

Ideas with

IMPACT

FINANCIAL LITERACY

**Business
Savvy**

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Goals & Objectives

Project Goals (Big Picture)

1. **Develop Entrepreneurial Thinking:**
Foster creativity, innovation, and problem-solving by guiding students through the process of creating their own small business.
 2. **Make Real-World Connections:**
Help students connect academic skills to real-world applications in business, finance, communication, and community engagement.
 3. **Integrate Cross-Curricular Skills:**
Apply ELA, Math, Social Studies, and CTE concepts in a meaningful, project-based learning environment.
 4. **Build 21st-Century Competencies:**
Cultivate collaboration, digital literacy, critical thinking, and public speaking skills through business planning and pitching.
 5. **Encourage Community Awareness:**
Deepen student understanding of how businesses influence their local and national economy, and how they can contribute meaningfully to their community.
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✔ Project Objectives (Specific, Measurable Student Outcomes)

By the end of the *Business Savvy* project, students will be able to:

Entrepreneurship & Economics

- Define key terms related to business, including entrepreneurship, profit, target market, and budgeting.
- Identify a need or problem in their community that a small business could solve.
- Describe the role of small businesses in local and national economies.
- Compare different economic systems and evaluate the impact of free enterprise on innovation.

Business Planning & Research

- Conduct basic market research using surveys, interviews, and online sources to identify potential customers and competitors.
- Develop a comprehensive business plan that includes a product/service description, target market, marketing strategy, and financial forecast.

Math & Financial Literacy

- Create a realistic startup budget, including costs for materials, labor, marketing, and overhead.
- Calculate unit pricing, revenue projections, and profit margins using grade-level math skills.
- Use spreadsheets or charts to display financial data clearly and accurately.

ELA: Reading, Writing, and Communication

- Write a clear and organized business proposal using proper structure and vocabulary.
- Design persuasive marketing materials (e.g., flyers, advertisements, slogans) that effectively target their audience.
- Deliver a professional pitch presentation using visual aids and oral communication skills.
- Respond to audience questions and feedback with poise and thoughtful reasoning.

Reflection & Self-Awareness

- Evaluate the strengths and weaknesses of their business ideas through peer feedback and self-assessment.
- Reflect on the learning process and how their understanding of business, collaboration, and problem-solving has evolved.

Florida Standards

ELA

- Conduct research to answer questions using multiple sources.
- Write to inform or explain.

Math

- Solve multi-step real-world problems
- Understand budgeting, income, expenses, and saving goals.

S.S

- Describe characteristics of different economic systems and how entrepreneurship is valued.
- Describe the impact of innovation and technology.

CTE

- Explore entrepreneurship and business ownership.
- Create a basic business plan or project proposal.

Civics

- Examine the concept of responsible citizenship (related to ethical business practices).

B.E

- Use data displays to interpret business performance (e.g., bar graphs, line plots).

Overview

Business Savvy is an engaging project designed to help students explore the role of small businesses in both the national economy and their local communities.

Through this project, students will connect classroom concepts to real-world applications, developing an understanding of how businesses impact their daily lives.

By the end of the project, students will have a deeper understanding of how businesses shape their communities and gain confidence in thinking beyond traditional subjects.

This project is an excellent opportunity to spark creativity and prepare students for future opportunities in business and innovation.

Course Outline

Grade Level: 4th – 12th

Duration: 4–6 weeks

Interdisciplinary Areas: ELA, Math, Social Studies, CTE (*Computer Technology Education*)

Project Focus: Creating and presenting a business plan for a student-designed home business

Unit Goals:

By the end of this unit, students will:

- Understand the fundamentals of small businesses and entrepreneurship.
- Recognize the role of businesses in local and national economies.
- Develop research, writing, budgeting, and presentation skills.
- Collaborate to design, plan, and pitch a small business idea.
- Apply real-world financial and marketing concepts creatively.



Week 1: Introduction to Entrepreneurship & Business Basics

Focus: Social Studies + ELA

- Define entrepreneurship, small business, and economic systems.
- Explore examples of local small businesses (guest speaker or virtual tour).
- Identify community needs that businesses can address.
- **Assignment:** Brainstorm 3 business ideas and write a reflection on the role of small businesses in your community.

Standards Alignment:

- SS.7.E.1.1, SS.7.E.1.3, ELA.7.R.2.1, ELA.7.C.1.4

Week 2: Market Research & Business Planning

Focus: ELA + CTE

- Learn how to conduct simple market research (surveys, interviews, data).
- Analyze target audiences and competitors.
- Introduce components of a business plan (product/service, target customer, marketing).
- **Assignment:** Draft a business overview and customer profile.

Standards Alignment:

- ELA.7.C.4.1, ELA.7.C.1.5, 03.01 (CTE), 01.02 (CTE)

Week 3: Financial Literacy & Budgeting

Focus: Math

- Introduce budgeting: start-up costs, pricing, profit, and revenue.
- Create cost analysis and basic financial projections.
- **Activity:** Use spreadsheets to calculate start-up costs and potential profit margins.
- **Assignment:** Complete a business budget and simple break-even analysis.

Standards Alignment:

- MA.7.F.1.1, MA.7.AR.3.1, 05.01 (CTE)

Week 4: Marketing & Branding

Focus: ELA + Visual Design

- Understand the basics of advertising, branding, and persuasive writing.
- Create a business name, slogan, and logo.
- Draft a promotional flyer or social media ad.
- **Assignment:** Write a persuasive pitch and design a promotional product.

Standards Alignment:

- ELA.7.C.1.4, ELA.7.C.2.1, 06.01 (CTE)

Week 5: Business Pitch & Presentations

Focus: Speaking, Listening, and Visual Communication

- Prepare a multimedia pitch presentation (slides, visuals, models).
- Practice public speaking and giving/receiving peer feedback.
- **Final Presentation:** Students pitch their business idea to a panel (teachers, peers, community members).

Standards Alignment:

- ELA.7.C.2.1, ELA.K12.EE.3.1, 01.02 (CTE)

Week 6: Reflection & Community Impact

Focus: Cross-Curricular

- Reflect on what was learned and how the project relates to real-world careers.
- Discuss how student businesses could benefit the community.
- Optional: Create a business showcase bulletin board or class website.
- **Assignment:** Final reflection essay on business learning and future aspirations.

Standards Alignment:

- ELA.7.C.1.5, SS.7.C.2.13, 03.01 (CTE)

Assessments

- Business Idea Brainstorm & Reflection (Week 1)
- Market Research Summary & Customer Profile (Week 2)
- Budget Spreadsheet & Pricing Rationale (Week 3)
- Marketing Materials & Persuasive Pitch (Week 4)
- Final Business Presentation (Week 5)
- Reflection Essay (Week 6)

Enrichment Opportunities

- Guest Speakers: Local business owners or young entrepreneurs.
- Field Trip: Visit a local business or farmers market.
- Technology Integration: Canva for flyers, Google Sheets for budgeting, Slides for pitch decks.
- Community Showcase: Invite families or community members for pitch day.



Weekly Project Implementation Guide

Week 1: Understanding Small Businesses & Entrepreneurship

Objective: Introduce entrepreneurship and explore the role of small businesses in the community and economy.

Activities:

- Launch with essential questions:
What is a business? Why do people start businesses?
- Watch a short video on young entrepreneurs.
- Read informational texts/articles about small businesses.
- Invite a guest speaker (local business owner) or virtual field trip.
- Brainstorm business ideas individually or in small groups.

Teacher Materials:

- Slides on business basics
- Reading materials/articles
- Business brainstorm worksheet

Deliverables:

- Entrepreneur reflection journal entry
- List of 2–3 student business ideas

Standards Alignment:

ELA.7.R.2.1, SS.7.E.1.1, ELA.K12.EE.3.1

Week 2: Market Research & Business Planning

Objective: Learn how to analyze markets and create a basic business plan.

Activities:

- Teach components of a business plan.
- Introduce simple market research techniques: surveys, interviews, online research.
- Guide students to identify a target audience.
- Start writing a rough draft of business plans.

Teacher Materials:

- Market research guide
- Business plan template
- Sample student business plan

Standards Alignment:

ELA.7.C.1.5, CTE 03.01, 01.02

Week 3: Budgeting & Financial Planning

Objective: Teach students how to budget and price products/services for profit.

Activities:

- Introduce concepts: startup costs, pricing, expenses, revenue, and profit.
- Demonstrate using a spreadsheet to organize financial data.
- Allow students to create financial projections for their businesses.

Teacher Materials:

- Sample pricing and budget models
- Budget planning worksheet
- Spreadsheet template (Google Sheets or Excel)

Standards Alignment:

MA.7.F.1.1, MA.7.AR.3.1, CTE 05.01

Week 4: Branding & Marketing

Objective: Students create a brand identity and develop promotional materials.

Activities:

- Teach branding: logo, slogan, product packaging.
- Review persuasive writing and advertising strategies.
- Have students create marketing materials: flyers, posters, or social media posts.
- Conduct peer feedback sessions.

Teacher Materials:

- Branding examples slideshow
- Persuasive writing mini-lesson
- Canva or graphic design tool access

Standards Alignment:

ELA.7.C.1.4, ELA.7.C.2.1, CTE 06.01

Week 5: Pitch Preparation & Practice

Objective: Finalize business plans and prepare presentations.

Activities:

- Teach presentation skills and use of visuals (e.g., slide decks).
- Conduct peer workshops to revise business plans and pitches.
- Practice presentations with timed delivery.

Teacher Materials:

- Rubric for business pitch
- Pitch deck template
- Sample presentation video

Standards Alignment:

ELA.7.C.2.1, ELA.K12.EE.3.1

Week 6: Business Pitch Presentations

Objective: Students present their business idea to an audience.

Activities:

- Host a “Shark Tank”-style pitch event.
- Invite teachers, administrators, or local business owners as judges.
- Provide feedback forms for audience and students.
- Option to record presentations for reflection.

Teacher Materials:

- Pitch score sheets
- Feedback forms
- Certificates or recognition tokens

Standards Alignment:

ELA.7.C.2.1, SS.7.E.1.3, CTE 01.02

Week 7: Reflection & Connection

Objective: Reflect on learning and make real-world connections.

Activities:

- Reflective writing: What did you learn about business, yourself, and your community?
- Discuss the impact of entrepreneurship on local communities.
- Optional: Class showcase, website portfolio, or parent night.

Teacher Materials:

- Reflection prompts
- Student self-assessment sheet
- Showcase flyer template

Deliverables:

- Final reflection essay
- Optional digital portfolio or visual showcase



Assessment Checkpoints

Week	Assessment	Format
1	Entrepreneur Reflection	Short writing
2	Business Plan Draft	Written
3	Budget Spreadsheet	Math/Tech
4	Branding Materials	Visual/Writing
5	Final Plan & Practice Pitch	Performance
6	Business Pitch	Presentation
7	Reflection Essay	Writing



Resources



- ✓ Glossary of Business Terms (student-friendly version)
- ✓ Science Poster Boards (optional for physical projects)
- ✓ Folders
- ✓ White Printing Paper
- ✓ Project Rubric
- ✓ Canva for Business Cards, Logos, and Posters – <https://www.canva.com>
- ✓ Glue sticks
- ✓ Scissors
- ✓ Color Pencils
- ✓ Crayola markers
- ✓ Poster paper
- ✓ Construction
- ✓ Stickers

Project Rubric

Total Marks: 32 (8 points per criterion)

Criterion A: Knowing and Understanding

Level	Descriptor
0	The student does not reach a standard described by any of the descriptors.
1–2	Demonstrates limited understanding of business terms and concepts. Information is superficial or mostly inaccurate.
3–4	Demonstrates some understanding of relevant terms and concepts. Uses information that is generally accurate with some relevance.
5–6	Demonstrates a clear understanding of business concepts with mostly accurate and relevant information.
7–8	Demonstrates a comprehensive understanding of business terms and concepts with highly relevant, detailed, and accurate examples.

Criterion B: Investigating

Level	Descriptor
0	The student does not reach a standard described by any of the descriptors.
1–2	Formulates a basic research question. Uses limited sources. Organization and documentation are weak.
3–4	Formulates an adequate research question. Collects and records appropriate information from limited sources. Attempts organization.
5–6	Formulates a clear research question. Collects and records relevant and mostly reliable information from multiple sources. Information is mostly well-organized.
7–8	Formulates a focused and relevant research question. Effectively collects, organizes, and cites information from a wide range of reliable sources.

Criterion C: Communicating

Level	Descriptor
0	The student does not reach a standard described by any of the descriptors.
1–2	Communicates information using limited structure. Visuals or language are unclear or inappropriate.
3–4	Communicates information using a basic structure. Some visuals or terms are effective, others are not.
5–6	Communicates clearly and logically. Visuals and language are generally effective and appropriate for audience.
7–8	Communicates with clarity, logic, and creativity. Visuals, layout, and language are highly engaging and tailored to the target audience.

Criterion D: Thinking Critically & Reflecting

Level	Descriptor
0	The student does not reach a standard described by any of the descriptors.
1–2	Shows limited critical thinking about how businesses affect communities. Reflections are simple or disconnected.
3–4	Shows some critical thinking and attempts to connect business concepts to real-life implications.
5–6	Shows thoughtful analysis of how businesses shape society and self. Reflections are clear and relevant.
7–8	Demonstrates deep critical thinking and insight. Reflects meaningfully on business, community impact, and personal growth.

Tips for Use

- **Formative check-ins** can target one or two criteria at a time.
- **Encourage self- and peer-assessment** using this rubric language.
- Can be modified for interdisciplinary projects with Design, Math, or Arts.

Grade Scale

Total Points (32 Max)	Letter Grade	Percentage Range	Performance Level
30–32	A+	97–100%	Exceptional – Exceeds all expectations
28–29	A	93–96%	Excellent – Insightful and thorough
26–27	A–	90–92%	Strong – Detailed and well-communicated
24–25	B+	87–89%	Very Good – Clear and effective work
22–23	B	83–86%	Good – Meets all objectives
20–21	B–	80–82%	Adequate – Mostly accurate and complete
18–19	C+	77–79%	Satisfactory – Some gaps or errors
16–17	C	73–76%	Developing – Basic understanding
14–15	C–	70–72%	Limited – Needs further development
12–13	D+	67–69%	Emerging – Superficial or incomplete
10–11	D	65–66%	Minimal – Partial grasp of concepts
0–9	F	Below 65%	Insufficient – Does not meet standards



BE AN ENTREPRENEUR SELF-REFLECTION

Student Name:

TAKE SOME TIME AND THINK ABOUT YOUR CURRENT SKILLS, EXPERIENCE, AND INTERESTS.

SKILLS What are you good at in school, work, or life? What can you do better than others?	EXPERIENCE What have you done before? What extracurricular activities have you been involved in? What do you help with at home and other areas of your life?	INTERESTS What do you like to do? What classes have been your favorite? What chores do you enjoy doing? What would you like to know more about? What are your hobbies?

WHEN YOU START A BUSINESS, YOU SHOULD FOCUS ON YOUR STRENGTHS. MAKE A LIST OF THINGS YOU BELIEVE YOU ARE GOOD AT AND THINGS THAT ARE A CHALLENGE FOR YOU.

STRENGTHS What do you do well?	WEAKNESSES What do you struggle with?

HOW CAN YOU TURN YOUR SKILLS, EXPERIENCE, AND INTERESTS INTO A BUSINESS? HOW CAN YOU MONETIZE YOUR STRENGTHS? LIST 3-5 BUSINESS CONCEPTS THAT YOU COULD USE AS AN ENTREPRENEUR TO START YOUR OWN BUSINESS.

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Vocabulary Word Map

In this activity, we'll dive into the fascinating world of money and explore how it works in our daily lives. You'll learn:

- about different types of money
- the role it plays in trade and the economy
- how people manage their finances.
- understanding money is important not only for everyday purchases but also for making smart financial decisions in the future.

For the words below, you will:

1. Find the definition
2. A synonym
3. An antonym
4. Dictionary sentence or your own
5. A picture / clipart

	Circulation	APR
	Denomination	Finances
	Interest	Budget
	Affidavit	Debt
	Annuity	Capital



Inquiry and Analyzing Questions



Directions: Answer the following questions using complete sentences and text evidence. Remember to cite your sources.

- 1) Why are small businesses important to the American economy?
- 2) What is a creative director?
- 3) What are the components of a business proposal?
- 4) How does an individual become an entrepreneur?
- 5) How does consumer need inspire innovation and invention?
- 6) How does an entrepreneur use the skills to improve the businesses performance?
- 7) Why are these skills important to the success of the business?



Business Proposal

Instructions: Create a professional business proposal using a report format. Your proposal must be at least one full page in length and should include detailed explanations for each of the required components listed below. Be thorough and thoughtful in your responses, as each section is essential to presenting a clear and complete business idea.

Your proposal must include the following components:

1. Business Name and Logo
 - Choose a creative and relevant name for your business.
 - Include a logo (hand-drawn or digitally created).
 - Explain the meaning or inspiration behind both.
2. Business Description
 - Describe what your business does.
 - Identify the product(s) or service(s) it offers.
 - Explain how it meets a need in your community or market.
3. Target Market
 - Define who your customers are (age, interests, location, etc.).
 - Explain why this group would be interested in your product/service.
4. Location and Operations
 - Describe where your business will be located (physical or online).
 - Explain how it will operate on a daily basis (staff, hours, suppliers, etc.).
5. Marketing Strategy
 - Outline how you will promote your business (social media, flyers, word-of-mouth, etc.).
 - Explain why these methods are effective for your target market.
6. Financial Plan
 - Estimate startup costs (equipment, materials, rent, etc.).
 - Include a basic plan for how you will make a profit.
 - Mention any expected challenges and how you'll address them.
7. Community Impact
 - Describe how your business will positively affect your community.
 - Include possible partnerships with local organizations or events.
8. Conclusion and Future Goals
 - Summarize your business vision.
 - Briefly discuss how you hope to grow or improve in the future.

Business Ideas Brainstorming

