

The Ontario Curriculum  
Grades 9 and 10

*REVISED*

# Business Studies

2006



# Contents

<b>Introduction</b> . . . . .	3
Secondary Schools for the Twenty-First Century . . . . .	3
The Importance of Business Studies in the Curriculum . . . . .	3
The Goals of Business Studies . . . . .	4
Five Critical Areas of Learning in All Business Studies Courses . . . . .	5
Roles and Responsibilities in Business Studies Programs . . . . .	6
<b>The Program in Business Studies</b> . . . . .	9
Overview of the Program . . . . .	9
Curriculum Expectations . . . . .	11
Strands . . . . .	12
<b>Assessment and Evaluation of Student Achievement</b> . . . . .	13
Basic Considerations . . . . .	13
The Achievement Chart for Business Studies . . . . .	14
Achievement Chart – Business Studies, Grades 9–12 . . . . .	16
Evaluation and Reporting of Student Achievement . . . . .	18
Reporting on Demonstrated Learning Skills . . . . .	18
<b>Some Considerations for Program Planning in Business Studies</b> . . . . .	19
Teaching Approaches . . . . .	19
The Importance of Current Events in Business Studies . . . . .	20
The Role of Technology in Business Studies . . . . .	20
Planning Business Studies Programs for Students With Special Education Needs . . . . .	21
English As a Second Language and English Literacy Development (ESL/ELD) . . . . .	22
Antidiscrimination Education in Business Studies . . . . .	23
Literacy, Numeracy, and Inquiry/Research Skills . . . . .	24
The Ontario Skills Passport and Essential Skills . . . . .	24
Career Education . . . . .	25
Cooperative Education and Other Forms of Experiential Learning . . . . .	25
Planning Program Pathways and Programs Leading to a Specialist High-Skills Major . . . . .	25
Health and Safety in Business Studies . . . . .	26

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<b>Courses</b> .....	27
Introduction to Business, Grade 9 or 10, Open (BBI1O, BBI2O) .....	27
Information and Communication Technology in Business, Grade 9 or 10, Open (BTT1O, BTT2O) .....	34
<b>Glossary</b> .....	41

# Introduction

This document replaces *The Ontario Curriculum, Grades 9 and 10: Business Studies, 1999*. Beginning in September 2006, all Grade 9 and 10 business studies courses will be based on expectations outlined in this document.

## Secondary Schools for the Twenty-First Century

The goal of Ontario secondary schools is to support high-quality learning while giving individual students the opportunity to choose programs that suit their skills and interests. The updated Ontario curriculum, in combination with a broader range of learning options outside traditional classroom instruction, will enable students to better customize their high school education and improve their prospects for success in school and in life.

## The Importance of Business Studies in the Curriculum

Business activity affects the daily lives of all Canadians as they work, spend, save, invest, travel, and play. It influences jobs, incomes, and opportunities for personal enterprise. Business has a significant effect on the standard of living and quality of life of Canadians, and on the environment in which they live and which future generations will inherit. Eventually, all students will encounter the world of business, whether they work in urban or rural areas. They must be prepared to engage in business activity with confidence and competence. Young people need to understand how business functions, the role it plays in our society, the opportunities it generates, the skills it requires, and the impact it can have on their own lives and on society, today and in the future.

The business studies program will build a strong foundation for those who wish to move on to further study and training in specialized areas such as management, international business, marketing, accounting, information and communication technology, or entrepreneurship. It will also provide practical skills for those who wish to move directly into the workplace.

Engaging in the world of business involves studying individuals, communities, and organizations, assessing their needs and problems, and generating solutions. Business studies draws upon facts, concepts, and processes from many other fields of study. For example, close links exist between marketing and communications, accounting and mathematics, entrepreneurial studies and technology, international business and world studies, and management and studies of society and human nature. Furthermore, knowledge and skills related to information and communication technology are relevant across all disciplines. Students will be able to apply what they learn in other subject areas to their study of business, as well as to transfer the knowledge and skills they acquire in business studies to their work in other areas.

Business studies provides students with a new, practical context for many of the subjects they studied at the elementary level, including mathematics, science and technology, language, and social studies. It helps students to recognize the relevance of these subjects as they are applied in the world of business – for example, in the study of individuals and diverse communities;

in helping people with their needs, challenges, and problems; and in creating products and services that help to improve the quality of life.

Business studies clearly demonstrates how a variety of areas of study can be combined in productive activity that affects the lives of millions of people. Courses in this discipline provide knowledge and skills that can help students make a successful transition to postsecondary education, training programs, and the workplace. The business studies program, introduced in Grades 9 and 10, prepares students to apply their education to real-world challenges, experiences, and opportunities.

***Business Studies and Real-World Connections.*** The business studies curriculum examines the multifaceted functions and operations of businesses, from small businesses to multinational enterprises. These businesses drive the economy, influence the standard of living and the nature and number of jobs, and play a role in the career decisions of many secondary school students.

Students are motivated and learn best when they understand the relevance of what they are studying. The business studies program provides rich opportunities for relevant, real-world learning experiences. These experiences reinforce theoretical learning and at the same time provide authentic contexts in which students can apply what they have learned. In business studies, programs that provide pathways to specific apprenticeship and workplace destinations and that include cooperative education courses provide students with valuable information and connections that help them to explore potential work and business opportunities.

## **The Goals of Business Studies**

The fundamental purpose of the business studies program is to provide students with the knowledge, skills, and attitudes necessary to achieve success in secondary school, the workplace, postsecondary education or training, and daily life.

The goals of the business studies curriculum are to enable students to:

- gain an understanding of business concepts through the study of subjects such as accounting, entrepreneurship, information and communication technology (ICT), international business, marketing, and business leadership;
- achieve business, economic, financial, and digital literacy;<sup>1</sup>
- develop the skills, including critical thinking skills, and strategies required to conduct research and inquiry and communicate findings accurately, ethically, and effectively;
- apply the knowledge, skills, and attitudes acquired through the study of business to a variety of learning tasks and relate them to business phenomena on the local, national, and global levels;

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1. In this document, the term *literacy* is used in connection with business, economics, and finance to suggest a working knowledge of the concepts and language of these disciplines sufficient to enable students to make informed judgements about everyday business activities, and effective decisions about the use and management of money. The term *digital literacy*, or *ICT literacy*, refers to the use of “digital technology, communications tools, and/or networks to access, manage, integrate, evaluate, and create information in order to function in a knowledge society” (International ICT Literacy Panel, *Digital Transformation: A Framework for ICT Literacy* [Princeton, NJ: Educational Testing Service, May 2002], p. 2. Available at <http://www.ets.org/Media/Research/pdf/ICTREPORT.pdf>).

- develop lifelong learning skills that will help them adapt to technological advancements, the changing workplace, and the global economy;
- make connections that will help them take advantage of potential postsecondary educational, work, and business opportunities.

These goals can be achieved in a concrete and practical context through real-world learning activities that combine the acquisition and application of knowledge and skills.

### Five Critical Areas of Learning in All Business Studies Courses

The business studies curriculum in Grades 9 to 12 offers a range of courses, all built on the belief that effective learning in all subjects of the discipline depends on the development of knowledge and skills in five critical areas: *business skills*; *communication in a business environment*; *digital literacy*; *financial literacy*; and *ethical, moral, and legal considerations in business*.

The business studies program comprises a set of interrelated courses that extend and deepen students' understanding and skills in these critical areas as they progress through the grades, enabling them to apply the relevant concepts and skills with increasing sophistication to a broad range of business-related issues and problems. Recognizing linkages between these five areas of study strengthens students' understanding of theory and successful practice in the world of business.

Although the specific content of courses changes from subject to subject and grade to grade, the focus on the five critical areas remains consistent throughout the business studies curriculum, from Grade 9 to Grade 12, and lends continuity to student learning.

Each of the five critical areas of learning is associated with related areas of knowledge and skills, as outlined in the following table.

<b><i>Critical areas of learning</i></b>	<b><i>Related areas of knowledge and skills</i></b>	
<b><i>Business skills:</i></b> Knowledge and skills necessary for success in business.	<ul style="list-style-type: none"> <li>• problem solving</li> <li>• critical and creative thinking</li> <li>• employability skills</li> <li>• applications software</li> <li>• financial planning</li> <li>• entrepreneurial skills</li> </ul>	<ul style="list-style-type: none"> <li>• leadership</li> <li>• organizational productivity</li> <li>• risk management</li> <li>• teamwork</li> <li>• strategic planning</li> <li>• business etiquette</li> <li>• research and inquiry</li> </ul>
<b><i>Communication in a business environment:</i></b> Methods, technology, and standards involved in communication within and between businesses (including the use of appropriate terminology, established formats, and state-of-the-art technology).	<ul style="list-style-type: none"> <li>• literacy skills (listening, speaking, reading, writing, viewing, representing)</li> <li>• business terminology</li> <li>• delivery of presentations</li> </ul>	<ul style="list-style-type: none"> <li>• formatting of documents</li> <li>• global awareness</li> <li>• etiquette and protocols in electronic communications</li> <li>• conflict resolution</li> </ul>

<b>Critical areas of learning</b>	<b>Related areas of knowledge and skills</b>	
<i>Digital literacy:</i> The ability to use digital technology, communications tools, and/or networks to access, understand, manage, integrate, evaluate, and create information.	<ul style="list-style-type: none"> <li>• terminology related to ICT</li> <li>• information systems and structures</li> <li>• fundamentals of operating systems and computer hardware</li> </ul>	<ul style="list-style-type: none"> <li>• data management</li> <li>• use of various software applications</li> <li>• web and other electronic design</li> <li>• integrated technologies</li> <li>• multimedia tools</li> <li>• security related to ICT</li> </ul>
<i>Financial literacy:</i> The ability to read, analyse, manage, and communicate financial information for personal and professional purposes.	<ul style="list-style-type: none"> <li>• money management</li> <li>• fundamentals of economics</li> <li>• numeracy skills</li> <li>• credit</li> </ul>	<ul style="list-style-type: none"> <li>• financial decision making</li> <li>• analysis of financial documents</li> <li>• investment</li> <li>• taxation</li> </ul>
<i>Ethical, moral, and legal considerations in business:</i> The understanding and/or determination of social and environmental consequences of business practices on the local, national, and global levels.	<ul style="list-style-type: none"> <li>• principles and guidelines for ethical business practice</li> <li>• privacy issues</li> <li>• social responsibility</li> <li>• equity and diversity</li> </ul>	<ul style="list-style-type: none"> <li>• professional standards</li> <li>• responsibility for environmental consequences and sustainability</li> <li>• accountability</li> <li>• intellectual property</li> </ul>

## **Roles and Responsibilities in Business Studies Programs**

**Students.** Students have many responsibilities with regard to their learning. Students who make the effort required to succeed in school and who are able to apply themselves will soon discover that there is a direct relationship between this effort and their achievement, and will therefore be more motivated to work. There will be some students, however, who will find it more difficult to take responsibility for their learning because of special challenges they face. For these students, the attention, patience, and encouragement of teachers can be extremely important factors for success. However, taking responsibility for their own progress and learning is an important part of education for all students, regardless of their circumstances.

Mastery of concepts and skills in business studies requires a sincere commitment to work, study, and the development of appropriate skills. Furthermore, students should be encouraged to actively pursue opportunities outside the classroom to extend and enrich their knowledge and skills. For example, students can enhance their understanding and skills by keeping up with current events related to local, national, and international business and by developing their employability and technological skills in a business environment as they explore the world of work.

**Parents.** Parents have an important role to play in supporting student learning. Studies show that students perform better in school if their parents or guardians are involved in their education. By becoming familiar with the curriculum, parents can determine what is being taught in the courses their children are taking and what their children are expected to learn. This awareness will enhance parents' ability to discuss their children's work with them, to communicate with teachers, and to ask relevant questions about their children's progress. Knowledge of the expectations in the various courses also helps parents to interpret teachers' comments on student progress and to work with teachers to improve their children's learning.

The business studies curriculum promotes lifelong learning. In addition to supporting regular school activities, parents may wish to encourage their daughters and sons to take an active interest in current affairs and provide them with opportunities to question and reflect on what is happening in the world. Other effective ways in which parents can support students' learning include attending parent–teacher interviews, participating in parent workshops, becoming involved in school council activities (including becoming a school council member), and encouraging students to complete their assignments at home.

**Teachers.** Teachers and students have complementary responsibilities. Teachers are responsible for developing appropriate instructional strategies to help students achieve the curriculum expectations, as well as appropriate methods for assessing and evaluating student learning. Teachers also support students in developing the reading, writing, oral communication, and numeracy skills needed for success in their courses. Teachers bring enthusiasm and varied teaching and assessment approaches to the classroom, addressing different student needs and ensuring sound learning opportunities for every student.

Using a variety of instructional, assessment, and evaluation strategies, teachers provide numerous opportunities for students to develop skills of inquiry and communication and to acquire marketable business skills while learning fundamental concepts. The activities offered should enable students to relate and apply these concepts to economic, technological, and social circumstances and ethical issues in the world in which they live. Opportunities to relate knowledge and skills to these broader contexts will motivate students to learn and to become lifelong learners.

**Principals.** The principal works in partnership with teachers and parents to ensure that each student has access to the best possible educational experience. To support student learning, principals ensure that the Ontario curriculum is being properly implemented in all classrooms using a variety of instructional approaches. They also ensure that appropriate resources are made available for teachers and students. To enhance teaching and learning in all subjects, including business studies, principals promote learning teams and work with teachers to facilitate teacher participation in professional development activities. Principals are also responsible for ensuring that every student who has an Individual Education Plan (IEP) is receiving the modifications and/or accommodations described in his or her plan – in other words, for ensuring that the IEP is properly developed, implemented, and monitored.





# The Program in Business Studies

## Overview of the Program

The business studies program offers two courses that can be taken in Grade 9 or Grade 10: “Introduction to Business” and “Information and Communication Technology in Business”. Both of these courses are offered as “open” courses, which comprise one set of expectations for all students. The course type is defined as follows:

*Open courses are designed to prepare students for further study in the subject, and to enrich their education generally. These courses comprise a set of expectations that are appropriate for all students.*

The Introduction to Business course is the foundational course for the business studies program. This course introduces students to each of the major areas of business: business operation, accounting, marketing, information and communication technology, human resources, production, management, international business, finance, and entrepreneurship. This introductory course aims to ensure that all students acquire a general understanding of the role and nature of business, as they begin to develop management skills related to financial decision making and ethical business practice. The course will provide a strong foundation both for students who wish to pursue business studies in greater depth and for students who wish to master the business-related knowledge and skills required for everyday life.

The Information and Communication Technology in Business course prepares students for a world of business and communication that relies on electronic technology. Rapid changes in information and communication technology have influenced all aspects of our lives, and the operations of business have been particularly affected. Students will benefit from the knowledge and skills they acquire in this course, whether their goal is to understand the effects of technology on business or to gain practical skills using application software that will benefit them throughout their studies and in their careers. This course would be particularly helpful for students who intend to take information and communication technology courses in Grades 11 and 12.

The Grade 11 and 12 program in business studies offers a variety of courses to help students develop a deeper understanding of the world of business and to focus their interests in this area. There are courses that will help students develop their knowledge and skills in the areas of accounting, entrepreneurship, information and communication technology, international business, marketing, and business leadership. Students can select courses in entrepreneurship to learn about the creation and operation of a small business or how to develop and apply enterprising skills as employees. In the information and communication technology courses, students will develop essential digital literacy and application software skills critical for success in their academic studies and chosen career path. They will also be able to select courses that focus on the key skills and concepts of accounting and marketing, or courses that will develop their understanding of the nature of leadership and the ways in which businesses are structured and managed to achieve organizational goals. In the international business courses, students will learn about opportunities that lie beyond our borders, and will explore the business relationships that Canadian companies and the Canadian government have established with other countries.

**Courses in Business Studies, Grades 9 and 10**

Grade	Course Name	Course Type	Course Code	Credit Value
9 or 10	Introduction to Business	Open	BBI1O BBI2O	1.0
9 or 10	Information and Communication Technology in Business	Open	BTT1O BTT2O	1.0

*Note:* There are no prerequisites for the courses listed above.

**Prerequisite Chart for Business Studies, Grades 9–12**

This chart maps out all the courses in the discipline and shows the links between courses and the possible prerequisites for them. It does not attempt to depict all possible movements from course to course.



The design of the business studies program will enable students to select courses that relate to their interests and that prepare them for further study or work in the field of their choosing. Business studies courses are well suited for inclusion in programs that lead to a diploma with a Specialist High-Skills Major. Whether students eventually work in business or simply use the services of business, the business studies program will provide them with a foundation for making wise choices and informed decisions.

Although courses in business studies are optional, students should keep in mind that they can take any business studies course in the Grade 9–12 program to fulfil the Group 2 additional compulsory credit requirement for the Ontario Secondary School Diploma.<sup>2</sup>

**Half-Credit Courses.** The courses outlined in this document are designed as full-credit courses, but may be *delivered* as full- or half-credit courses. Half-credit courses, which require a minimum of fifty-five hours of scheduled instructional time, must adhere to the following conditions:

- The two half-credit courses created from a full course must together contain all of the expectations of the full course. The expectations for the two half-credit courses must be divided in a manner that best enables students to achieve the required knowledge and skills in the allotted time.
- A course that is a prerequisite for another course may be offered as two half-credit courses, but a student must successfully complete both parts of the course to fulfil the prerequisite. (Students are not required to complete both parts unless the course is a prerequisite for another course they wish to take.)
- The title of each half-credit course must include the designation *Part 1* or *Part 2*. When a student successfully completes a half-credit course, a half-credit (0.5) will be recorded in the credit-value column of both the report card and the Ontario Student Transcript.

Boards will ensure that all half-credit courses comply with the conditions described above, and will report all half-credit courses to the ministry annually in the School October Report.

## Curriculum Expectations

The expectations identified for each course describe the knowledge and skills that students are expected to develop and demonstrate in their class work, on tests, and in various other activities on which their achievement is assessed and evaluated.

Two sets of expectations are listed for each *strand*, or broad curriculum area, of each course.

- The *overall expectations* describe in general terms the knowledge and skills that students are expected to demonstrate by the end of each course.
- The *specific expectations* describe the expected knowledge and skills in greater detail. The specific expectations are arranged under subheadings that reflect particular aspects of the required knowledge and skills and that may serve as a guide for teachers as they plan learning activities for their students.

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2. To meet the Group 2 additional compulsory credit requirement, students have the choice of earning one credit for a course in business studies or one credit for an additional course in health and physical education or the arts.

Note also that cooperative education courses, which may be combined with business studies courses, may also be used to fulfil two of the three additional compulsory credit requirements for Groups 1, 2, and 3. (See Policy/Program Memorandum No. 139.)

The organization of expectations into strands and subgroups is not meant to imply that the expectations in any one strand or group are achieved independently of the expectations in the other strands or groups. The subheadings are used merely to help teachers focus on particular aspects of knowledge and skills as they plan lessons or learning activities for their students. The concepts, content, and skills identified in the different strands of each course should, wherever appropriate, be integrated in instruction throughout the course.

Many of the expectations are accompanied by examples, given in parentheses. These examples are meant to illustrate the kind of knowledge or skill, the specific area of learning, the depth of learning, and/or the level of complexity that the expectation entails. Some examples may also be used to emphasize the importance of diversity or multiple perspectives. The examples are intended only as suggestions for teachers. Teachers may incorporate the examples into their lessons, or they may choose other topics or approaches that are relevant to the expectation.

## Strands

The course content in each of the business studies courses is organized into distinct but related strands.

The strands in the *Introduction to Business* course are:

- Business Fundamentals
- Functions of a Business
- Finance
- Entrepreneurship

The strands in the *Information and Communication Technology in Business* course are:

- Digital Literacy
- Productivity Software
- Design Software
- Business Communications
- Ethics and Issues in Information and Communication Technology

# Assessment and Evaluation of Student Achievement

## Basic Considerations

The primary purpose of assessment and evaluation is to improve student learning. Information gathered through assessment helps teachers to determine students' strengths and weaknesses in their achievement of the curriculum expectations in each course. This information also serves to guide teachers in adapting curriculum and instructional approaches to students' needs and in assessing the overall effectiveness of programs and classroom practices.

Assessment is the process of gathering information from a variety of sources (including assignments, demonstrations, projects, performances, and tests) that accurately reflects how well a student is achieving the curriculum expectations in a subject. As part of assessment, teachers provide students with descriptive feedback that guides their efforts towards improvement. Evaluation refers to the process of judging the quality of student work on the basis of established criteria, and assigning a value to represent that quality.

Assessment and evaluation will be based on the provincial curriculum expectations and the achievement levels outlined in this document.

In order to ensure that assessment and evaluation are valid and reliable, and that they lead to the improvement of student learning, teachers must use assessment and evaluation strategies that:

- address both what students learn and how well they learn;
- are based both on the categories of knowledge and skills and on the achievement level descriptions given in the achievement chart on pages 16–17;
- are varied in nature, administered over a period of time, and designed to provide opportunities for students to demonstrate the full range of their learning;
- are appropriate for the learning activities used, the purposes of instruction, and the needs and experiences of the students;
- are fair to all students;
- accommodate the needs of students with special education needs, consistent with the strategies outlined in their Individual Education Plan;
- accommodate the needs of students who are learning the language of instruction (English or French);
- ensure that each student is given clear directions for improvement;
- promote students' ability to assess their own learning and to set specific goals;
- include the use of samples of students' work that provide evidence of their achievement;
- are communicated clearly to students and parents at the beginning of the course or the school term and at other appropriate points throughout the school year.

All curriculum expectations must be accounted for in instruction, but evaluation focuses on students' achievement of the overall expectations. A student's achievement of the overall expectations is evaluated on the basis of his or her achievement of related specific expectations. The overall expectations are broad in nature, and the specific expectations define the particular content or scope of the knowledge and skills referred to in the overall expectations. Teachers will

use their professional judgement to determine which specific expectations should be used to evaluate achievement of the overall expectations, and which ones will be covered in instruction and assessment (e.g., through direct observation) but not necessarily evaluated.

The characteristics given in the achievement chart (pages 16–17) for level 3 represent the “provincial standard” for achievement of the expectations in a course. A complete picture of overall achievement at level 3 in a course in business studies can be constructed by reading from top to bottom in the shaded column of the achievement chart, headed “70–79% (Level 3)”. Parents of students achieving at level 3 can be confident that their children will be prepared for work in subsequent courses.

Level 1 identifies achievement that falls much below the provincial standard, while still reflecting a passing grade. Level 2 identifies achievement that approaches the standard. Level 4 identifies achievement that surpasses the standard. It should be noted that achievement at level 4 does not mean that the student has achieved expectations beyond those specified for a particular course. It indicates that the student has achieved all or almost all of the expectations for that course, and that he or she demonstrates the ability to use the specified knowledge and skills in more sophisticated ways than a student achieving at level 3.

The Ministry of Education provides teachers with materials that will assist them in improving their assessment methods and strategies and, hence, their assessment of student achievement.

### **The Achievement Chart for Business Studies**

The achievement chart that follows identifies four categories of knowledge and skills in business studies. The achievement chart is a standard province-wide guide to be used by teachers. It enables teachers to make judgements about student work that are based on clear performance standards and on a body of evidence collected over time.

The purpose of the achievement chart is to:

- provide a common framework that encompasses all curriculum expectations for all courses outlined in this document;
- guide the development of quality assessment tasks and tools (including rubrics);
- help teachers to plan instruction for learning;
- assist teachers in providing meaningful feedback to students;
- provide various categories and criteria with which to assess and evaluate students’ learning.

**Categories of Knowledge and Skills.** The categories, defined by clear criteria, represent four broad areas of knowledge and skills within which the subject expectations for any given course are organized. The four categories should be considered as interrelated, reflecting the wholeness and interconnectedness of learning.

The categories of knowledge and skills are described as follows:

*Knowledge and Understanding.* Subject-specific content acquired in each course (knowledge), and the comprehension of its meaning and significance (understanding).

*Thinking.* The use of critical and creative thinking skills and/or processes, as follows:

- planning skills (e.g., focusing research, gathering information, selecting strategies, organizing a project)

- processing skills (e.g., analysing, interpreting, assessing, reasoning, generating ideas, evaluating, synthesizing, seeking a variety of perspectives, forming conclusions)
- critical/creative thinking processes (e.g., evaluation of business situations, problem solving, decision making, detecting bias, research)

*Communication.* The conveying of meaning through various oral, written, and visual forms, including electronic forms (e.g., presentations, charts, graphs, tables, maps, models, web pages, spreadsheets, flyers, financial statements, letters, memos, reports).

*Application.* The use of knowledge and skills to make connections within and between various contexts.

Teachers will ensure that student work is assessed and/or evaluated in a balanced manner with respect to the four categories, and that achievement of particular expectations is considered within the appropriate categories.

**Criteria.** Within each category in the achievement chart, criteria are provided, which are subsets of the knowledge and skills that define each category. For example, in Knowledge and Understanding, the criteria are “knowledge of content (e.g., facts, terms, definitions, procedures)” and “understanding of content (e.g., concepts, principles, theories, relationships, methodologies and/or technologies)”. The criteria identify the aspects of student performance that are assessed and/or evaluated, and serve as guides to what to look for.

**Descriptors.** A “descriptor” indicates the characteristic of the student’s performance, with respect to a particular criterion, on which assessment or evaluation is focused. In the achievement chart, *effectiveness* is the descriptor used for each criterion in the Thinking, Communication, and Application categories. What constitutes effectiveness in any given performance task will vary with the particular criterion being considered. Assessment of effectiveness may therefore focus on a quality such as appropriateness, clarity, accuracy, precision, logic, relevance, significance, fluency, flexibility, depth, or breadth, as appropriate for the particular criterion. For example, in the Thinking category, assessment of effectiveness might focus on the degree of relevance or depth apparent in an analysis; in the Communication category, on clarity of expression or logical organization of information and ideas; or in the Application category, on appropriateness or breadth in the making of connections. Similarly, in the Knowledge and Understanding category, assessment of knowledge might focus on accuracy, and assessment of understanding might focus on the depth of an explanation. Descriptors help teachers to focus their assessment and evaluation on specific knowledge and skills for each category and criterion, and help students to better understand exactly what is being assessed and evaluated.

**Qualifiers.** A specific “qualifier” is used to define each of the four levels of achievement – that is, *limited* for level 1, *some* for level 2, *considerable* for level 3, and a *high degree* or *thorough* for level 4. A qualifier is used along with a descriptor to produce a description of performance at a particular level. For example, the description of a student’s performance at level 3 with respect to the first criterion in the Thinking category would be: “the student uses planning skills with considerable effectiveness”.

The descriptions of the levels of achievement given in the chart should be used to identify the level at which the student has achieved the expectations. In all of their courses, students should be given numerous and varied opportunities to demonstrate the full extent of their achievement of the curriculum expectations across all four categories of knowledge and skills.



## Achievement Chart – Business Studies, Grades 9–12

Categories	50–59% (Level 1)	60–69% (Level 2)	70–79% (Level 3)	80–100% (Level 4)
<b>Knowledge and Understanding</b> <i>Subject-specific content acquired in each course (knowledge), and the comprehension of its meaning and significance (understanding)</i>				
<b>The student:</b>				
Knowledge of content (e.g., facts, terms, definitions, procedures)	– demonstrates limited knowledge of content	– demonstrates some knowledge of content	– demonstrates considerable knowledge of content	– demonstrates thorough knowledge of content
Understanding of content (e.g., concepts, principles, theories, relationships, methodologies and/or technologies)	– demonstrates limited understanding of content	– demonstrates some understanding of content	– demonstrates considerable understanding of content	– demonstrates thorough understanding of content
<b>Thinking</b> <i>The use of critical and creative thinking skills and/or processes</i>				
<b>The student:</b>				
Use of planning skills (e.g., focusing research, gathering information, selecting strategies, organizing a project)	– uses planning skills with limited effectiveness	– uses planning skills with some effectiveness	– uses planning skills with considerable effectiveness	– uses planning skills with a high degree of effectiveness
Use of processing skills (e.g., analysing, interpreting, assessing, reasoning, generating ideas, evaluating, integrating, synthesizing, seeking a variety of perspectives, forming conclusions)	– uses processing skills with limited effectiveness	– uses processing skills with some effectiveness	– uses processing skills with considerable effectiveness	– uses processing skills with a high degree of effectiveness
Use of critical/creative thinking processes (e.g., evaluation of business situations, problem solving, decision making, detecting bias, research)	– uses critical/creative thinking processes with limited effectiveness	– uses critical/creative thinking processes with some effectiveness	– uses critical/creative thinking processes with considerable effectiveness	– uses critical/creative thinking processes with a high degree of effectiveness
<b>Communication</b> <i>The conveying of meaning through various forms</i>				
<b>The student:</b>				
Expression and organization of ideas and information (e.g., clear expression, logical organization) in oral, visual, and written forms, including electronic forms (e.g., presentations, charts, graphs, tables, maps, models, web pages, spreadsheets, flyers, financial statements, letters, memos, reports)	– expresses and organizes ideas and information with limited effectiveness	– expresses and organizes ideas and information with some effectiveness	– expresses and organizes ideas and information with considerable effectiveness	– expresses and organizes ideas and information with a high degree of effectiveness

Categories	50–59% (Level 1)	60–69% (Level 2)	70–79% (Level 3)	80–100% (Level 4)
<b>Communication (cont.)</b>	<b>The student:</b>			
Communication for different audiences (e.g., peers, business clients, company supervisor) and purposes (e.g., to inform, to persuade) in oral, visual, and written forms, including electronic forms	– communicates for different audiences and purposes with limited effectiveness	– communicates for different audiences and purposes with some effectiveness	– communicates for different audiences and purposes with considerable effectiveness	– communicates for different audiences and purposes with a high degree of effectiveness
Use of conventions, vocabulary, and terminology of the discipline in oral, visual, and written forms, including electronic forms	– uses conventions, vocabulary, and terminology of the discipline with limited effectiveness	– uses conventions, vocabulary, and terminology of the discipline with some effectiveness	– uses conventions, vocabulary, and terminology of the discipline with considerable effectiveness	– uses conventions, vocabulary, and terminology of the discipline with a high degree of effectiveness
<b>Application</b> <i>The use of knowledge and skills to make connections within and between various contexts</i>	<b>The student:</b>			
Application of knowledge and skills (e.g., concepts, procedures, processes, use of technology and materials) in familiar contexts	– applies knowledge and skills in familiar contexts with limited effectiveness	– applies knowledge and skills in familiar contexts with some effectiveness	– applies knowledge and skills in familiar contexts with considerable effectiveness	– applies knowledge and skills in familiar contexts with a high degree of effectiveness
Transfer of knowledge and skills (e.g., choice of tools and software, ethical standards, concepts, procedures, technologies) to new contexts	– transfers knowledge and skills to new contexts with limited effectiveness	– transfers knowledge and skills to new contexts with some effectiveness	– transfers knowledge and skills to new contexts with considerable effectiveness	– transfers knowledge and skills to new contexts with a high degree of effectiveness
Making connections within and between various contexts (e.g., connections between business studies and personal experiences, opportunities, social and global challenges and perspectives; cross-curricular and multidisciplinary connections)	– makes connections within and between various contexts with limited effectiveness	– makes connections within and between various contexts with some effectiveness	– makes connections within and between various contexts with considerable effectiveness	– makes connections within and between various contexts with a high degree of effectiveness

*Note:* A student whose achievement is below 50% at the end of a course will not obtain a credit for the course.

## **Evaluation and Reporting of Student Achievement**

Student achievement must be communicated formally to students and parents by means of the Provincial Report Card, Grades 9–12. The report card provides a record of the student's achievement of the curriculum expectations in every course, at particular points in the school year or semester, in the form of a percentage grade. The percentage grade represents the quality of the student's overall achievement of the expectations for the course and reflects the corresponding level of achievement as described in the achievement chart for the discipline.

A final grade is recorded for every course, and a credit is granted and recorded for every course in which the student's grade is 50% or higher. The final grade for each course in Grades 9–12 will be determined as follows:

- Seventy per cent of the grade will be based on evaluations conducted throughout the course. This portion of the grade should reflect the student's most consistent level of achievement throughout the course, although special consideration should be given to more recent evidence of achievement.
- Thirty per cent of the grade will be based on a final evaluation in the form of an examination, performance, essay, and/or other method of evaluation suitable to the course content and administered towards the end of the course.

## **Reporting on Demonstrated Learning Skills**

The report card provides a record of the learning skills demonstrated by the student in every course, in the following five categories: Works Independently, Teamwork, Organization, Work Habits, and Initiative. The learning skills are evaluated using a four-point scale (E-Excellent, G-Good, S-Satisfactory, N-Needs Improvement). The separate evaluation and reporting of the learning skills in these five areas reflects their critical role in students' achievement of the curriculum expectations. To the extent possible, the evaluation of learning skills, apart from any that may be included as part of a curriculum expectation in a course, should not be considered in the determination of percentage grades.

# Some Considerations for Program Planning in Business Studies

Teachers who are planning a program in business studies must take into account considerations in a number of important areas, including those discussed below.

## Teaching Approaches

Students learn best when they are engaged in a variety of ways of learning. Business studies courses lend themselves to a wide range of approaches in that they require students to discuss issues, solve problems using applications software, participate in business simulations, conduct research, think critically, work cooperatively, and make business decisions. When students are engaged in active and experiential learning strategies, they tend to retain knowledge for longer periods and to develop meaningful skills. Active and experiential learning strategies also enable students to apply their knowledge and skills to real-life issues and situations.

Some of the teaching and learning strategies that are suitable to material taught in business studies are the use of case studies and simulations, teamwork, brainstorming, mind mapping, problem solving, decision making, independent research, personal reflection, seminar presentations, direct instruction, portfolios, and hands-on applications. In combination, such approaches promote the acquisition of knowledge, foster positive attitudes towards learning, and encourage students to become lifelong learners.

Teachers must provide a wide range of activities and assignments that encourage mastery of basic concepts and development of inquiry/research skills. To make their programs interesting and relevant, they must help students to relate the knowledge and skills gained to issues and situations in the business world. It is essential to emphasize the relationship of business studies to the world outside the school to help students recognize that what they are studying is not just a school subject but a reality that profoundly affects their lives, their communities, and the world.

Students' attitudes towards business studies can have a significant effect on their achievement of expectations. Teaching methods and learning activities that encourage students to recognize the value and relevance of what they are learning will go a long way towards motivating students to work and learn effectively. In addition, the diversity of subjects and approaches represented in the business curriculum will allow students to find courses that are well suited to their particular learning styles and interests.

In all courses, consideration should be given to including student conferences, visits from a range of guest speakers with diverse backgrounds and experiences, and trips to local businesses. Students develop a better understanding of various aspects of the study of business when they can see and experience actual examples of what they are studying. Such experiences also give them a better appreciation of the unique features of the business communities that affect their daily lives.

The complex nature of business today, influenced by the restructuring of the economy, rapid advances in technology, and the globalization of the marketplace, requires that students be given varied opportunities to learn about current business realities and practices. By ensuring that students engage in experiential learning and real-world applications, teachers can help them develop the practical, current business knowledge and skills they need.

The business studies courses outlined in this document have been designed for use throughout the province, and the expectations in them can be adapted to reflect the local business environment. They also take into account the constant changes in technology and the global economy, enabling teachers to develop lessons that are creative, dynamic, and challenging for students. The curriculum expectations encourage the use of business simulations, and information and communication technology. They also focus on employability skills, thereby building a foundation for the development of school-to-work transition programs.

### **The Importance of Current Events in Business Studies**

The study of current events should inform the business studies curriculum, enhancing both the relevance and the immediacy of the program. Discussion and incorporation of current events into daily lessons not only stimulates student interest and curiosity but also helps students connect what they are learning in class with real-world events or situations. The study of current events needs to be thought of not as a separate topic removed from the program but as an effective instructional strategy for implementing many of the expectations found in the curriculum.

### **The Role of Technology in Business Studies**

Information and communication technologies (ICT) provide a range of tools that can significantly extend and enrich teachers' instructional strategies and support students' learning in business studies. These tools include simulations, multimedia resources, databases, spreadsheets, and computer-assisted learning modules. Teachers can use ICT tools and resources both for whole-class instruction and to design programs that meet diverse student needs. Information and communication technologies can also be used to connect students to other schools, at home and abroad, and to bring the global community into the local classroom.

Through Internet websites, students can now access resources held in libraries, archives, public institutions, and private businesses across the country and around the world. They can find the most current information available on topics relevant to all business studies courses. ICT resources allow secondary school students to conduct more far-ranging and authentic research than ever before. Although the Internet is a powerful learning tool, however, all students must be made aware of issues of privacy, safety, and responsible use, as well as of the ways in which the Internet can be used to promote hatred.

Applications such as databases, spreadsheets, word processors, and presentation and multimedia software can be used to enhance student learning in all business studies courses. In the information and communication technology courses, they are an essential tool for learning. In these courses, students acquire skills in the use of word processing, spreadsheet, database, desktop publishing, website design, and presentation and multimedia software that meet current business standards and that are transferable to other courses as well as to the workplace. Information and communication technologies are integrated into the business studies curriculum in a way that mirrors the dynamic environment in which business is conducted today, creating an authentic and relevant learning environment for students.

## Planning Business Studies Programs for Students With Special Education Needs

In planning business studies courses for students with special education needs, teachers should begin by examining both the curriculum expectations for the course and the needs of the individual student to determine which of the following options is appropriate for the student:

- no accommodations<sup>3</sup> or modifications; or
- accommodations only; or
- modified expectations, with the possibility of accommodations

If the student requires either accommodations or modified expectations, or both, the relevant information, as described in the following paragraphs, must be recorded in his or her Individual Education Plan (IEP). For a detailed discussion of the ministry's requirements for IEPs, see *Individual Education Plans: Standards for Development, Program Planning, and Implementation, 2000* (referred to hereafter as *IEP Standards, 2000*). More detailed information about planning programs for students with special education needs can be found in *The Individual Education Plan (IEP): A Resource Guide, 2004* (referred to hereafter as the *IEP Resource Guide, 2004*). (Both documents are available at <http://www.edu.gov.on.ca>.)

**Students Requiring Accommodations Only.** With the aid of accommodations alone, some students are able to participate in the regular course curriculum and to demonstrate learning independently. (Accommodations do not alter the provincial curriculum expectations for the course.) The accommodations required to facilitate the student's learning must be identified in his or her IEP (see *IEP Standards, 2000*, page 11). A student's IEP is likely to reflect the same accommodations for many, or all, courses.

There are three types of accommodations. *Instructional accommodations* are changes in teaching strategies, including styles of presentation, methods of organization, or use of technology and multimedia. *Environmental accommodations* are changes that the student may require in the classroom and/or school environment, such as preferential seating or special lighting. *Assessment accommodations* are changes in assessment procedures that enable the student to demonstrate his or her learning, such as allowing additional time to complete tests or assignments or permitting oral responses to test questions (see page 29 of the *IEP Resource Guide, 2004*, for more examples).

If a student requires "accommodations only" in business studies courses, assessment and evaluation of his or her achievement will be based on the appropriate course curriculum expectations and the achievement levels outlined in this document. The IEP box on the Provincial Report Card will not be checked, and no information on the provision of accommodations will be included.

**Students Requiring Modified Expectations.** Some students will require modified expectations, which differ from the regular course expectations. For most students, modified expectations will be based on the regular course curriculum, with changes in the number and/or complexity of the expectations. It is important to monitor, and to reflect clearly in the student's

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3. "Accommodations" refers to individualized teaching and assessment strategies, human supports, and/or individualized equipment.

IEP, the extent to which expectations have been modified. As noted in Section 7.12 of the ministry's policy document *Ontario Secondary Schools, Grades 9 to 12: Program and Diploma Requirements, 1999*, the principal will determine whether achievement of the modified expectations constitutes successful completion of the course, and will decide whether the student is eligible to receive a credit for the course. This decision must be communicated to the parents and the student.

When a student is expected to achieve most of the curriculum expectations for the course, the modified expectations should identify how they differ from the course expectations. When modifications are so extensive that achievement of the learning expectations is not likely to result in a credit, the expectations should specify the precise requirements or tasks on which the student's performance will be evaluated and which will be used to generate the course mark recorded on the Provincial Report Card. Modified expectations indicate the knowledge and/or skills the student is expected to demonstrate and have assessed in each reporting period (*IEP Standards, 2000*, pages 10 and 11). Modified expectations represent specific, realistic, observable, and measurable achievements and describe specific knowledge and/or skills that the student can demonstrate independently, given the appropriate assessment accommodations. The student's learning expectations must be reviewed in relation to the student's progress at least once every reporting period, and must be updated as necessary (*IEP Standards, 2000*, page 11).

If a student requires modified expectations in business studies courses, assessment and evaluation of his or her achievement will be based on the learning expectations identified in the IEP and on the achievement levels outlined in this document. If some of the student's learning expectations for a course are modified but the student is working towards a credit for the course, it is sufficient simply to check the IEP box on the Provincial Report Card. If, however, the student's learning expectations are modified to such an extent that the principal deems that a credit will not be granted for the course, the IEP box must be checked and the appropriate statement from *Guide to the Provincial Report Card, Grades 9–12, 1999* (page 8) must be inserted. The teacher's comments should include relevant information on the student's demonstrated learning of the modified expectations, as well as next steps for the student's learning in the course.

### **English As a Second Language and English Literacy Development (ESL/ELD)**

Young people whose first language is not English enter Ontario secondary schools with diverse linguistic and cultural backgrounds. Some may have experience of highly sophisticated educational systems, while others may have had limited formal schooling. All of these students bring a rich array of background knowledge and experience to the classroom, and all teachers must share in the responsibility for their English-language development.

Students who come to Ontario from other countries will find the study of the subjects within business studies particularly useful. Through this study, they can develop an understanding of the Canadian business environment that will help them to become well-informed Canadian citizens.

Business studies courses can provide interesting learning opportunities for students who have come to Canada from different countries. Because business seeks ways to address the needs of diverse markets and communities, students from other countries may find that their experiences and background are helpful in analysing the needs of various markets and determining

appropriate business strategies. In addition, because businesses require employees with a wide range of skills and abilities, students will learn how their backgrounds and language skills can contribute to business success.

Teachers of business studies must incorporate appropriate strategies for instruction and assessment to facilitate the success of the English language learners in their classrooms. These strategies include:

- modification of some or all of the course expectations, based on the student's level of English proficiency;
- use of a variety of instructional strategies (e.g., extensive use of visual cues, graphic organizers, scaffolding; previewing of textbooks; pre-teaching of key vocabulary; peer tutoring; strategic use of students' first languages);
- use of a variety of learning resources (e.g., visual material, simplified text, bilingual dictionaries, and culturally diverse materials);
- use of assessment accommodations (e.g., granting of extra time; use of oral interviews and tasks requiring completion of graphic organizers and cloze sentences instead of essay questions and other assessment tasks that depend heavily on proficiency in English).

Students who are no longer taking ESL or ELD courses may still require program adaptations to be successful. When learning expectations in a course other than ESL and ELD are modified, this must be clearly indicated on the student's report card by checking the ESL or ELD box. (See the *Guide to the Provincial Report Card, Grades 9–12, 1999*.)

For further information on supporting students who are English language learners, refer to *The Ontario Curriculum, Grades 9 to 12: English As a Second Language and English Literacy Development, 1999* and the resource guide *Many Roots, Many Voices: Supporting English Language Learners in Every Classroom* (Ministry of Education, 2005).

### **Antidiscrimination Education in Business Studies**

Antidiscrimination education promotes a school climate and classroom practice that encourage all students to work to high standards, ensure that they are given a variety of opportunities to be successful, affirm their self-worth, and help them strengthen their sense of identity and positive self-image.

The business studies curriculum is designed to help students acquire the habits of mind that are essential in a complex democratic society characterized by rapid technological, economic, political, and social change. These include respect and understanding with regard to individuals, groups, and cultures in Canada and the global community, including an appreciation and valuing of the contributions of Aboriginal people to the richness and diversity of Canadian life. They also involve respect and responsibility for the environment and an understanding of the rights, privileges, and responsibilities of citizenship. Learning the importance of protecting human rights and of taking a stand against racism and other expressions of hatred and discrimination is also part of the foundation for responsible citizenship and ethical business practice.

In business studies, students will learn about the changing workplace and the Canadian and global economy. They will learn how business is carried out effectively and equitably in the local and global workplace and how it is affected and enhanced by the diversity of the global marketplace.



Learning activities in business studies courses should be inclusive in nature, reflecting diverse points of view and experiences. They should enable students to become more sensitive to the experiences and perceptions of others, to value and show respect for diversity in the school and in the wider society, and to make responsible and equitable decisions in their personal and business relationships. The critical thinking and research skills acquired in business studies courses will enable students to recognize bias and stereotyping in text and images, as well as discriminatory attitudes that create barriers to productive relationships in business and trade.

### **Literacy, Numeracy, and Inquiry/Research Skills**

Success in all their secondary school courses depends in large part on students' literacy skills. The activities and tasks that students undertake in the business studies curriculum involve oral, written, and visual communication skills. For example, students use language to record their observations, to describe their inquiries in both informal and formal contexts, and to present their findings in presentations and reports in oral, written, graphic, and multimedia forms. Communicating in a business environment and using business software require the use and understanding of specialized terminology. In all business studies courses, students are required to use appropriate and correct terminology, and are encouraged to use language with care and precision, in order to communicate effectively.

The Ministry of Education has facilitated the development of materials to support literacy instruction across the curriculum. Helpful advice for integrating literacy instruction in business studies courses may be found in the following resource documents:

- *Think Literacy: Cross-Curricular Approaches, Grades 7–12, 2003*
- *Think Literacy: Cross-Curricular Approaches – Subject-Specific Examples: Business Studies, Grades 9–10, 2004*

The business studies curriculum also builds on and reinforces certain aspects of the mathematics curriculum. For example, clear, concise communication involves the use of various diagrams, charts, tables, and graphs to organize, interpret, and present information.

In business studies courses, students will develop their ability to ask questions and conduct research as they plan and manage projects. They need to learn a variety of research methods in order to carry out their investigations, and to know which methods to use in a particular inquiry. Students need to learn how to locate relevant information in a variety of print and electronic sources, including books and articles, manuals, newspapers, websites, databases, tables, diagrams, and charts. As they advance through the grades, students will be expected to use these sources with increasing sophistication. They will also be expected to distinguish between primary and secondary sources, to determine their validity and relevance, and to use them in appropriate ways. This is especially true with respect to electronic research sources.

### **The Ontario Skills Passport and Essential Skills**

Teachers planning programs in business studies need to be aware of the purpose and benefits of the Ontario Skills Passport (OSP). The OSP is a bilingual web-based resource that enhances the relevancy of classroom learning for students and strengthens school–work connections. The OSP provides clear descriptions of essential skills such as reading, writing, use of computers, measurement and calculation, and problem solving and includes an extensive database of occupation-specific workplace tasks that illustrate how workers use these skills on the job. The

essential skills are transferable, in that they are used in virtually all occupations. The OSP also includes descriptions of important work habits, such as working safely, being reliable, and providing excellent customer service. The OSP is designed to help employers assess and record students' demonstration of these skills and work habits during their cooperative-education placements. Students can use the OSP to identify the skills and work habits they already have, plan further skill development, and show employers what they can do.

The skills described in the OSP are the essential skills that the Government of Canada and other national and international agencies have identified and validated, through extensive research, as the skills needed for work, learning, and life. Essential skills provide the foundation for learning all other skills and enable people to evolve with their jobs and adapt to workplace change. For further information on the OSP and essential skills, visit: <http://skills.edu.gov.on.ca>.

### **Career Education**

Most careers involve some aspect of business practice – physicians and mechanics operate small businesses, artists sell their art. Courses in business studies prepare students for employment in such diverse areas as retailing, management, technology, small business, government service, and professional careers. The skills and knowledge that students acquire through business studies courses are essential for a wide range of careers. Students gain an understanding of various aspects of business operation and practice through courses in all the subjects in the discipline. In addition, the focus on personal management, interpersonal skills, and career development in the business studies curriculum will help prepare students for success in their working lives, whatever their career. Finally, learning about different kinds of businesses will enable students who are interested in a career in business to think about the type of operation that is best suited to their backgrounds and interests.

### **Cooperative Education and Other Forms of Experiential Learning**

Cooperative education and other forms of experiential learning, such as job shadowing, field trips, and work experience, enable students to apply the skills they have developed in the classroom to real-life activities in the world of business and public service. Cooperative education and other workplace experiences also help to broaden students' knowledge of employment opportunities in a wide range of fields, including small-business operations, management, marketing, accounting, and government service. In addition, students develop their understanding of workplace practices, certifications, and the nature of employer-employee relationships. Teachers of business studies should maintain links with community-based businesses to ensure students have access to hands-on experiences that will reinforce the knowledge and skills they have gained in school.

All cooperative education and other workplace experiences will be provided in accordance with the ministry's policy document entitled *Cooperative Education and Other Forms of Experiential Learning: Policies and Procedures for Ontario Secondary Schools, 2000*.

### **Planning Program Pathways and Programs Leading to a Specialist High-Skills Major**

Business studies courses are well suited for inclusion in programs leading to a Specialist High-Skills Major (SHSM) or in programs designed to provide pathways to particular apprenticeship or workplace destinations. In an SHSM program, business studies courses can be bundled with

other courses to provide the academic knowledge and skills important to particular industry sectors and required for success in the workplace and postsecondary education, including apprenticeship. Business studies courses may also be combined with cooperative education credits to provide the workplace experience required for SHSM programs and for various program pathways to apprenticeship and workplace destinations. (SHSM programs would also include sector-specific learning opportunities offered by employers, skills-training centres, colleges, and community organizations.)

### **Health and Safety in Business Studies**

The business studies program provides for exploration of a variety of concepts relating to health and safety in the workplace. In planning learning activities to help students achieve the curriculum expectations, teachers need to ensure that students have opportunities to consider health and safety issues. Health and safety issues must be addressed when learning involves cooperative education and other workplace experiences. Teachers who provide support for students in workplace learning placements need to assess placements for safety and ensure students understand the importance of issues relating to health and safety in the workplace. Before taking part in workplace learning experiences, students must acquire the knowledge and skills needed for safe participation. Students must understand their rights to privacy and confidentiality as outlined in the Freedom of Information and Protection of Privacy Act. They have the right to function in an environment free from abuse and harassment, and they need to be aware of harassment and abuse issues in establishing boundaries for their own personal safety. They should be informed about school and community resources and school policies and reporting procedures with respect to all forms of abuse and harassment.

Policy/Program Memorandum No. 76A, “Workplace Safety and Insurance Coverage for Students in Work Education Programs” (September 2000), outlines procedures for ensuring the provision of Health and Safety Insurance Board coverage for students who are at least 14 years of age and are on placements of more than one day. (A one-day job shadowing or job twinning experience is treated as a field trip.) Teachers should also be aware of the minimum age requirements outlined in the Occupational Health and Safety Act for persons to be in or to be working in specific workplace settings. Relevant ministry policies are outlined in *Cooperative Education and Other Forms of Experiential Learning: Policies and Procedures for Ontario Secondary Schools, 2000*.

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**Introduction to Business, Grade 9 or 10, Open** (BBI1O, BBI2O)

This course introduces students to the world of business. Students will develop an understanding of the functions of business, including accounting, marketing, information and communication technology, human resources, and production, and of the importance of ethics and social responsibility. This course builds a foundation for further studies in business and helps students develop the business knowledge and skills they will need in their everyday lives.

## Business Fundamentals

### Overall Expectations

By the end of this course, students will:

- demonstrate an understanding of how businesses respond to needs, wants, supply, and demand;
- compare types of businesses;
- demonstrate an understanding of ethics and social responsibility in business;
- demonstrate an understanding of the benefits and challenges for Canada in the field of international business.

### Specific Expectations

#### *Economic Basics*

By the end of this course, students will:

- describe the concepts of, and conditions that affect, supply and demand;
- explain how needs and wants create opportunities for business;
- compare the ways in which different industries, sectors, and competitors address similar consumer needs and wants.

#### *Types of Businesses*

By the end of this course, students will:

- compare forms of business ownership (e.g., sole proprietorships, partnerships, corporations, cooperatives, franchises);
- identify the different types of businesses (e.g., service, retail, manufacturing; for profit, not for profit; Crown, public, and private);
- explain why a person or group of people would choose to establish one type of business rather than another (e.g., start-up costs, availability of financing and skills, level of risk, complexity of production, resource requirements, advantages and limitations of home-based businesses);
- identify the different business structures adopted by international business ventures (e.g., joint ventures, franchises, strategic alliances, multinational corporations).

#### *Business Ethics and Social Responsibility*

By the end of this course, students will:

- explain the concepts of ethics and social responsibility as they apply to business (e.g., workplace safety, antidiscrimination issues, accessibility issues for people with disabilities, environmental responsibility, respect for labour laws, fair trade);
- describe the impact of business on the local community;
- assess ethical dilemmas in the workplace (e.g., forgery, theft, misuse of funds, discriminatory hiring practices, whistleblowing);
- explain controversial business issues from a local, national, and international perspective (e.g., accounting scandals, environmental impact of some business practices, insider trading, fraud).

#### *International Business*

By the end of this course, students will:

- explain the potential benefits (e.g., access to markets, cheaper labour, increased quality and quantity of goods, access to resources) and social costs (e.g., outsourcing, human rights or labour abuses, environmental degradation) of international business for domestic and foreign partners;

- explain the barriers and obstacles to conducting international business for domestic and foreign partners (e.g., tariffs; currency fluctuations; increased costs; cultural differences, including language barriers);
- identify Canada’s major imports and exports;
- identify Canada’s major trading partners and trade agreements;
- describe the business etiquette and culture of other countries (e.g., with regard to gift giving, business attire, punctuality, protocol of business meetings, gender roles).

## Functions of a Business

### Overall Expectations

By the end of this course, students will:

- explain the role of production in business;
- explain the role of human resources in business;
- demonstrate an understanding of sound management practices in business;
- demonstrate an understanding of the importance and role of marketing in business;
- demonstrate an understanding of the importance and role of accounting in business;
- demonstrate an understanding of the importance and role of information and communication technology in business.

### Specific Expectations

#### *Production*

By the end of this course, students will:

- identify the factors involved in production (e.g., natural resources, raw materials, management, labour, capital, information);
- explain the steps in the production process (e.g., purchasing, processing, grading, quality control, ISO certification);
- describe ways in which companies can improve productivity (e.g., training, capital investment, investment in applications of technology, use of just-in-time inventory systems).

#### *Human Resources*

By the end of this course, students will:

- describe the functions of human resource management;
- identify key employability skills (e.g., time management, Conference Board of Canada employability skills);
- identify the rights and responsibilities of employees and employers (e.g., as set out in labour laws, employer–union agreements/contracts, and equity, human rights, and harassment policies);
- describe a variety of business career paths.

#### *Management*

By the end of this course, students will:

- describe the role of management in business;
- describe how different management styles (e.g., democratic, autocratic, laissez-faire) can influence employee productivity (e.g., through their effect on employee attitudes, work ethic);
- explain the importance of ethical behaviour with respect to employees, the environment, and communities;
- demonstrate business teamwork skills to carry out projects and solve problems.

#### *Marketing*

By the end of this course, students will:

- explain the role and the impact of marketing (e.g., for businesses, non-profit organizations, events);
- identify the four Ps (product, price, place, and promotion) and the two Cs (competition and consumer) of marketing and apply the concepts by developing a strategy to market a good, service, or event;
- compare the advantages and disadvantages of the major types of advertising (e.g., TV, radio, print, Internet, billboards);

- design an advertisement appropriate for a specific good, service, or event;
- identify and describe different types of marketing research tools (e.g., interviews, questionnaires, focus groups, telemarketing);
- design and implement, using appropriate tools, a marketing research plan for a good, service, or event, and produce a report on the results.

### ***Accounting***

By the end of this course, students will:

- define basic terms used in accounting (e.g., profit, loss, income, asset, liabilities);
- describe how accounting procedures (e.g., calculating profit, tracking income and expenses, determining the worth of a company) contribute to the success of a business;
- create and analyse simple balance sheets and income statements.

### ***Information and Communication Technology***

By the end of this course, students will:

- define basic terms used in information and communication technology (e.g., desktop, directory, Internet service provider, operating system, URL);
- explain how information and communication technology affects the functions of a business (e.g., production, marketing, accounting, human resources) and how it affects employability at various levels of skill;
- use information and communication technology for a variety of business purposes.



# Finance

## Overall Expectations

By the end of this course, students will:

- demonstrate an understanding of income and spending issues facing individuals and businesses;
- demonstrate an understanding of how banks and other financial institutions operate;
- demonstrate an understanding of effective investment practices;
- analyse the role and importance of credit in personal and business finance.

## Specific Expectations

### *Income Management*

By the end of this course, students will:

- distinguish between types of personal income (e.g., gross, disposable, discretionary) and types of business income (e.g., gross, net);
- identify the factors that need to be assessed in order to make effective purchasing decisions (e.g., cost, quality, guarantees, service, money available, product information);
- demonstrate financial-planning skills and produce a business or personal financial plan (e.g., monthly plan, budget), using appropriate software.

### *Banking*

By the end of this course, students will:

- identify the major financial institutions in Canada (i.e., Schedule I and II banks, trust companies, credit unions, insurance companies);
- evaluate the products and services offered by major Canadian financial institutions;
- identify trends in Canadian banking and financial services (e.g., online banking, ATMs, non-bank financial services);
- compare personal banking needs with commercial banking needs.

### *Investing*

By the end of this course, students will:

- compare the benefits of saving with those of investing;
- describe various types of investment alternatives available to individuals (e.g., GICs, stocks, bonds, mutual funds, ethical funds) and to businesses (e.g., capital investment, treasury bills, stocks);
- assess the factors that will affect the value of investments over time (e.g., compound interest, rate of inflation, diversification of portfolio).

### *Credit*

By the end of this course, students will:

- explain the advantages and disadvantages of both consumer credit and business credit;
- describe the process of establishing a credit rating and applying for and obtaining credit;
- calculate the total cost of a variety of loans (e.g., balance carried on credit cards, car loan, mortgage).

# Entrepreneurship

## Overall Expectations

By the end of this course, students will:

- describe characteristics and skills associated with successful entrepreneurs and demonstrate an understanding of the contributions to Canadian business of selected entrepreneurs;
- analyse the importance of invention and innovation in entrepreneurship.

## Specific Expectations

### *Characteristics, Skills, and Contributions*

By the end of this course, students will:

- describe the characteristics and skills often associated with successful entrepreneurs at the local, national, and international level;
- analyse their own entrepreneurial strengths and interests;
- describe the lives and accomplishments of a variety of Canadian entrepreneurs;
- describe and evaluate either their own or an existing idea for an entrepreneurial endeavour in their school or community.

### *Invention and Innovation*

By the end of this course, students will:

- describe how entrepreneurs discover opportunities in people's needs, wants, and problems;
- describe a variety of Canadian inventions (e.g., the snowmobile, basketball, kerosene) and innovations (e.g., IMAX), including Aboriginal inventions and innovations (e.g., goggles, snowshoes, kayaks);
- explain how innovation has affected a variety of goods and services over time (e.g., rotary phone, touch-tone phone, cellphone, camera phone).

## **Information and Communication Technology (BTT1O, BTT2O) in Business, Grade 9 or 10, Open**

This course introduces students to information and communication technology in a business environment and builds a foundation of digital literacy skills necessary for success in a technologically driven society. Students will develop word processing, spreadsheet, database, desktop publishing, presentation software, and website design skills. Throughout the course, there is an emphasis on digital literacy, effective electronic research and communication skills, and current issues related to the impact of information and communication technology.

## Digital Literacy

### Overall Expectations

By the end of this course, students will:

- demonstrate an understanding of the terminology associated with information and communication technology;
- demonstrate an understanding of the computer workstation environment;
- manage electronic files and folders;
- analyse options for accessing the Internet;
- apply effective techniques when conducting electronic research.

### Specific Expectations

#### *Terminology*

By the end of this course, students will:

- identify types of devices and tools used in information and communication technology (e.g., mobile computing devices, e-mail software);
- define key terms associated with information and communication technology (e.g., intranet, URL, hardware, spam, web browser);
- use current information and communication technology terms appropriately.

#### *The Computer Workstation*

By the end of this course, students will:

- explain the basic functions of the components of a computer (e.g., bus, CPU, RAM) and its peripheral devices (e.g., printer, scanner, storage devices, video and digital cameras);
- explain the purpose of an operating system;
- identify common user interface elements (e.g., icons, menus, toolbars) and describe their functions;
- compare stand-alone and networked computer environments;
- demonstrate efficient use of a computer workstation (e.g., proper keyboarding technique, correct posture).

#### *File Management*

By the end of this course, students will:

- apply appropriate conventions when naming files and folders;
- organize files and folders in a logical manner;
- identify and access appropriate drives to facilitate data storage and retrieval.

#### *The Internet*

By the end of this course, students will:

- identify different ways to connect to the Internet (e.g., phone line, cable, satellite, wireless);
- compare the functions of different types of devices that can connect to the Internet (e.g., cell phones, personal digital assistants [PDAs], laptops);
- compare the services provided by a variety of Internet service providers.

#### *Electronic Research*

By the end of this course, students will:

- identify the types of electronic tools that can be used for research (e.g., CD-ROMs, databases, search engines);
- use the features of a web browser (e.g., favourites/bookmarks, history, refresh/reload, print preview) to facilitate electronic research;

- use the features (e.g., Boolean logic, advanced search, image search) of a variety of search engines to locate information;
- evaluate websites for usefulness, accuracy, validity, bias, appropriateness, and currency;
- use an accepted citation format (e.g., MLA, APA) to acknowledge electronic sources (e.g., websites, online magazine articles, personal e-mail messages).

# Productivity Software

## Overall Expectations

By the end of this course, students will:

- use word processing software to create common business documents;
- use spreadsheet software to perform a variety of tasks;
- manage information, using database software.

## Specific Expectations

### *Word Processing*

By the end of this course, students will:

- perform word processing tasks (e.g., create, save, update, print), using common software features (e.g., formatting, page setup, editing, language tools, graphic tools, hyperlinks);
- use word processing software to produce properly structured and formatted business documents (e.g., letter, memo, report, résumé);
- use support tools and features (e.g., wizards, manuals, online help features, tutorials) to enhance their ability to use word processing software applications.

### *Spreadsheet*

By the end of this course, students will:

- input, organize, and format data in a spreadsheet;
- use formulas and functions (e.g., sum, average, minimum, maximum) to perform specific spreadsheet tasks;
- produce spreadsheet documents (e.g., budget, inventory, payroll, invoice) to manage data;
- use software to produce charts that visually represent spreadsheet data.

### *Database*

By the end of this course, students will:

- define common database terminology (e.g., field, record, file, query);
- use common database software features (e.g., create, query, sort, add, delete, update records, print) to locate and organize information.

## Design Software

### Overall Expectations

By the end of this course, students will:

- use presentation software to create and deliver effective presentations;
- use desktop publishing software to create publications;<sup>4</sup>
- demonstrate an understanding of the uses and design of effective websites, and develop their own web pages.

### Specific Expectations

#### *Presentations*

By the end of this course, students will:

- identify guidelines for designing an effective electronic presentation (e.g., colour schemes, font size, slide content);
- create electronic presentations for specific purposes and audiences;
- use software features (e.g., slide transitions, slide layouts, design templates, animation, sound) to enhance presentations;
- use effective presentation skills when delivering an electronic presentation (e.g., plan for room dynamics; verbally emphasize important points and support them with screen images).

#### *Desktop Publishing*

By the end of this course, students will:

- use desktop publishing features (e.g., templates, importing text and graphics, font, layout, styles) to enhance publications;
- use desktop publishing software to design and create a variety of publications (e.g., card, invitation, flyer, newsletter) for specific purposes and audiences.

#### *Web Page Development*

By the end of this course, students will:

- compare the purposes (e.g., to promote a business, to market products, to provide information) and target audiences of a variety of websites;
- identify guidelines for developing effective websites (e.g., guidelines on design, technical requirements, appropriate language, and inclusive images);
- design and create web pages for specific purposes and audiences.

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4. If desktop publishing software is not available, students may use the desktop publishing features of word processing software programs to meet the requirements of this expectation.

# Business Communications

## Overall Expectations

By the end of this course, students will:

- demonstrate an understanding of the characteristics of effective business documents and communications;
- use appropriate technology to facilitate effective communication;
- maintain a portfolio of exemplary work that illustrates their skills in information and communication technology, including the ability to create effective business communications.

## Specific Expectations

### *Business Communications Standards*

By the end of this course, students will:

- identify characteristics of effective business documents and communications (e.g., clarity, conciseness, completeness, timeliness, proper etiquette, appropriate formatting);
- compose effective business documents and communications;
- edit, revise, and proofread to produce well-organized and grammatically correct business documents and communications;
- collaborate with peers to develop and enhance business communications, and recognize how collaboration can improve productivity;
- use presentation skills when communicating business-related information for specific purposes and audiences (e.g., oral communication skills, appropriate body language, use of a variety of techniques to engage the audience).

### *Electronic Communication*

By the end of this course, students will:

- describe the tools used to communicate electronically in business (e.g., online conferencing, e-mail, voice mail, instant messaging);

- demonstrate effective use of e-mail software;

- use etiquette appropriate to the audience and purpose when communicating electronically.

### *Portfolio*

By the end of this course, students will:

- identify the skills and competencies (e.g., keyboarding skills, software knowledge and skills) needed to work effectively in an information and communication technology environment;
- assess their personal competencies and skills in information and communication technology;
- create and maintain a portfolio by selecting samples of their work, including business communications, that illustrate their skills and competencies in information and communication technology.



## Ethics and Issues in Information and Communication Technology

### Overall Expectations

By the end of this course, students will:

- demonstrate an understanding of legal, social, and ethical issues relating to information and communication technology;
- analyse privacy and security issues relating to information and communication technology;
- assess the impact of information and communication technology on personal health and the environment.

### Specific Expectations

#### *Legal, Social, and Ethical Issues*

By the end of this course, students will:

- describe legal issues related to information and communication technology (e.g., freedom of information, piracy, copyright);
- analyse ethical issues related to information and communication technology (e.g., spam, plagiarism, unauthorized downloading, inappropriate or dangerous sites or usage, power to promote hatred and discriminatory attitudes);
- describe the impact of access and equity issues relating to information and communication technology (e.g., the availability of software to assist people with disabilities, access to equipment at home, the effect of technology on northern and Aboriginal communities);
- explain the purpose and content of an acceptable use agreement.

#### *Privacy and Security Issues*

By the end of this course, students will:

- describe privacy and security issues related to information and communication technology (e.g., protection of credit card information; cookies; identity theft; spyware; cyber stalking);
- explain the importance of keeping information secure and confidential (e.g., through the use of passwords, encryption, biometric authentication, firewalls);

- analyse the form and potential impact of computer viruses;
- explain how anti-virus software applications in a business environment enhance system security.

#### *Health and Environmental Issues*

By the end of this course, students will:

- describe an ergonomically correct work environment;
- assess the personal health risks associated with the use of information and communication technology (e.g., musculoskeletal injuries, eye strain);
- explain the impact of information and communication technology on the environment (e.g., disposal of hardware, recycling of paper and toner cartridges).

# Glossary

The following definitions of terms are intended to help teachers and parents/guardians use this document.

**Aboriginal person.** A person who is a descendant of the original inhabitants of North America. The Canadian Constitution (1982) recognizes three primary groups as Aboriginal peoples: Indians, Inuit, and Métis.

**biometric authentication.** The use of unique human physical characteristics to provide unambiguous identification. Examples of biometrics-based authentication include electronic fingerprint reading, facial recognition, voice recognition, and retina scanning.

**blog.** An abbreviation for “Web log”, a blog is a type of website on which the author posts entries in a journal format.

**Boolean logic.** A form of algebra in which all values are reduced to either True or False. Boolean logic can be applied to search criteria specified in a search engine to narrow the number of website matches.

**business cooperative.** A form of business organization in which each “member” has one vote, regardless of that member’s level of investment. A cooperative is often set up by members to address their needs, but many cooperatives also provide goods and/or services for general sale to the public.

**business sector.** The major sectors in the economy are the government sector, the voluntary sector, the not-for-profit sector, and the business sector. The business sector consists of privately owned, for-profit companies involved in the production and sale of goods and services.

**computer acceptable use agreement.** A set of rules and conditions governing the appropriate use of technology while using the computer and/or accessing the Internet.

**cookies.** A text file created by the server computer when a user enters information into a website. The main purpose of cookies is to identify users and customize web pages for them.

**CPU (central processing system).** The “brains” of the computer, where most calculations take place. Often referred to as the processor or central processor.

**Crown corporation.** Corporations that are operated either by provincial governments or the federal government as a means to pursue economic and social objectives.

**digital literacy.** The ability to understand, evaluate, and integrate information in multiple formats via the computer and the Internet.

**directory.** A hierarchical structure created on a device for storing and retrieving computer files. In a graphical environment, directories are represented as folders.

**discretionary income.** Individual income that is not allocated for necessary items such as food and shelter.

**diversity.** In reference to a society, the variety of groups of people who share a range of commonly recognized physical, cultural, or social characteristics. Categories of groups may be based on various factors or characteristics, such as gender, race, culture, ethnicity, sexual orientation, ability/disability, age, religion, and socioeconomic level.

**encryption.** The translation of data into a secret code.

**entrepreneur.** A person who recognizes opportunities (others’ needs, wants, and problems), takes initiative, accepts associated risks, assumes leadership and responsibility, and uses resources to implement innovative ideas for new, thoughtfully planned ventures; someone who pursues opportunity beyond the resources he or she currently controls.

**ergonomically correct work environment.** The physical arrangement of the components of the computer work environment that results in a comfortable and safe environment for the user. Another term for ergonomics is “human engineering”.

**extranet.** An intranet that is partially accessible, with authorization, to users outside of an organization.

**feature.** A notable property of a software application. Basic features include properties that are common to software regardless of manufacturer (e.g., text formatting, fonts, margins, alignment, tabs, spell check, grammar check, tables, help, sort, query, built-in calculations, and page numbering). Advanced features include properties that are specific to the application software being used (e.g., animation, macros, templates, wizards, and document review).

**firewall.** A system used to prevent access to or from a private network. Firewalls are often used by companies to prevent individuals outside the company from accessing private networks that are connected to the Internet.

**function.** An operation that can be performed by software. Basic functions include operations that are common to most software packages (e.g., highlighting a word and pressing the delete key to delete the word). Advanced functions include operations that are specific to application software (e.g., performing a series of specific keystrokes to complete specific operations).

**hyperlink.** An element in an electronic document that links to another location in the same document or to a location on the Internet. Typically, one clicks on the hyperlink to follow the link. Hyperlinks can be text or graphics. Text hyperlinks are typically underlined blue text.

**information and communication technology.** Commonly known as “ICT”, information and communication technology refers to the electronic accessing, processing, managing, and communicating of information.

**innovation.** The use of a new technology, item, or process to change the nature of the goods and services currently provided, the way they are produced, or the way they are distributed.

**Internet.** A global network that connects millions of computers. The Internet is decentralized by design. Each computer connected to the Internet is called a host. Hosts are independent in that their operators can choose which Internet services (e.g., online shopping, blogs) to use and which services to make available to the global Internet community (e.g., by publishing a website).

**Internet service provider (ISP).** A company that provides users with access to the Internet, usually for a fee. ISPs may also provide e-mail services.

**intranet.** A network that is similar in design to the Internet but is accessible only to individuals within an organization or with authorization. A firewall is used to protect the intranet from unauthorized access.

**ISO certification.** Certification by the International Organization for Standardization, a network of national standards bodies that facilitates the international coordination and unification of industrial standards.

**LAN (local area network).** A computer network that connects computers in a small area, usually a single building. In a LAN environment, users at individual computer workstations can share data and peripheral devices.

**musculoskeletal injuries.** Injuries of muscles, ligaments, and tendons caused by overexertion, repetitive movements, and awkward postures associated with keyboard work.

**networked environment.** Two or more computer systems connected together to allow the sharing of software, data, and peripheral devices.

**newsgroups.** An online discussion group of people who share similar interests.

**operating system.** Software that manages the operations of a computer and peripheral devices.

**PDA (personal digital assistant).** A handheld device that combines computing, telephone/fax, Internet, and networking features.

**peripheral devices.** External devices that are attached to the computer (e.g., printers, scanners, digitizers, and digital cameras).

**phishing.** The act of sending an e-mail to a user while falsely claiming to be a legitimate business in an attempt to trick the user into revealing personal information that could be used for crimes such as identity theft.

**plagiarism.** The act of copying someone else's work (e.g., a piece of writing, a graphic, a chart) and presenting it as one's own.

**RAM (random access memory).** Memory that temporarily stores data and instructions. Also called primary or main memory.

**search engine.** A program that enables users to search the World Wide Web for information contained in websites, using keywords.

**social responsibility.** The principle that companies should contribute to the welfare of society and not be devoted solely to maximizing profits.

**spam.** Unsolicited e-mail.

**spyware.** Any software that gathers user information through the user's Internet connection without his or her knowledge, usually for advertising purposes.

**stand-alone environment.** An environment in which computer systems are not linked to each other via a network.

**trade agreement.** An agreement between nations regarding issues of commerce, including quotas or tariffs.

**URL (uniform resource locator).** A global address of documents and other resources on the World Wide Web.

**USB (universal serial bus).** An external peripheral interface standard for communication between a computer and external peripherals (e.g., digital camera, mouse, printers) over a cable using biserial transmission.

**venture.** Any initiative that mobilizes resources to produce a good or establish a service that will address needs, wants, problems, and challenges.

**venture plan.** A comprehensive written summary drawn up to test the feasibility of a proposed venture. It includes an indication of how the entrepreneur intends to organize resources to attain his or her goals and serves as a "road map" for operating the venture and for measuring its progress.

**WAN (wide area network).** A computer network that connects computers over a large geographical area.

**web browser.** A software application used to locate and display web pages on the Internet.

**website.** A site on the World Wide Web. Each website contains a home page, which is the first document displayed when a user enters a site.

**World Wide Web (WWW).** A collection of linked electronic documents. A user may move from one location on the World Wide Web to another by clicking on a link on a web page.

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