Grade 9 Futures in Business (15G)

A Course for Independent Study
GRADE 9 FUTURES IN BUSINESS (15G)

A Course for Independent Study
Acknowledgements

Manitoba Education gratefully acknowledges the contributions of the following individuals in the development of *Grade 9 Futures in Business (15G): A Course for Independent Study*.

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Introduction
Welcome: What Is This Course About?

Welcome to *Grade 9 Futures in Business (15G): A Course for Independent Study*. In this half-credit course, you will learn about the exciting world of business, and how you can become a part of it. And, because business is so important in our everyday lives, you will also learn skills that will help you for the remainder of your life, whether you ever work in a business or not.

Resources: What Will You Need?

Most of the resources that you will need for this course are found in the course itself. In other words, you will **not** need a textbook. It would be helpful for you to have access to a computer and the Internet, but it is not necessary. The following is a list of other things that you will need to help you complete your course:

- a calculator
- a dictionary
- a postal code book (at your local post office) or CD-ROM or the ability to find postal codes online
- a thesaurus
- telephone books
- access to people in your community who can help you with the course
- access to a computer and the Internet (optional)
- a computer with spreadsheet and word processing software (optional)
Assessment: How Well Are You Learning?

There are several things built into the course that will help you know how well you are learning. These include learning activities, assignments, and a final examination.

Learning Activities

Each lesson includes learning activities which you complete and check your answers in the key found at the end of each module. They give you the chance to practise and review the things that you have just learned. They are a great way to get ready to write your assignments and your final examination. If you have correctly answered the questions, then you should continue with the course. But, if you did not, it means that you did not learn the things that you needed to learn. So, do not continue in the course. Instead, go back and learn the things that you have missed.

The final learning activity in each module is a module review. It will give you the chance to make sure that you have learned everything in the module.

Assignments—70%

There is one assignment at the end of each module. You will complete these and send them to your tutor/marker so that you can get some feedback on how you are doing. You need to complete every assignment before you will be able to write your final examination. Your assignments will be worth a total of 70% of your final mark in the course.

Here is a good way to organize your assignments. Set up a special section in your binder and label it “Assignments”. Locate each of the assignments in this course and file them in this special section of your binder. The details of each assignment will be given at the end of each module. References will be made to the assignments in the relevant modules. Each assignment has a detailed rubric which will outline how you will be assessed on each element of the assignment. Be sure to read through these rubrics carefully before you begin each assignment to maximize your achievement.

Final Examination—30%

Your final grade is based on five assignments and a final examination. Assignments will be worth a total of 70% of your final grade, and the final examination will be worth 30% of your final grade.
You will write the final examination once you have completed the entire course. Before you finish Module 5, you will need to make arrangements to write the final examination, where you will be supervised by a proctor. Here is how you apply for a final examination:

- **If you are attending school**, ask your school’s Independent Study Option (ISO) Facilitator to add your name to the ISO examination eligibility list. Do this at least three weeks prior to the next scheduled examination week.

- **If you are not attending school**, check the Examination Request Form for options available to you. The Examination Request Form was mailed to you with this course. Fill in this form and mail or fax it three weeks before you are ready to write the final examination. The address is:
  
  ISO Registration  
  555 Main St.  
  Winkler, MB R6W 1C4  
  Fax: 204-325-1719  
  Phone: 1-800-465-9915

**Assistance: Who Can Help You?**

There are two different people who can help you, your learning partner and your tutor/marker.

**Your Learning Partner**

Find yourself a learning partner before starting the course. A learning partner could be a local teacher, parent, sibling, or friend who can assist you in checking your work, studying for the learning activity reviews, examinations and marking the learning activity reviews. Your learning partner can also assist you in keeping your timelines in place.

Locate the learning activity review answer key module. Ask your learning partner to keep these materials in a safe place until it is time for you to complete each learning activity review. At the completion of each module you will be instructed to complete the learning activity review and ask your learning partner to mark this for you and provide feedback to you.
Your Tutor/Marker

The first person who can help you is your tutor/marker. Tutor/markers are experienced teachers who tutor independent study students and mark assignments and examinations. When you are having difficulty with something in this course, contact your tutor/marker, who is there to help you. Feel free to contact your tutor/marker at any time during this course. If you are not sure how to contact your tutor/marker, phone the Independent Study Option office at 1-800-465-9915.

Submitting Assignments: What and When?

You will mail your completed assignments to your tutor/marker three times—when you have finished Modules 2, 3, and 5. Each time you mail assignments, you must include the applicable Cover Sheet, which you will find at the end of this Introduction. The following chart shows you exactly what you will be mailing in at the end of the module(s).

<table>
<thead>
<tr>
<th>Module</th>
<th>Assignments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Modules 1 and 2</td>
<td>Assignments 1.1 and 2.1</td>
</tr>
<tr>
<td>Module 3</td>
<td>Assignment 3.1</td>
</tr>
<tr>
<td>Modules 4 and 5</td>
<td>Assignments 4.1 and 5.1</td>
</tr>
</tbody>
</table>

Submitting Assignments: How?

You can submit your assignments by either mail or email. Here are instructions for doing both.

By Mail

If you choose to mail your completed assignments, please photocopy them first so that both you and your tutor/marker have a copy. You will then place your assignments and the appropriate cover sheet in an envelope and mail it to:

ISO Tutor/Marker
555 Main St.
Winkler, MB R6W 1C4
By Email

If you have access to the Internet, you may submit assignments electronically if you have arranged this in advance with your tutor/marker. Please be advised that this option is not appropriate for some subject areas and permission to submit assignments electronically is at the discretion of the tutor/marker.

If you are attending school

Please notify your ISO School Facilitator (person who signed your ISO registration/admission form) to receive permission to email your assignments and to determine your school’s procedure for emailing assignments/unsupervised tests.

If you are not attending school

Please discuss with your tutor/marker to arrange in advance permission to submit work electronically.

How to submit your work (files must not exceed 5 MB)

Depending on the file type, please submit your work as shown below:

1. Written work: Microsoft Word (doc) or as an rtf
2. Spreadsheet assignments: Microsoft Excel (xls)
3. Picture and graphic files: jpeg, gif
4. Scanned file: pdf (save multiple pages on one file)
5. Audio file: wav
6. Video file: wmv

How to send your email

1. Use the following format to compose your email.
   
   To: distance.learning@gov.mb.ca
   
   cc: (email address from your ISO school facilitator — if required)
   
   Subject: Jane Doe Grade 9 Futures in Business
   
   Attach: mod 1_assign1.1.doc and mod 2_assign2.1.doc
   
   Message: Module 1, Assignment 1.1, Part A and Module 2, Assignment 2.1, Part B
   
   My tutor/marker is John Smith
   
   My school is ________________
2. Attach your files (files must not exceed 5 MB).

3. Email your assignments to <distance.learning@gov.mb.ca> only. Do not email your assignments directly to your tutor/marker. Emails sent directly to tutor/markers will be returned unread.

   Your electronically marked work will be returned to you by email from your tutor/marker.

Time: How Long Will It Take?

Learning through independent study has several advantages over learning in a classroom. For example, you are in charge of how you learn and can choose how quickly you will complete the course. You don’t have to wait for your teacher or classmates, and you can work as quickly as you want. You can also complete as many lessons as you want. Read the following pages to learn how to pace yourself.

Since this is a half-credit course, you should try to complete it a maximum of four months. So, you’ll have to work on it every day. Don’t spend too long, because you might get bored and you’ll have to struggle to keep motivated. It is best to stay focused on the course and not let it drag on.

Take a look at the following two sample charts and decide which one best describes the time of year when you want to begin and complete this course.

Note: Remember that the dates indicated in the charts are just sample dates (not actual dates).

Sample Chart A: Semester 1

If you want to start the course at the beginning of September and complete it by January, you can follow the timeline suggested below.

<table>
<thead>
<tr>
<th>Module</th>
<th>Completion Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Module 1</td>
<td>September 15</td>
</tr>
<tr>
<td>Module 2</td>
<td>September 30</td>
</tr>
<tr>
<td>Module 3</td>
<td>October 15</td>
</tr>
<tr>
<td>Module 4</td>
<td>November 5</td>
</tr>
<tr>
<td>Module 5 and Final Examination</td>
<td>December 15</td>
</tr>
</tbody>
</table>
Sample Chart B: Semester 2

If you register for this course in January and would like to complete it by the end of the school year, you can follow the timeline suggested below.

<table>
<thead>
<tr>
<th>Module</th>
<th>Completion Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Module 1</td>
<td>February 15</td>
</tr>
<tr>
<td>Module 2</td>
<td>February 28</td>
</tr>
<tr>
<td>Module 3</td>
<td>March 15</td>
</tr>
<tr>
<td>Module 4</td>
<td>April 5</td>
</tr>
<tr>
<td>Module 5 and Final Examination</td>
<td>May 15</td>
</tr>
</tbody>
</table>

**Note:** Do not wait until the last minute to complete your work, since your tutor/marker may not be available to mark it. Remember, it might take over a week for your work to travel through the mail, so make sure you leave enough time for that. It may also take a few weeks for your tutor/marker to mark everything and send the marks to the school.

**Work: What Do I Do?**

You will learn the most by following these steps:

- Read each lesson carefully.
- Complete the learning activity and check your answers in the Learning Activity Answer Key at the end of the module. If you answered the questions correctly, continue in the course. If you didn’t, go back and learn the content in the lesson.
- Finish the module.
- Complete the learning activity review, and check your answers in the answer key at the end of the module. Remember, if you make mistakes, it means that you did not learn something, so go back and learn it now.
- Complete the assignments and mail or email them to your tutor/marker (after Modules 2, 3, and 5).
- Complete the final examination after all module assignments have been sent to your tutor/marker.
Planning: How Do I Keep On Track?

To assist you plan your learning activities and set goals for yourself, look at your calendar and then complete the planning guide below.

At this stage you should check your calendar and establish a timetable that allows you to complete the course by a desired date. The introduction to each module recommends that you complete a short-term plan for the individual modules. As you complete each module you will be asked to return to this page and fill in the date that you completed the module and the score that you achieved in the learning activity review for each module. You will also include the date that you completed each module assignment. This guide will help you track your progress.

<table>
<thead>
<tr>
<th>Futures in Business Planning Guide</th>
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</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td>Module 1</td>
</tr>
<tr>
<td>Learning Activity 1.8: Module 1 Review</td>
</tr>
<tr>
<td>Assignment 1.1: Entrepreneur Project, Part A</td>
</tr>
<tr>
<td>Module 2</td>
</tr>
<tr>
<td>Learning Activity 2.13: Module 2 Review</td>
</tr>
<tr>
<td>Assignment 2.1: Entrepreneur Project, Part B</td>
</tr>
<tr>
<td>Module 3</td>
</tr>
<tr>
<td>Learning Activity 3.10: Module 3 Review</td>
</tr>
<tr>
<td>Assignment 3.1: Managing and Retrieving Information Effectively</td>
</tr>
<tr>
<td>Module 4</td>
</tr>
<tr>
<td>Learning Activity 4.7: Module 4 Review</td>
</tr>
<tr>
<td>Assignment 4.1: Business Communication</td>
</tr>
<tr>
<td>Module 5</td>
</tr>
<tr>
<td>Learning Activity 5.9: Module 5 Review</td>
</tr>
<tr>
<td>Assignment 5.1: A Portfolio to Ensure Future Success</td>
</tr>
<tr>
<td>Final Examination</td>
</tr>
</tbody>
</table>
Guide Graphics: What Do They Mean?

You will find some guide graphics on many of the pages in this course. They are there to help you. The following is a short description of each:

**Assignment:** It is time to complete an assignment that you will send to your tutor/marker for evaluation.

**Note:** It is time to take note of an important explanation.

**Key Word:** It is time to take note of a word that is new or really important.

**Planning Guide:** It is time to refer to your planning guide to make sure that you are following the timetable that you set for yourself. The planning guide is found in this course introduction.

**Learning Partner:** It is time to ask your learning partner to help you learn or do something.

**Learning Activity:** It is time to complete a learning activity to help you reinforce, practise, or review what you have learned. Be sure to check your answers in the answer key at the end of the module.

**Mail-in Assignment:** It is now time to mail your completed assignments to your tutor/marker for assessment.

**Examination:** It is time to get ready to write your final examination.
Overview: What Is In the Course?

This course has been designed to help you

- be alert to future opportunities in business
- keep accurate financial records
- locate, retrieve, and process sources of information
- communicate effectively

This course is also an introduction to other courses in business, marketing, and information and communication technology (ICT) offered in Grades 10 to 12. These will give you a good base of knowledge and confidence if you decide to continue studying these topics at university or college. You will learn more about them in Module 1.

This course will make you aware of the opportunities provided by businesses and equip you with skills that will help you participate in these activities either as a volunteer or as an employee.

Canada’s economy depends on the successful operation of community associations and businesses. In increasing numbers, young people—equipped with knowledge and skills—will be required to participate in these community associations and businesses.

**Module 1** is entitled Your Future in the World of Business. The purpose of this module is to alert you to future opportunities in business. It will begin by outlining the many courses that are available in the business, marketing, and ICT cluster of courses that are provided by Manitoba Education, Citizenship and Youth. It will also take you through activities that help determine possible options for your personal planning.

*Assignment 1.1: Entrepreneur Project, Part A* must be completed following Module 1 and must be submitted to your tutor/marker for evaluation. Mail it along with *Assignment 2.1: Entrepreneur Project, Part B* once you have completed Module 2.

**Module 2** is entitled Record Keeping and Money Management. This module is designed to introduce you to accounting terms that you will encounter throughout your life. The activities in this module will enable you to understand the importance of accurate record keeping. They also provide you with skills that will help you to be the treasurer or record keeper for a sports, church, or recreational group.
Note: You will be introduced to the sales tax in this module. We have used the sales tax rates from 2008; however, these rates can change depending on the government in power in Canada. For example, the Government in January 2008 reduced the GST rate from 6% to 5%.

Assignment 2.1: Entrepreneur Project, Part B must be completed following Module 2 and must be submitted to your tutor/marker for evaluation along with Assignment 1.1: Entrepreneur Project, Part A from Module 1.

Module 3 is entitled Managing and Retrieving Information. This important module will show you ways to find information. By using tools and equipment available at home or at your local library, you will be provided with practical activities that will help you locate, retrieve, and use sources for information.

Assignment 3.1: Managing and Retrieving Information Effectively must be completed following Module 3 and must be submitted to your tutor/marker for evaluation.

Module 4 is entitled Business Communication. Oral and written skills are an absolute necessity in today’s world. This module helps you master common business types of communication that enable you to earn the respect of the adults in your home and community. The activities also assist you to develop telephone techniques that are a requirement for many jobs and activities.

Assignment 4.1: Business Communication must be completed following Module 4 and must be submitted to your tutor/marker for evaluation. Mail it along with Assignment 5.1: A Portfolio to Ensure Future Success once you have completed module 5.

Module 5 is entitled Planning for Future Personal Success. This module takes you step-by-step through the process of planning your future goals. The interpersonal skills you learn in this module provide you with suggestions on how to successfully work with others.

Assignment 5.1: A Portfolio to Ensure Future Success must be completed following Module 5 and must be submitted to your tutor/marker for evaluation along with Assignment 4.1: Business Communication.

Each lesson is designed to take no more than 1 hour with some extra time required for the completion of the five assignments. Write the date at the top of each lesson as you complete it so that you have a record of time spent on the learning activities and assignments.
Keep your highlighter pen handy to mark important information as you read through the notes. There is no textbook; therefore, the reading assignments you have will be the notes provided in this package. References are made to useful websites that will help you if you have access to a computer and the Internet, but these are optional resources. Use the white space in the margin of each page to write notes.
Lesson 1: Futures in Business

Lesson Focus

After completing this lesson, you will be able to

- define business
- recognize how Futures in Business relates to other Senior Years Business Education and Marketing Education courses
- develop an awareness of available business education programs

You are now starting into an adventure in business. There is a world available to you in your Senior Years program known as Business Education and Marketing Education. This is a special part of the Senior Years program offerings that allow you to develop your education with a focus on business. You will combine the skills learned in some of your other courses and reaffirm the importance of these abilities as they relate to your future success.

What is business and how does it relate to your life? Business can be defined as the production and sale of goods or services. A business can be as small as a craftsperson selling hand-knit mittens at the local community craft sale, or as large as McCain Foods Ltd. with a production plant in Portage la Prairie or INCO Ltd. with major operations in Thompson. Business can also be defined as being a commercial enterprise. This means that businesses exist to earn profits and provide opportunities for self-employment. Businesses are developed to provide goods and services to communities, and to help people meet their own personal needs.

Business is based on two groups: producers and consumers.

You already participate in this world of business because you are a consumer. Consumers are people who buy goods and services. Think of all of the items that you have purchased in the last couple of weeks. Would your purchases include school supplies, electronics, new clothes, or food items?

Perhaps you have participated in business as a producer. Producers make goods or provide services to consumers. Have you provided child care to a neighbour in exchange for money? Have you made cookies to be sold at a bake sale? If your answer is yes, then you have participated in the world of business as a producer.
There are two other terms that are basic to your understanding of your role as a producer: goods and services.

**Goods** are items that you can touch, possess, and use (e.g., the book that you are reading, the pen or pencil that you are holding, and the chair that you are sitting on).

**Services** are acts that are performed in exchange for money (e.g., babysitting for your neighbour in exchange for money). Paying to get your hair cut or paying for music lessons are other examples of services.

A clear understanding of the terms **business**, **consumers**, **producers**, **goods**, and **services** are basic to any discussions about business. How do these terms relate to the education and training that are available?

**Futures in Business—Introduction**

Examine the Business and Marketing Education for the 21st Century Wheel in Figure 1 on the following page. You will see that this wheel illustrates how the courses offered under the Business Education and Marketing Education umbrella relate to the needs of the future. The courses cover topics that emphasize communication skills, business knowledge, advancing technology, and marketing.

**Business Education and Marketing Education for the 21st Century**

Students choosing to take a Business and Marketing cluster, and intending to graduate from the Senior Years English Technology Education program, will be expected to take a minimum of 8 to a maximum of 14 approved credits, as listed in the Subject Table Handbook, as well as the 14 compulsory credits. The courses illustrated in Figure 1 list all of the courses available for this program.

Business and Marketing courses may also be taken as optional credits by students in the Senior Years English Program or the Senior Years English Technology Education Program. The value of Business Education and Marketing Education is unfortunately often undervalued in high schools. Students often take business and marketing courses for the first time when they enter post-secondary education. The courses offered at the high school level would have given those students a head start, enabling them to understand the fundamentals of business, from accounting, marketing, and law, to economics and much more.
The integration of technology into the business environment is part of our everyday and personal lives. The ICT courses listed in Figure 1 and later on in this lesson can help to prepare you for the technology offered not only in the business environment but in most careers today.

Taking a number of courses from the Business, Marketing, and ICT clusters, not only helps you in your personal life but helps you to experience a number of skills before you decide upon a career for yourself. This can be a hard decision and you will probably change your mind a number of times before settling on a career path. Taking a variety of Business, Marketing, and ICT courses, enables you to learn a variety of skills that can be applied to many careers.
In addition to the courses listed in Figure 1, the following courses might be of interest to you.

**Career Development:**
- Career Development: Life/Work Building (Grade 9)
- Career Development: Life/Work Exploration (Grade 10)
- Career Development: Life/Work Planning (Grade 11)
- Career Development: Life/Work Transition (Grade 12)

**ICT Courses:**
- Digital Film Making 25S (Grade 10)
- Digital Pictures 25S (Grade 10)
- 3-D Modelling 35S (Grade 11)
- Animation—2D 35S (Grade 11)
- Broadcast Media 35S (Grade 11)
- Computer Science 20S, 30S, and 40S (Grades 10, 11, and 12)
- Interactive Media 35S (Grade 11)
- Interactive Websites 35S (Grade 11)

If you want to, you can combine these courses and graduate from high school with an educational background that would allow you either to attend college or university or to proceed directly to the world of business. In each case, business and marketing education courses enable you to succeed either in the world of work or in the world of higher education. Your business and marketing education studies will assist you to move easily from school to business or allow you to continue your education and participate in business at the same time. This second option enables you to finance your higher education and contribute to your family’s income.

The chart in Figure 2 on the following page illustrates how the topics covered in *Futures in Business* serve as an introduction to other business and marketing courses.

Check the Business Education and Marketing Education section of the most recent *Distance Learning: Helping You Build Your Future …Your Way! A Course Guide for Independent Study* to see which of these courses are available. You can obtain information about this handbook by telephoning the Independent Study Option at 1-800-465-9915 (toll free) or visit <www.edu.gov.mb.ca/k12/dl/index.html>. In addition, you can contact your local school or division office to find out more about the business education courses they offer.

**Complete Learning Activity 1.1: Futures in Business.**
Learning Activity 1.1

Futures in Business

1. Define each of the following terms:
   a) business
   b) consumer
   c) producer

2. Define and give two examples of each of the following:
   a) goods
   b) services

3. What Business Education and Marketing Education courses are available at the Grade 10 level as outlined by Manitoba Education?

4. What Business Education and Marketing Education courses are available at the Grade 11 level as outlined by Manitoba Education?

5. What Business Education and Marketing Education courses are available at the Grade 12 level as outlined by Manitoba Education?

After you have completed the questions, use the Learning Activity Key for Module 1 to ensure that your answers are correct.

Return to the Module 1 Planning Guide on page 6 of the Introduction and fill in today’s date. Did you meet your goal for Lesson 1?