	3.6									
	3.2	Circular flow of income	18	1.2	1.3	1.4	1.5	2.1	2.2	2.10	2.11	2.12	2.13	3.1	3.4	3.5	3.9	3.10	3.11	1.1	3.6					
	3.3	Supply and demand	13	1.4	2.7	3.1	3.5	3.6	3.7	3.8	3.10	3.11	1.9	2.8	2.9	1.2										
	3.4	Government revenue and expenditure	18	1.2	1.4	1.11	1.12	2.4	2.10	2.11	3.2	3.5	3.8	3.9	3.10	3.11	1.1	2.1	1.5	1.9	1.13					
	3.5	Purpose of taxation: Financial, social, legal, ethical	12	1.4	1.9	1.11	3.2	3.3	3.4	3.9	3.10	3.11	1.5	2.1	2.10											
	3.6	Positive & negative of economic growth/sustainability	14	1.9	2.2	2.5	3.3	3.7	3.9	3.10	3.11	1.1	2.1	2.4	3.1	3.2	3.8									
	3.7	Globalisation of trade	10	1.9	1.10	2.5	2.6	3.3	3.6	3.8	3.10	3.11	1.7													
	3.8	Ireland's EU membership	9	1.10	3.3	3.4	3.7	3.9	3.10	3.11	1.7	3.6														
	3.9	Economic indicators	10	2.5	3.2	3.4	3.5	3.6	3.8	3.10	3.11	1.5	1.9													
	3.10	Economic issues		Strand 1 - Personal Finance			Strand 2 - Enterprise			Strand 3 - Our Economy																
	3.11	Government economic policy		Strand 1 - Personal Finance			Strand 2 - Enterprise			Strand 3 - Our Economy																



Strength of Link

Hot

Medium

Mild

# Departmental Unit of Learning

Unit Name:

Year Group:

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<p><b>Learning Outcomes:</b>  <i>from the Specification</i></p>	<p><b>Key Concepts:</b>  <i>Knowledge and Understanding, Skills, Values</i></p>
<p><b>Possible Learning Experiences:</b>  <i>Rich learning activities for students, opportunities to develop Key Skills and use Formative Assessment</i></p>	
<p><b>Evaluation of Student Learning:</b>  <i>What will students say, make, write or do to show their learning and understanding?</i></p>	

## IN YOUR OWN CLASSROOM

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<b>Learning Intentions</b>	
<b>Success Criteria</b>	
<b>Other Learning Experiences</b>	
<b>Evaluation of Learning (if different)</b>	

*Teacher Reflection/Notes:*

## Possible Learning Outcomes for Units of Learning

### Key Business Documents

**Learning Outcome(s)**

2.10 Complete and interpret key business documents that an organisation uses to manage its transactions for accountability purposes

**Key Concepts**

Sequencing of documents, letter of enquiry, quotation, order form, invoice, credit note, delivery docket, statement of account, receipt. Interpret documents (using knowledge and understanding to recognise trends and draw conclusions from given information)

### World of Work

**Learning Outcome(s)**

2.3 Differentiate between employment, work and volunteerism, identifying and describing features, benefits, rewards and careers within each

2.4 Distinguish between the rights and responsibilities of employer and employee from a legal, social, environmental and ethical perspective

**Key Concepts**

Employee & Employer, Features, Benefits, Rewards, Careers. Rights and Responsibilities Legal, Social, Environmental, Ethical Perspectives, Workplace Relations, Industrial Relations, Industrial Disputes, Trade Unions,

### International Business

**Learning Outcome(s)**

3.7 Debate the implications of globalisation of trade, including the benefits and challenges of international trade

3.8 Discuss the economic and social benefits and challenges of Ireland's membership of the EU

**Key Concepts**

Ireland small open economy. Visible and invisible imports and exports, balance of trade & balance of payments, globalisation of trade, trading partners, foreign currency, foreign direct investment, GDP and GNP, benefits and challenges of trade, European Union basic history and function, economic and social benefits and challenges of EU membership

### Saving and Borrowing

**Learning Outcome(s)**

1.5 Identify reasons for saving and borrowing money, relate the reasons to determining appropriate sources of finance with respect to their purpose, costs and risks

**Key Concepts**

Why save, where to save. Short, medium, long term sources of borrowing. Creditworthiness, cost and purpose of loan, risk in having loans, default, Interest rates, matching source with need, collateral/security, understanding debt, financial institutions, fixed and variable rates

### Digital Technologies

**Learning Outcome(s)**

2.6 Discuss the impact of digital technologies on an organisation, debating the associated rewards and costs

**Key Concepts**

Who do organisations communicate with; Communication technologies; matching technology needs to the organisation; application used in organisations for different purposes; storing and managing information; data protection; cloud computing; impact of digital technologies

### Marketing and Business Planning

**Learning Outcome(s)**

2.7 Conduct market research in order to investigate an entrepreneurial opportunity and analyse, interpret and communicate the research findings using relevant terminology and representations

2.8 Devise and apply a marketing mix in order to promote a new or existing product or service

2.9 Develop a simple business plan for a new or existing product or service

**Key Concepts**

Research Methods - Primary & Secondary, Analyse and Present Findings of Research, Product, Price, Place, Promotion, Business Plan – Purpose and Layout

### Other:

**Learning Outcome(s)**

**Key Concepts**

# Sample Plans

<b>Business Studies First Year Department Plan (2016/2017)</b>				
<b>August – Mid-Term Approx 8.5 weeks</b>	<b>November – Christmas Approx 7 weeks</b>	<b>January – Mid Term Approx 6 weeks</b>	<b>February - Easter Approx 6 weeks</b>	<b>Easter – Summer Approx 6 weeks</b>
<p><b>Unit of Learning 1</b></p> <p style="text-align: center;">“Resources”</p> <p><b>Learning Outcomes</b> Our Economy: 3.2 Personal Finance:1.1 Personal Finance: 1.3</p> <p><b>Unit of Learning 2</b></p> <p style="text-align: center;">“Being a Consumer”</p> <p><b>Learning Outcomes</b> Personal Finance: 1.7 Personal Finance: 1.8</p>	<p><b>Unit of Learning 3</b></p> <p style="text-align: center;">“Planning Income and Expenditure”</p> <p><b>Learning Outcomes</b> Personal Finance: 1.2 Personal Finance:1.11 Personal Finance: 1.12</p>	<p><b>Unit of Learning 4</b></p> <p style="text-align: center;">“Ethical and Global Consumerism”</p> <p><b>Learning Outcomes</b> Personal Finance: 1.9 Personal Finance:1.10</p>	<p><b>Unit of Learning 5</b></p> <p style="text-align: center;">“Entrepreneurship”</p> <p><b>Learning Outcomes</b> Enterprise: 2.1 Enterprise: 2.2</p> <p><b>Unit of Learning 6</b></p> <p style="text-align: center;">“Scarcity and Choice”</p> <p><b>Learning Outcome</b> Our Economy: 3.1</p>	<p><b>Unit of Learning 7</b></p> <p style="text-align: center;">“Supply and Demand”</p> <p><b>Learning Outcome</b> Our Economy:3.3</p>

<b>Sample Second Year (2017/2018)- CBA1 Enterprise in Action</b>				
<b>August - Mid-Term Approx. 8 weeks</b>	<b>November – Christmas Approx. 7 weeks</b>	<b>January – Mid term Approx. 5 weeks</b>	<b>February – Easter Approx. 7 weeks CBA 1*</b>	<b>Easter – Summer Approx. 5.5 weeks CBA 1*</b>
<p><b>Unit of Learning 1</b> Personal Finance: 1.5</p> <p><b>Unit of Learning 2</b> Personal Finance: 1.13</p> <p><b>Unit of Learning 3</b> <i>Enterprise: 2.6</i></p>	<p><b>Unit of Learning 4</b> <i>Enterprise: 2.7</i> <i>Enterprise: 2.8</i> <i>Enterprise 2.9</i></p>	<p><b>Unit of Learning 5</b> <i>Enterprise: 2.11</i></p> <p><b>Unit of Learning 6</b> Personal Finance: 1.6</p>	<p><b>Unit of Learning 7</b> Our Economy 3.10</p> <p style="text-align: center;"><b>CBA 1</b></p> <p><b>Unit of Learning 8</b> Enterprise: 2.10 Enterprise: 2.12</p>	<p style="text-align: center;"><b>CBA1</b></p> <p><b>Unit of Learning 9</b> Personal Finance: 1.4 Our Economy: 3.5</p>

<b>Sample Third Year (2018/2019)</b>				
<b>August – Mid Term Approx. 8.5 weeks</b>	<b>November – Christmas Approx. 7 weeks CBA 2**</b>	<b>January – Mid Term Approx. 5 weeks</b>	<b>February – Easter Approx. 8 weeks</b>	<b>Easter – Summer Approx. 5 weeks</b>
<p><b>Unit of Learning 1</b> Enterprise: 2.3 Enterprise: 2.4</p> <p><b>Unit of Learning 2</b> Our Economy 3.4</p> <p><b>Unit of Learning 3</b> Enterprise:2.13</p>	<p><b>Unit of Learning 3</b> Continued Enterprise 2.13</p> <p style="text-align: center;"><b>CBA 2 AT</b></p>	<p><b>Unit of Learning 4</b> Enterprise: 2.5 Our Economy: 2.6</p>	<p><b>Unit of Learning 5</b> Our Economy: 3.7 Our Economy: 3.8</p> <p><b>Unit of Learning 6</b> Our Economy: 3.9 Our Economy 3.11</p>	<p><b>Unit of Learning 7</b> Our Economy: 3.10</p> <p style="text-align: center;">Revision</p>

Learning Outcomes in Bold Italics aligned with the CBA 1

\*CBA 1: Business in Action Monday 12<sup>th</sup> March to Friday 20<sup>th</sup> April 2018 (4 weeks)

Learning Outcomes = 1.2 1.10 2.6 2.7 2.8 2.9 2.11 3.10

\*\*CBA 2: Presentation Monday 12<sup>th</sup> November to Friday 7<sup>th</sup> December 2018 (3 weeks)

Learning Outcomes = 1.3 1.7 1.9 1.10 2.1 2.2 2.4 2.5 2.6 3.1 3.5 3.9 3.10

### Sample Second Year (2017/2018) CBA1 Economics in Action

<p><b>August - Mid-Term</b> Approx. 8 weeks</p> <p>Unit of Learning 1 <i>Personal Finance:1.5</i></p> <p>Unit of Learning 2 <i>Personal Finance: 1.13</i></p> <p>Unit of Learning 3 <i>Our Personal: 1.4</i> <i>Our Economy: 3.4</i> <i>Our Economy: 3.5</i></p>	<p><b>November – Christmas</b> Approx. 7 weeks</p> <p>Unit of Learning 4 <i>Enterprise: 2.10</i> <i>Enterprise: 2.12</i></p> <p>Unit of Learning 5 <i>Enterprise: 2.5</i> <i>Our Economy: 3.6</i></p>	<p><b>January – Mid term</b> Approx. 5 weeks</p> <p>Unit of Learning 5 Continued <i>Enterprise: 2.5</i> <i>Our Economy: 3.6</i></p> <p>Unit of Learning 6 <i>Enterprise: 2.6</i></p>	<p><b>February – Easter</b> Approx. 7 weeks CBA 1*</p> <p>Unit of Learning 7 <i>Our Economy: 3.7</i> <i>Our Economy: 3.8</i></p> <p style="text-align: center;"><b>CBA 1</b></p>	<p><b>Easter – Summer</b> Approx. 5.5 weeks CBA 1*</p> <p style="text-align: center;"><b>CBA 1</b></p> <p>Unit of Learning 8 <i>Enterprise: 2.3</i> <i>Enterprise: 2.4</i></p>
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### Sample Third Year (2018/2019)

<p><b>August – Mid Term</b> Approx. 8.5 weeks</p> <p>Unit of Learning 1 <i>Enterprise: 2.7</i> <i>Enterprise: 2.8</i> <i>Enterprise: 2.9</i></p> <p>Unit of Learning 2 <i>Enterprise 2.11</i></p>	<p><b>November – Christmas</b> Approx. 7 weeks CBA 2**</p> <p>Unit of Learning 3 <i>Personal Finance: 1.6</i></p> <p style="text-align: center;"><b>CBA 2</b> <b>AT</b></p>	<p><b>January – Mid Term</b> Approx. 5 weeks</p> <p>Unit of Learning 4 <i>Enterprise: 2.13</i></p>	<p><b>February – Easter</b> Approx. 8 weeks</p> <p>Unit of Learning 5 <i>Our Economy: 3.9</i> <i>Our Economy: 3.11</i></p> <p>Unit of Learning 6 <i>Our Economy: 3.10</i></p>	<p><b>Easter – Summer</b> Approx. 5 weeks</p> <p style="text-align: center;">Revision</p>
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Learning Outcomes in Bold Italics aligned with the CBA 1

\*CBA 1: Business in Action Monday 12<sup>th</sup> March to Friday 20<sup>th</sup> April 2018 (4 weeks)

Learning Outcomes = 1.1 2.5 3.1 3.2 3.3 3.4 3.5 3.6

\*\*CBA 2: Presentation Monday 12<sup>th</sup> November to Friday 7<sup>th</sup> December 2018 (3 weeks)

Learning Outcomes = 1.3 1.7 1.9 1.10 2.1 2.2 2.4 2.5 2.6 3.1 3.5 3.9 3.10 |

### Sample Second Year (2017/2018) CBA1 Finance in Action

<p><b>August - Mid-Term</b> Approx. 8 weeks</p> <p>Unit of Learning 1 <i>Personal Finance: 1.5</i></p> <p>Unit of Learning 2 <i>Personal Finance:1.13</i></p> <p>Unit of Learning 3 <i>Personal Finance:1.4</i> <i>Our Economy:3.5</i></p>	<p><b>November – Christmas</b> Approx. 7 weeks</p> <p>Unit of Learning 4 <i>Enterprise: 2.11</i></p> <p>Unit of Learning 5 <i>Enterprise: 2.10</i> <i>Enterprise: 2.12</i></p>	<p><b>January – Mid term</b> Approx. 5 weeks</p> <p>Unit of Learning 6 <i>Enterprise: 2.3</i> <i>Enterprise: 2.4</i></p> <p>Unit of Learning 7 <i>Enterprise: 2.13</i></p>	<p><b>February – Easter</b> Approx. 7 weeks CBA 1*</p> <p>Unit of Learning 7 Continued <i>Enterprise: 2.13</i></p> <p>Unit of Learning 8 <i>Enterprise: 2.5</i> <i>Our Economy: 3.6</i></p> <p style="text-align: center;"><b>CBA 1</b></p>	<p><b>Easter – Summer</b> Approx. 5.5 weeks CBA 1*</p> <p style="text-align: center;"><b>CBA 1</b></p> <p>Unit of Learning 8 Continued <i>Enterprise: 2.5</i> <i>Our Economy: 3.6</i></p>
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### Sample Third Year (2018/2019)

<p><b>August – Mid Term</b> Approx. 8.5 weeks</p> <p>Unit of Learning 1 <i>Enterprise: 2.6</i></p> <p>Unit of Learning 2 <i>Enterprise: 2.7</i> <i>Enterprise: 2.8</i> <i>Enterprise 2.9</i></p>	<p><b>November – Christmas</b> Approx. 7 weeks CBA 2**</p> <p>Unit of Learning 3 <i>Personal Finance: 1.6</i></p> <p style="text-align: center;"><b>CBA 2</b> <b>AT</b></p>	<p><b>January – Mid Term</b> Approx. 5 weeks</p> <p>Unit of Learning 4 <i>Our Economy:3.4</i></p> <p>Unit of Learning 5 <i>Our Economy: 3.7</i> <i>Our Economy: 3.8</i></p>	<p><b>February – Easter</b> Approx. 8 weeks</p> <p>Unit of Learning 6 <i>Our Economy: 3.9</i> <i>Our Economy: 3.11</i></p> <p>Unit of Learning 7 <i>Our Economy: 3.10</i></p>	<p><b>Easter – Summer</b> Approx. 5 weeks</p> <p style="text-align: center;">Revision</p>
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Learning Outcomes in Bold Italics aligned with the CBA 1

\*CBA 1: Business in Action Monday 12<sup>th</sup> March to Friday 20<sup>th</sup> April 2018 (4 weeks)

Learning Outcomes = 1.1 1.2 1.3 1.4 1.5 1.8 2.10 2.11 2.12 2.13 3.1 3.5

\*\*CBA 2: Presentation Monday 12<sup>th</sup> November to Friday 7<sup>th</sup> December 2018 (3 weeks)

Learning Outcomes = 1.3 1.7 1.9 1.10 2.1 2.2 2.4 2.5 2.6 3.1 3.5 3.9 3.10

**Note: Your departmental planning for second and third year will be influenced by your choice within the options for CBA 1.**

# Sample Unit of Learning

## Sample Unit of Learning – Saving and Borrowing

### **Learning Outcomes:**

Personal Finance: 1.5

### **Key Concepts**

Why we save, where to save. Short, medium, long term sources of borrowing. Creditworthiness, cost and purpose of loan, risk in having loans, default, Interest rates, matching source with need, collateral/security, understanding debt, financial institutions, fixed and variable rates.

### **Possible Learning Experiences:**

- 1.5 Teacher Input – Key Terms, definitions and exploration of key concepts.
- 1.5 Students watch [Video 1](#) and discuss the reasons for saving.
- 1.5 Students list and discuss the various financial institutions to save and borrow from in their area.
- 1.5 In pairs using the [Consumer Help](#) website students make notes on the different saving products available and what they need to consider before opening a saving account. Students should also refer to [How to Save on Your Savings](#) for further information.
- 1.5 Students watch [Video 2](#) to assist them to identify and classify different borrowing options suitable for the short, medium and long term.
- 1.5 Students watch [Video 3](#) and discuss what they need to consider before borrowing money.
- 1.5 Teacher introduces the concept of creditworthiness and students read [Your Credit History](#) to develop their understanding and make notes.
- 1.5 Students watch [Video 4](#) and go to [MABS website](#) to develop their knowledge and understanding of debt.
- 1.5 Students watch [Video 5](#) then go online to research the interest rates offered by different financial institutions, focusing on fixed and variable rates. Teacher uses classroom discussion to develop shared understanding of fixed and variable rates.

### **Possible Evaluation of Student Learning:**

- 1.5 Activate prior knowledge with questioning and/or KWL
- 1.5 On-going observation of discussion, questioning and feedback throughout
- 1.5 Evaluating Student Learning (Group) students design information campaign for peers around the need to save and the saving options that are available in financial institutions in their area
- 1.5 Evaluating Student Learning (Pairs) Students conduct research on borrowing for short, medium and long term on items of their choice to include cost and risk.
- 1.5 Evaluating Student Learning (individual) students create a resource around borrowing guidance for young people

### **Possible Resources:**

- <http://www.consumerhelp.ie/paying-for-car>
- <http://www.consumerhelp.ie/saving-investing>
- <http://www.consumerhelp.ie/loans-and-credit>
- <http://www.consumerhelp.ie/compare>
- <https://dotsub.com/view/d23e96ab-7511-4ccf-925e-34b9dfc7d9f1> borrowing money in plain English
- <http://www.makingcents.ie/category/loans>
- <http://www.makingcents.ie/category/debt>
- [http://www.financialeducation.ie/media/student\\_worksheets\\_031.pdf](http://www.financialeducation.ie/media/student_worksheets_031.pdf)
- <http://www.creditunion.ie/whatweoffer/loans/>
- <http://www.creditunion.ie/whatweoffer/savings/#d.en.141>
- [http://www.citizensinformation.ie/en/money\\_and\\_tax/personal\\_finance/savings\\_and\\_investments/comparing\\_interest\\_on\\_savings\\_and\\_investments.html](http://www.citizensinformation.ie/en/money_and_tax/personal_finance/savings_and_investments/comparing_interest_on_savings_and_investments.html)
- <https://www.bonkers.ie/compare-savings-accounts/>
- <http://www.anpost.ie/AnPost/PostalRates/Savings+and+Investments.htm>
- <http://www.irishtimes.com/sponsored/bank-of-ireland-first-time-buyers/get-mortgage-ready-the-10-questions-you-need-to-know-1.2677313>
- <http://www.independent.ie/business/personal-finance/how-to-save-on-your-savings-35030237.html>
- <https://www.mabs.ie/>
- <https://www.moneyadvice.service.org.uk/en/articles/why-it-pays-to-save-regularly>
- <http://www.irishtimes.com/business/personal-finance/how-to-borrow-money-the-easiest-way-1.1858171>

## Notes

# Notes

# Notes

## Contact details

Administrative Office:  
Monaghan Ed. Centre,  
Armagh Road,  
Monaghan.

[www.metc.ie](http://www.metc.ie)

For all queries please contact

[info@jct.ie](mailto:info@jct.ie)

## Useful websites:

[www.jct.ie](http://www.jct.ie); [www.juniorcycle.ie](http://www.juniorcycle.ie); [www.ncca.ie](http://www.ncca.ie); [www.curriculumonline.ie](http://www.curriculumonline.ie); [www.schoolself-evaluation.ie](http://www.schoolself-evaluation.ie)

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@JCforTeachers

#JCTBusSt

Directors office:

LMETB,  
Chapel Street,  
Dundalk.

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Junior**CYCLE**  
for teachers