Business and Information Technology - Middle Level course(s) provides concepts and applications that facilitate the development of competencies required for success in all academic areas and in real-world contexts. The curriculum relates closely to understandings and competencies students will need as their world expands and as they develop career interests. The four broad areas included in this curriculum are technology, career exploration, personal financial responsibility, and basic business (business communications, marketing, and entrepreneurship). The domains and standards for each area provide many opportunities to engage students in learning essential business content and in applying technology as a tool. This approach is in keeping with the NETS (National Education Technology Standards) approach, which places heavy emphasis on integrating technology into the curriculum. The No Child Left Behind (NCLB) legislation mandates that students reach technological proficiency by the completion of the eighth grade.

- DOE Code: 0494
- Recommended Grade Level: 6-8

Middle School Curriculum Requirement
Middle School students are to receive instruction every year in a minimum of two of the following areas: Agriculture, Business, Family and Consumer Science, and Technology Education (Industrial Technology). (511 IAC 6.1-5-3.6(b)(6))

Implementation Guidance
Business and Information Technology - Middle Level contains a wide array of content allowing students to get a sampling of the topics covered under Business, Information Technology, Entrepreneurship, and Marketing Education at the secondary level. Because of this the standards have been divided into four parts: Computer Technology, Career Exploration, Personal Financial Responsibility, and Basic Business. Each part is designed to be taught in a nine (9) week setting. Additionally, standards that are essential for students to master have been identified. These essential standards are indicated in **Bold**. In cases where schools cannot offer all four parts independently, the standards should be used to define the content that will be taught. It is expected that the standards selected be a mixture of all four parts with essential standards considered first. A school can choose to focus on a single part, but shall include standards from the other three parts.

Career and Technical Student Organizations (CTSOs)
Career and Technical Student Organizations are considered a powerful instructional tool when integrated into Career and Technical Education programs. They enhance the knowledge and skills students learn in a course by allowing a student to participate in a unique program of career and leadership development. Students should be encouraged to participate in Business Professionals of America, DECA, or Future Business Leaders of America, the CTSOs for this area.
Content Standards

PART ONE – COMPUTER TECHNOLOGY
Domain – Concepts and Operations
Core Standard 1 Students demonstrate functional understanding of technology concepts, systems, and their interactivity.

    Standards
    MLB-1.1 Differentiate among computer types, history, and purpose of computer systems
    MLB-1.2 Distinguish between the different types of memory and storage and their uses and purpose
    MLB-1.3 Differentiate among operating systems, application software, and the Internet
    MLB-1.4 Explain the information processing cycle
    MLB-1.5 Apply concepts of file management to organize and manage files and folders; including backing up files.
    MLB-1.6 Critique a variety of current and emerging technologies used by society

Core Standard 2 Students use hardware and software components and understand the use of input and output devices.

    Standards
    MLB-2.1 Use hardware devices and software applications to enhance learning
    MLB-2.2 Evaluate and select appropriate input/output devices and storage devices
    MLB-2.3 Demonstrate effective keyboarding techniques to improve proficiency and apply these skills on multiple devices
    MLB-2.4 Diagnose problems that may arise with hardware and software and identify solutions for common issues

Domain – Tool for Creativity, Innovation, and Productivity
Core Standard 3 Students use technology as a tool to enhance learning and creativity and to increase productivity in developing their projects.

    Standards
    MLB-3.1 Demonstrate operations common to software applications
    MLB-3.2 Use word processing software to compose, design, edit, and print
    MLB-3.3 Use spreadsheet software to calculate, graph, organize, and present data
    MLB-3.4 Design presentations and projects using text, sounds, images, video, and animation
    MLB-3.5 Explore coding and its function in creating software applications
    MLB-3.6 Integrate data between word processing, spreadsheet, presentation, and internet applications

Domain – Information Research Tool
Core Standard 4 Students gather, evaluate, use, and cite information from computer technology sources.

    Standards
    MLB-4.1 Identify various types of online resources and their intended function
    MLB-4.2 Review digital content for quality, credibility, validity, and up-to-date information

Standards in **Bold** are essential for students to master.
MLB-4.3 Use technology to investigate a variety of sources and media for research purposes
MLB-4.4 Identify various browser features, such as menus and tools, which could be used to access information efficiently on the Internet
MLB-4.5 Use various search techniques to refine outcomes for research
MLB-4.6 Cite sources of information used in a proper format

Domain – Digital Citizenship
Core Standard 5 Students integrate technology in a social, legal, ethical, and safe manner to be lifelong digital citizens.

Standards
MLB-5.1 Differentiate between appropriate technology uses in various environments such as school, home, and work
MLB-5.2 Discuss and explain responsible uses of technology and the consequences for choosing to participate in illegal activities such as plagiarism, piracy, and violating copyright/fair use
MLB-5.3 Identify the characteristics and consequences of cyberbullying
MLB-5.4 Synthesize and demonstrate rules of digital netiquette
MLB-5.5 Investigate the risks and practice safe, legal, ethical, and responsible use of technology and the Internet
MLB-5.6 Create strong passwords, learn strategies to avoid scams and schemes, and analyze privacy policies
MLB-5.7 Recognize and explain the need for protecting privacy in order to preserve an online digital footprint
MLB-5.8 Investigate the risks of improper use of technology as it relates to the health and wellness of the user

PART TWO – CAREER EXPLORATION
Domain – Exploring Self
Core Standard 6 Students analyze personal characteristics to create a personal profile.

Standards
MLB-6.1 Identify personal and family morals, values, and ethics
MLB-6.2 Explore and describe personal aptitudes, interests, and skills through the use of personal assessments
MLB-6.3 Explore personal priorities and goals for life and career
MLB-6.4 Examine learning style preferences and determine their application to school and work

Domain – Exploring College and Careers
Core Standard 7 Students use Career Clusters, Indiana’s College and Career Pathways, and other sources to explore careers.

Standards
MLB-7.1 Locate, understand and use career information and resources to set short and long term goals for career decisions
MLB-7.2 Identify economic, global, technology, and social trends in the workplace and labor market

Standards in **Bold** are essential for students to master.
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MLB-10.2 Analyze the accuracy and helpfulness of financial information gathered from a variety of print and online resources
MLB-10.3 Identify the primary state and federal consumer protection agencies
MLB-10.4 Describe unfair or deceptive business practices that are forbidden by consumer protection laws
MLB-10.5 Set measurable short-term and intermediate/medium-term financial goals
MLB-10.6 Apply systematic decision-making to short-term and intermediate/medium-term goals
MLB-10.7 Explain benefits of discussing important financial matters with household members and/or financial personnel
MLB-10.8 Identify factors that determine differing values and attitudes about money
MLB-10.9 Describe the possible consequences of disclosing particular types of personal information to others

Domain – Relating Income and Careers
Core Standard 11 Students analyze how education, income, career, and life choices relate to achieving financial goals.

Standards
MLB-11.1 Explain how an individual’s interests, knowledge, abilities, and career choices affect income.
MLB-11.2 Identify jobs children and youth can legally obtain at certain ages to earn money
MLB-11.3 Give examples of sources of income in addition to wages or salary
MLB-11.4 Describe taxable income and employee benefits
MLB-11.5 Differentiate between gross, net and disposable income
MLB-11.6 Describe the items commonly included in payroll deductions

Domain – Planning and Money Management
Core Standard 12 Students manage money effectively by developing financial goals and budgets.

Standards
MLB-12.1 Illustrate allocation of a weekly allowance among the financial goals of spending, saving, investing, and sharing/giving
MLB-12.2 Explain basic budget categories, including income, taxes, planned savings and fixed and variable expenses
MLB-12.3 Describe how a future short-term or long-term financial goal will be included in a budget
MLB-12.4 Identify and organize product information, warranties, and financial documents needed for retention
MLB-12.5 Compare the advantages and disadvantages of different payment methods
MLB-12.6 Demonstrate steps in establishing and maintaining financial accounts
MLB-12.7 Investigate financial assistance for post-secondary education
MLB-12.8 Explain external factors that influence spending decisions

Standards in **Bold** are essential for students to master.
MLB-12.9 Describe how charitable giving can fit into a personal budget and how to determine appropriate percentages for giving.

Domain – Managing Credit and Debt

Core Standard 13 Students manage credit and debt to remain both creditworthy and financially secure.

Standards
MLB-13.1 Compare advantages and disadvantages of various types of credit
MLB-13.2 Explain factors to consider when using credit or obtaining a loan
MLB-13.3 Determine the total cost of repaying credit and loans
MLB-13.4 Explain the value of credit reports and a positive credit history to consumers, borrowers and lenders
MLB-13.5 Identify possible credit and debt problems, their consequences, and ways to avoid them
MLB-13.6 Discuss the rights, responsibilities, and protections of buyers and sellers under consumer credit laws

Domain – Risk Management and Insurance

Core Standard 14 Students analyze the features of insurance, its role in balancing risk, and benefits in financial planning.

Standards
MLB-14.1 Explain the relationship between risk and insurance
MLB-14.2 Identify the main features of insurance such as premiums, deductibles, and transfer of risk
MLB-14.3 Describe the need for and value of health, property, life, disability and liability insurance in managing risk

Domain – Saving and Investing

Core Standard 15 Students analyze saving and investing for short-term needs and building long-term financial security and wealth.

Standards
MLB-15.1 Describe the advantages and disadvantages of saving for short-term and medium-term financial goals
MLB-15.2 Explain the difference between simple and compound interest
MLB-15.3 Compare the advantages and disadvantages between saving and investing
MLB-15.4 Research and track publicly traded stock, record daily market values, and indicate the gains or losses between two specified dates
MLB-15.5 Define benefits and limits of federal deposit insurance

PART FOUR – BASIC BUSINESS

Domain – Business Communications

Core Standard 16 Students apply concepts of effective business communications to their interpersonal relationships and to their academic, as well as professional, documents and correspondence.

Standards
MLB-16.1 Identify and create personal and business correspondence which displays: clarity, professionalism, relevancy, and confidentiality

Standards in Bold are essential for students to master.
MLB-16.2 Practice and exhibit active listening techniques
MLB-16.3 Differentiate between types of internal and external communications and how they should be designed and distributed
MLB-16.4 Demonstrate the concepts of collaboration with peers as they relate to successful communication both personally and professionally
MLB-16.5 Display appropriate and professional techniques in public speaking as well as in written and nonverbal communications
MLB-16.6 Create, format, edit, store, and distribute academic, professional, and personal documents for the appropriate audience, purpose, and situation

Domain – Marketing

Core Standard 17 Students apply the concepts of marketing functions, plans, and strategies to develop appropriate methods to serve potential customers.

Standards
MLB-17.1 Define marketing and its impact on society
MLB-17.2 Distinguish between the different types of marketing and their importance in successful product marketing
MLB-17.3 Identify the four P's of the marketing mix
MLB-17.4 Explain how businesses compete in the marketplace
MLB-17.5 Identify how customers' input and feedback can influence a business's marketing strategy
MLB-17.6 Create promotional materials for a new or existing product or service
MLB-17.7 Define potential target markets for a specific product or service
MLB-17.8 Design a new product or service, or find a way to improve an existing product or service, to meet customer wants
MLB-17.9 Discuss the importance of businesses giving back to the community

Domain – Entrepreneurship

Core Standard 18 Students apply concepts of economic conditions, market competitions, financing strategies, innovation and opportunity recognition; while integrating their knowledge of business management and marketing principles, in order to design and develop a successful new venture.

Standards
MLB-18.1 Define entrepreneurship and examine its history in the United States
MLB-18.2 Identify the personal traits/behaviors of a successful entrepreneur
MLB-18.3 Identify the types of entrepreneurial ventures, traditional as well as those online
MLB-18.4 Define the role of a business plan
MLB-18.5 Identify the three main types of business ownership and the advantages and disadvantages of each
MLB-18.6 Recognize the influence of demographics and the economy on entrepreneurial ventures
MLB-18.7 Identify revenue, expenses, and profit as they relate to a business's financial goals

Standards in Bold are essential for students to master.