The document is a distributive education (DE) course of study whose major goal is to help students gain the knowledge and skills that will facilitate their work and advancement in management. The nine topics comprising the course are: orientation, importance of distribution, careers, personal development, human relations, job skills, employment, financial management, and business math. The 25 units of instruction are designed to account for approximately 15 weeks of individualized instruction time; the other six weeks are left to the discretion of the DE teacher-coordinator. Each instructional unit includes behavioral objectives, suggested activities for DE teacher-coordinator and students, information sheets, assignment sheets, transparency masters, tests, and answer keys. Units are planned for more than one lesson or class period. The suggested activities are outlined in steps to follow to achieve specific objectives. The teacher activities are largely related to the provision of instructional materials and resources. Information sheets provide a guide for presenting background knowledge.
DISTRIBUTIVE EDUCATION I
COURSE OF STUDY

Joe Amos
Curriculum Specialist
Cooperative Education
State Department of Vocational and Technical Education
Stillwater, Oklahoma

Developed by the Curriculum and Instructional Materials Center
For the Division of Distributive Education
M. J. DeBenning, State Supervisor

Oklahoma State Board of Vocational and Technical Education
Leslie Fisher, Chairman
Francis T. Tuttle, Director
Ronald Meek, Coordinator, Curriculum and Instructional Materials Center
1973
TABLE OF CONTENTS
Distributive Education I

<table>
<thead>
<tr>
<th>Topic A</th>
<th>Orientation</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>DECA</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Topic B</th>
<th>Importance of Distribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unit I</td>
<td>Enterprise System</td>
</tr>
<tr>
<td>Unit II</td>
<td>Marketing Distribution System</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Topic C</th>
<th>Careers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unit I</td>
<td>Purpose of DE</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Topic D</th>
<th>Personal Development</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unit I</td>
<td>Good Grooming</td>
</tr>
<tr>
<td>Unit II</td>
<td>Wardrobe</td>
</tr>
<tr>
<td>Unit III</td>
<td>Personality</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Topic E</th>
<th>Human Relations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unit I</td>
<td>Human Behavior</td>
</tr>
<tr>
<td>Unit II</td>
<td>Custom and Policies</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Topic F</th>
<th>Job Skills</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unit I</td>
<td>Introduction to Basic Selling</td>
</tr>
<tr>
<td>Unit II</td>
<td>Business Letter</td>
</tr>
<tr>
<td>Unit III</td>
<td>Telephone</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Topic G</th>
<th>Employment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unit I</td>
<td>Finding the Right Job</td>
</tr>
<tr>
<td>Unit II</td>
<td>Personal Data Sheet</td>
</tr>
<tr>
<td>Unit III</td>
<td>Application Form</td>
</tr>
<tr>
<td>Unit IV</td>
<td>Job Interview</td>
</tr>
<tr>
<td>Unit V</td>
<td>Social Security</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Topic H</th>
<th>Financial Management</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unit I</td>
<td>Budgeting</td>
</tr>
<tr>
<td>Unit II</td>
<td>Credit</td>
</tr>
<tr>
<td>Unit III</td>
<td>Banking Services</td>
</tr>
<tr>
<td>Unit IV</td>
<td>General Insurance</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Topic I</th>
<th>Business Math</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unit I</td>
<td>Whole numbers</td>
</tr>
<tr>
<td>Unit II</td>
<td>Multiplying Decimals</td>
</tr>
<tr>
<td>Unit III</td>
<td>Percent</td>
</tr>
<tr>
<td>Unit IV</td>
<td>Wages</td>
</tr>
</tbody>
</table>

Audio-Visual Supplement

5
There is a high demand for employees in marketing and distribution management. Opportunities for advancement for the trained employee are available for qualified persons.

The major goals of this publication are to aid the student in gaining these knowledges and developing skills that will facilitate his work and advancement in management.

These curriculum materials are designed to instruct students in the qualities and competencies necessary for success in management.

Suggestions for implementing the curriculum are included to facilitate its use by the DE teacher-coordinator.

Included in the course of study are nine topics and twenty-five units of instruction. The nine topics are designed to account for approximately fifteen weeks of related instruction time for the school year. The student should spend fifteen weeks in individualized instruction and the other six weeks are left to the discretion of the individual DE teacher-coordinator.

Francis T. Tuttle, Director
State Department of Vocational and Technical Education

M. J. DeBenning, State Supervisor
Distributive Education
ACKNOWLEDGMENTS

Appreciation is extended to those individuals who contributed their time and talents to the development of the Distributive Education curriculum.

The content of this publication was planned and reviewed by:

Oklahoma Distributive Education Teacher-Coordinators

- Margaret Byrd
- Don Decker
- Bill Fultz
- Frank Morrison
- Pat Myers
- Gus Friedemann

Tulsa East Central
Jenks
Bixby
Barlesville College High
Bartlesville Sooner
C. E. Donart

Distributive Education Staff

- M. J. DeBenning
- Ted Best

Teacher Education Staff

- Dr. Lucille Patton,
  Chairman, Department of Vocational Technical Teacher Education,
  Central State University

- Dr. J. W. Weatherford
  Central State University

- Dr. Walter L. Starks
  Oklahoma State University

Gratitude is expressed to Beth Parker for editing, to Nancy Skach and Becki Stringer for assistance with research, and Jennifer Norton and the Communications Center for typing.

Special appreciation goes to Bob Patton, Dr. Irene Clements, Assistant Coordinators, Charles Brannon, Media Graphics Designer, Amy Aubrey, Media Assistant, and Bob Rea, Illustrator, LaDonna Porter, Audiovisual Clerk, Teresa Robertson, and Phyllis Evicks, Secretaries.

The printing staff of the State Department of Vocational and Technical Education are deserving of much credit for printing this publication.
INTRODUCTION

USE OF THIS PUBLICATION

Instructional Units

The Distributive Education I Course of Study includes nine topics. Each topic consists of one or more units of instruction. Each instructional unit includes behavioral objectives, suggested activities for DE teacher-coordinator and students, information sheets, assignment sheets, visual aids, tests, and answers to the test. Units are planned for more than one lesson or class period of instruction.

Careful study of each instructional unit by the DE teacher-coordinator will help him determine:

A. The amount of material that can be covered in each class period.
B. The skills which must be demonstrated.
C. Supplementary materials such as pamphlets and filmstrips that must be ordered.
D. Resource people that must be contacted.

Objectives

Each unit of instruction is based on behavioral objectives. These objectives state the goals of the course thus providing a sense of direction and accomplishment for the student.

Behavioral objectives are stated in two forms: Terminal Objectives stating the subject matter to be covered in a unit of instruction; Specific Objectives stating the student performance necessary to reach the terminal objective.

Since the objectives of the unit provide direction for the teaching-learning process, it is important for the DE teacher-coordinator and students to have a common understanding of the intent of the objectives. A limited number of performance terms have been used in the objectives for this curriculum to assist in promoting the effectiveness of the communication among all individuals using the materials.

Following is a list of performance terms and their synonyms which were used in this material:

<table>
<thead>
<tr>
<th>Name</th>
<th>Identify</th>
<th>Describe</th>
</tr>
</thead>
<tbody>
<tr>
<td>Label</td>
<td>Identify</td>
<td>Define</td>
</tr>
<tr>
<td>List in writing</td>
<td>Label, List in writing, List orally, Letter</td>
<td>Discuss in writing</td>
</tr>
<tr>
<td>List orally</td>
<td>Identify, Select, Mark, Point out, Pick out</td>
<td>Discuss orally</td>
</tr>
<tr>
<td>Letter</td>
<td>Label, List in writing, List orally, Letter</td>
<td>Interpret</td>
</tr>
<tr>
<td>Record</td>
<td>Identify, Select, Mark, Point out, Pick out</td>
<td>Tell how</td>
</tr>
<tr>
<td>Repeat</td>
<td>Label, List in writing, List orally, Letter</td>
<td>Tell what</td>
</tr>
<tr>
<td>Give</td>
<td>Identify, Select, Mark, Point out, Pick out</td>
<td>Explain</td>
</tr>
</tbody>
</table>
Order  Distinguish  Construct  
Arrange  Discriminate  Draw  
Sequence  
List in order  Make  
Classify  
Divide  Build  
Isolate  
Sort  

Demonstrate  
Show your work  
Show procedure  
Perform an experiment  
Perform the steps  
Operate  
Remove  
Replace  
Turn off/on  
(Dis) assemble  
(Dis) connect  

Reading of the objectives by the student should be followed by a class discussion to answer any questions concerning performance requirements for each instructional unit.

DE teacher-coordinator should feel free to add objectives which will fit the material to the needs of his students and community. When a DE teacher-coordinator adds objectives, he should remember to supply the needed information, assignment sheets, and criterion tests.

Suggested Activities

Each unit of instruction has a Suggested Activities sheet outlining steps to follow in accomplishing specific objectives. The activities are listed according to whether they are the responsibility of the instructor or the student.

DE teacher-coordinator: Duties of the instructor will vary according to the particular unit; however, for best use of the material they should include the following: provide students with objective sheet, information sheets, and assignment sheets; preview filmstrips, make transparencies, and arrange for resource materials and people; discuss terminal and specific objectives and information sheets; give test. Teachers are encouraged to use any additional instructional activities and teaching methods to aid students in accomplishing the objectives.

Students: Student activities are listed which will help the student to achieve the objectives for the unit.
Information Sheets

Information sheets provide content essential for meeting the cognitive (knowledge) objectives of the unit. The DE teacher-coordinator will find that information sheets serve as an excellent guide for presenting the background knowledge necessary to develop the skills specified in the terminal objective.

Students should read the information sheets before the information is discussed in class. Students may take additional notes on the information sheets.

Transparency Masters

Transparency masters provide information in a special way. The students may see as well as hear the material being presented, thus reinforcing the learning process. Transparencies may present new information or they may reinforce information presented in the information sheets. They are particularly effective for such activities as learning and locating the parts of a machine.

Transparencies should be made and placed in the notebook where they will be immediately available for use. Transparencies direct the class's attention to the topic of discussion. They should be left on the screen only when topics shown are under discussion. (NOTE: Stand away from the overhead projector when discussing transparency material. The noise of the projector may cause the teacher to speak too loudly.)

Assignment Sheets

Assignment sheets give direction to study and furnish practice for paper and pencil activities to develop the knowledge which are necessary prerequisites to skill development. These may be given to the student for completion in class or used for homework assignments. Answer sheets are provided which may be used by the student and/or DE teacher-coordinator for checking student progress.

Test and Evaluation

Paper-pencil and performance tests have been constructed to measure student achievement of each objective listed in the unit of instruction. Individual test items may be pulled out and used as a short test to determine student achievement of a particular objective. This kind of testing may be used as a daily quiz and will help the DE teacher-coordinator spot difficulties being encountered by students in their efforts to accomplish the terminal objective. Test items for objectives added by the DE teacher-coordinator should be constructed and added to the test. Progress sheets are provided for student and DE teacher-coordinator to record acceptable performance of skills outlined in assignment sheets.

Test Answers

Test answers are provided for each unit. These may be used by the DE teacher-coordinator and/or student for checking student achievement of the objectives.
Page Numbering System

Each Section in this publication is assigned a specific letter:

A. Orientation
B. Importance of Distribution
C. Careers
D. Personal Development
E. Human Relations
F. Job Skills
G. Employment
H. Financial Management
I. Business Math

Pages are numbered consecutively within each section. For example: Personal Development begins with page number D-1. If the page is available as a transparency master, TM appears at the top of the page.

The following key will help to easily identify each section by color:

White - Objectives, Suggested Activities, Transparency Masters, Ideas
Green - Information Sheet
Tan - Assignment Sheets
Yellow - Tests
Pink - Answers to Tests

(NOTE: The effectiveness of this material will depend on you as a DE teacher-coordinator.)
DECA
UNIT I

TERMINAL OBJECTIVE

After completion of this unit, the student should be able to write a sketch of the history of distributive education and Distributive Education Clubs of America, the DECA Tagline, Motto and representation of colors, and label each side of the triangle. He should also be able to name the purposes of DECA, recognize the parts of the emblem, and recite the creed. Knowledge of this information should be evidenced by scoring eighty-five percent on the unit test.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms dealing with DE to the correct definition.
2. Write a paragraph sketching the history of distributive education and DECA.
3. Write the label on each side of the triangle which represents a good DE program.
4. Name six purposes of DECA.
5. Write the DECA Tagline.
6. Write the DECA Motto.
7. Write what the two DECA Colors represent.
8. Identify the parts of the DECA Emblem.
9. Demonstrate the ability to repeat the DECA Creed.
UNIT I

SUGGESTED ACTIVITIES

I. DE Teacher-Coordinator:
   
   A. Prepare bulletin board.
   
   B. Prepare transparency.
   
   C. Provide students with objective sheet.
   
   D. Provide students with information sheet.
   
   E. Discuss terminal and specific objectives.
   
   F. Discuss information sheet.
   
   G. Give test.

   (NOTE: Consult audio-visual supplement for suggested films.)

II. Student:

   A. Read objective sheet.
   
   B. Study information sheet.
   
   C. Take test.

INSTRUCTIONAL MATERIALS

I. Included in this unit:

   A. Objective sheet
   
   B. Information sheet
   
   C. Bulletin board idea--The DECA Emblem
   
   D. Transparency masters
      
      1. TM 1--Triangle of Good DE Program
      
      2. TM 2--The DECA Emblem
   
   E. Test
   
   F. Answers to test
II. References:

   a. Oklahoma Association DECA Handbook
   b. National DECA Handbook
DECA UNIT I

INFORMATION SHEET

I. Terms and definitions

A. Assistant State Supervisor—Ted Best, designated by State Supervisor, assists the State Supervisor in conducting work; DECA advisor

B. Career Development Conference—Competition for State Conference winners was National Leadership Conference

C. DECA—Youth organization of Distributive Education; Distributive Education Clubs of America, local, state, and national level

D. DECA blazer—A navy blue blazer with the DECA emblem on the left breast pocket, the official identifying uniform of DECA

E. DECA Distributor—Official publication of DECA, Inc., sent to each student for membership in DECA

(NOTE: From 1947-1953 M. J. DeBenning and C. K. Reiff edited and published the DECA Distributor.)

F. DECA Foundation—Created to assist and encourage DECA members to continue career study in marketing and distribution; serves as a financing aid for DECA

G. DECA, Inc.—Adult governing body of DECA made up of DE State Supervisors of each state association

H. DECA, Inc., Board of Directors—Elected by the members of DECA, Inc.; made up of one student DECA member (a national officer), DECA Chapter Advisor, professional members of DECA, 15 total members

I. Distributive Education (DE)—Vocational program involving retail, wholesale, and service occupations, secondary, post secondary, and adult

J. Distributive occupation—Proprietors, managers, or employees engaged primarily in marketing and merchandising goods and services

K. National Advisory Board—A group of businessmen which contribute financial support to DECA

L. Oklahoma State Leadership Conference—Competition for DECA members on the state level

(Note: Information on the two types of activities may be found in Oklahoma DECA activities and awards program.)
M. State Supervisor--Person in charge of Distributive Education in Oklahoma; M. J. DeBenning

N. Vocational education--Improve the efficiency of an individual in a specific occupation, either as a preparation for employment or supplementary to the duties of the employed worker.

II. History of distributive education and DECA
   A. DE began July 1, 1937, George Deen Act
   B. First state-wide meeting in Oklahoma City spring of 1944
   C. First National Convention in 1947
   D. DECA officially adopted in 1947
   E. DECA, Inc., officially adopted in 1950
   F. DECA Foundation developed in 1951
   G. DECA Tagline developed in 1962 by DECA student
   H. Designed to aid people with career goals in distribution

III. Triangle of good DE program (Transparency 1)
    A. Good classroom instruction
    B. Good supervised work experience
    C. Good club work participation

IV. Purposes of DECA
    A. Intricial part of DE program
    B. Develop leadership
    C. Provide social intelligence
    D. Instill civic consciousness
    E. Provide vocational understanding
    F. Develop vocational competence

V. DECA Tagline--Developing Future Leaders for Marketing and Distribution
VI. DECA Motto—Power works with ease; weakness frets continuously

VII. DECA Colors
   A. Blue—Suggests sincerity and genuineness
   B. Gold—Crowning success which comes to one who lives usefully and wisely

VIII. DECA Emblem (Transparency 2)
   A. Leadership development—The distributive education student is given an opportunity to participate in many activities designed to teach him to be not only a leader but also a follower
   B. Civic consciousness—The distributive education student learns to recognize his obligations to the community
   C. Vocational understanding—Being able to take his place in the world of business
   D. Social intelligence—Through contest and social events the DECA member is given an opportunity to develop poise, and to gain a knowledge of the social graces necessary in our society
   E. Wrapped package—Symbolizes a well-rounded education in preparation for life
   F. Rays of sunshine—Denotes the glowing personal satisfaction resulting from a complete job that has been well done

IX. DECA Creed

I believe in the future which I am planning for myself in the field of distribution, and in the opportunities which my vocation offers.

I believe in fulfilling the highest measure of service to my vocation, my fellow beings, my country, and my God—that by so doing, I will be rewarded with personal satisfaction and material wealth.

I believe in the democratic philosophies of private enterprise and competition, and in the freedom of this nation—that these philosophies allow for the fullest development of my individual abilities.

I believe that by doing my best to live according to these high principles, I will be of greater service both to myself and to mankind.
Triangle of Good DE Program

- Good Classroom Instruction
- Possible Technical and Social Competence
- Good Supervised Work Experience

A Good Club Program (DECA)
1. Match the terms to the correct definition.

   a. Vocational education
   b. Distributive education
   c. Distributive occupation
   d. DECA
   e. DECA, Inc.
   f. DECA, Inc., Board of Directors
   g. National Advisory Board
   h. DECA Foundation
   i. DECA Distributor
   j. State Supervisor
   k. Assistant State Supervisor
   l. DECA blazer
   m. State Leadership Conference
   n. Career Development Conference

   1. Created to assist and encourage DECA members to continue career study in marketing and distribution; serves as a financing aid for DECA

   2. Improve the efficiency of an individual in a specific occupation, either as a preparation for employment or supplementary to duties of the employed worker

   3. Youth organization of Distributive Education, Distributive Education Clubs of America local, state, and national level

   4. Person in charge of distributive education in Oklahoma; M. J. DeBenning

   5. A group of businessmen which contribute financial support to DECA

   6. Ted Best, designated by State Supervisor, assists the State Supervisor in conducting work; DECA advisor

   7. Competition for DECA members on state level

   8. Competition for State Conference winners was National Leadership Conference

   9. A navy blue blazer with the DECA emblem on the left pocket, the official identifying uniform of DECA
10. Vocational program involving retail, wholesale, and service occupations

11. Adult governing body of DECA made up of DE State Supervisors of each state association

12. Official publication of DECA Inc., sent to each student for membership in DECA

13. Proprietors, managers, or employees engaged primarily in marketing and merchandising goods and services

14. Elected by the members of DECA, Inc.; made up of one student DECA member (a national officer), DECA Chapter Advisor, professional members of DECA, 15 total members

2. Write a paragraph sketching the history of Distributive Education and DECA.

3. Write the label on each side of the triangle which represents a good DE Program.

4. Name six purposes of DECA.
   a. 
   b. 
   c. 
   d.
5. Write the DECA Tagline.

6. Write the DECA Motto.

7. Write what two DECA Colors represent.
   a. Blue-
   b. Gold-

8. Identify the parts of the DECA Emblem.

9. Demonstrate the ability to repeat the DECA Creed.
DECA
UNIT I

ANSWERS TO TEST

1. a. 2
   b. 10
   c. 13
   d. 3
   e. 11
   f. 14
   g. 5
   h. 1
   i. 12
   j. 4
   k. 6
   l. 9
   m. 7
   n. 8

2. The following items should be included in the paragraph.
   a. Began July 1, 1937, George Deen Act
   b. First state-wide meeting in Oklahoma City spring of 1944
   c. First National Convention in 1947
   d. DECA officially adopted in 1947
   e. DECA, Inc., officially adopted in 1950
   f. DECA Foundation developed in 1951
   g. DECA Tagline developed in 1962 by DECA student
   h. Designed to aid people with career goals in distribution
3. Good Classroom Instruction
   Good Supervised Work Experience
   Possible Technical and Social Competence
   Good Club Program (DECA)

4. a. Integral part of the DE program
    b. Develop leadership
    c. Provide social intelligence
    d. Instill civic consciousness
    e. Provide vocational understanding
    f. Develop vocational competence

5. Developing Future Leaders for Marketing and Distribution

6. Power works with ease; weakness frets continuously

7. a. Suggests sincerity and genuineness
    b. Crowning success which comes to one who lives usefully and wisely

8. Leadership Development

9. Performance skills will be evaluated to the satisfaction of the DE teacher-coordinator.
FREE ENTERPRISE SYSTEM
UNIT I

TERMINAL OBJECTIVE

After completing this unit, the student should be able to match terms to their proper definition associated with the free-enterprise system. He should be able to select the essential ingredients which free enterprise is comprised, label the circular flow chart of our free-market system, and discuss ways free enterprise affects consumers. This knowledge will be evidenced by scoring eighty-five percent on the unit test.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms associated with the free enterprise system to the correct definition.

2. Select from a list the essential ingredients of which free enterprise is comprised.

3. Label the circular flow chart of our free enterprise system.

4. Select from a list methods the government uses to influence the free-market system.

5. Discuss ways our free enterprise system affects consumers.

6. Write a short report illustrating the opinion of individuals concerning the free enterprise system.
FREE ENTERPRISE SYSTEM
UNIT I

SUGGESTED ACTIVITIES

I. DE Teacher-Coordinator:
   A. Provide students with objective sheet.
   B. Provide students with information and assignment sheets.
   C. Make transparencies.
   D. Discuss objectives.
   E. Discuss information sheet.
   F. Order "The National Economy" (See additional references.)
   G. Give test.

   (NOTE: Consult audio-visual supplement for suggested films.)

II. Student:
   A. Read objective sheet.
   B. Study information sheet.
   C. Complete assignment sheet.
   D. Take test.

INSTRUCTIONAL MATERIALS

I. Included in this unit:
   A. Objective sheet
   B. Information sheet
   C. Transparency masters
      1. TM 1--Profit Creates Jobs
      2. TM 2--Free Market System
   D. Assignment Sheet #1--Free Enterprise System

27
E. Test

F. Answers to test

II. References:


B. Wiget, D. J. *The Free Enterprise System*. Ohio State University.


III. Additional References:


   The game is concerned with the development of a hypothetical National Economy. The business community is grouped into three separate segments producing three kinds of goods: consumer, luxury, producer goods.

B. Oklahoma Council on Economic Education. Dr. Clayton Millington, Executive Vice-President, 215 College of Business Administration, Oklahoma State University, Stillwater, Oklahoma 74074.

   Materials and information can be obtained from the above source.
FREE ENTERPRISE SYSTEM
UNIT I

INFORMATION SHEET

I. Terms and definitions
   A. Economic system--The way a nation uses its natural and man-made resources
   B. Free enterprise--An economic system that allows individuals and businesses to make their own choices about what they will do to earn a livelihood and how they will spend their money.
   C. Private property--Portions of income that one keeps, regardless of whether it is kept as money, invested in bonds, or held in the form of material assets.
   D. Free-market system--A system of freedom of choice
   E. Competition--The effort of two or more business firms or individuals acting independently to attract a customer
   F. Profit--The reward of business risk

II. Essential ingredients of which free enterprise system is comprised
   A. Private property
      (NOTE: Private property may be used to earn more income.)
   B. Free markets
      (NOTE: Consumers have freedom of choice and their choices determine what shall be made, how much, and the price to be paid for it.)
   C. Profit motivation (Transparency 1)
   D. Competition
      1. Lowers prices
      2. Improves products
      3. Creates new products

III. The free market system
   (NOTE: Circular flow chart, Transparency 2)
   A. What to produce
   B. How much to produce
INFORMATION SHEET

C. How to produce

D. How production is shared

IV. Methods the government uses to influence the free-market system

A. What to produce

1. Collects taxes
2. Taxes luxuries
3. Pays farmers more than market price
4. Makes production of narcotics illegal except as controlled

B. How much to produce

1. Pays farmers not to use land
2. Pays subsidy to airlines
3. Regulates rates and competition of public utilities and public transportation
4. Gives special tax inducements to businesses for expansion

C. How to produce

1. Controls working conditions of women and children
2. Controls public education
3. Regulates use of resources, such as oil, gas, and water

D. How production is shared

1. Legislates hours of work, overtime, minimum wages
2. Taxes profits and income
3. Controls employment practices
4. Operates businesses in competition with private businesses
INFORMATION SHEET

V: Ways the free enterprise system affects consumers

<table>
<thead>
<tr>
<th>CHARACTERISTIC</th>
<th>EFFECT ON CONSUMER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private property</td>
<td>Savings (part of income not spent) may be invested in property, which in turn produces an income; thus, private property increases ability of consumers to maintain a high level of living.</td>
</tr>
<tr>
<td>Free markets</td>
<td>Balance between supply and demand of goods and services wanted by consumers at prices consumers can pay is maintained through consumers exercising their economic freedoms in the form of &quot;economic voting.&quot; Markets are sensitive to consumers' economic votes.</td>
</tr>
<tr>
<td>Profit motivation</td>
<td>Without the possibility of making profit, businesses that produce the products and services that consumers want and need would not be started; hence, the products and services would not be available, and the jobs in business on which consumers are employed would not exist.</td>
</tr>
<tr>
<td>Competition</td>
<td>Producers and sellers are automatically limited by competition in the prices they demand from consumers; thus, unrestricted but fair competition among producers and sellers results in reasonable prices and better products and services for consumers.</td>
</tr>
</tbody>
</table>
Profit Creates Jobs

No Profits $\Rightarrow$ No Capital $\Rightarrow$ No Tools $\Rightarrow$ No Jobs

Therefore

No Profits $\Rightarrow$ No Profits $\Rightarrow$ No Jobs
The demand for or purchases of goods and services (representing income to producers).

The delivery of goods and services produced for and purchased by consumers at the prices offered.

The furnishing of and use of resources (goods and services) in a production process to satisfy, wants.

Payments for use of resources in the form of wages, rent, interest, profits.

1. What to Produce.
2. How Much to Produce.
3. How to Produce.
4. How Production is Shared.

Explanation of Chart
FREE ENTERPRISE SYSTEM
UNIT I

ASSIGNMENT SHEET #1-FREE ENTERPRISE SYSTEM

Name ____________________________ Date ____________________________

Problem: Inquire what the essential features and characteristics of the free enterprise system are from two students who are not taking this course, two teachers in your school, two businessmen, and two neighbors.

Directions: Prepare a report in outline form, omitting the names of the persons you interviewed, in which you give the composite ideas that each of the four groups has about free enterprise.
1. Match the following terms to the correct definition.

   a. Economic system
      1. An economic system that allows individuals and businesses to make their own choices about what they will do to earn a livelihood and how they will spend their money.

   b. Free enterprise

   c. Private property

   d. Free-market system

   e. Competition

   f. Profit

2. Place an "X" in front of each of the following which are essential ingredients of which free enterprise is comprised.

   a. Public property

   b. Private property

   c. Assets

   d. Free markets

   e. Profit motivation

   f. Competition
3. Label the circular flow chart of our free enterprise system.

![Circular Flow Chart]

4. Place an "X" in front of each of the following which show methods the government uses to influence the free-market system.

   a. Collects taxes
   b. Pays farmer more than market price
   c. Controls public education
   d. Gives special tax inducements to business for expansion
   e. Pays subsidy to airlines
   f. Pays farmers not to use land

5. Name four characteristics concerning ways our free enterprise system affects consumers and discuss the effects.

   CHARACTERISTIC | EFFECT ON CONSUMER
   a.            
   b.            
   c.            
   d.            

6. Write a short report illustrating the opinion of individuals concerning the free enterprise system.
FREE ENTERPRISE SYSTEM
UNIT 1

ANSWERS TO TEST

1. a. 4  
b. 1  
c. 5  
d. 3  
e. 6  
f. 2

2. b  
d  
e  
f

3. Demand for Goods and Services
   Goods and Services
   The Free-Market System
   Payments for Services (Resources)
   Productive Services (Resources)

4. a  
b  
c  
d  
e  
f
5. Discussion should include:

<table>
<thead>
<tr>
<th>CHARACTERISTIC</th>
<th>EFFECT ON CONSUMER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private property</td>
<td>Savings (part of income not spent) may be invested in property, which in turn produces an income; thus, private property increases ability of consumers to maintain a high level of living.</td>
</tr>
<tr>
<td>Free markets</td>
<td>Balance between supply and demand of goods and services wanted by consumers at prices consumers can pay is maintained through consumers exercising their economic freedoms in the form of &quot;economic voting.&quot; Markets are sensitive to consumers' economic votes.</td>
</tr>
<tr>
<td>Profit motivation</td>
<td>Without the possibility of making profit, businesses that produce the products and services that consumers want and need would not be started; hence, the products and services would not be available, and the jobs in business on which consumers are employed would not exist.</td>
</tr>
<tr>
<td>Competition</td>
<td>Producers and sellers are automatically limited by competition in the prices they demand from consumers. Thus, unrestricted but fair competition among producers and sellers results in reasonable prices and better products and services for consumers.</td>
</tr>
</tbody>
</table>

6. Evaluated to the satisfaction of the DE teacher-coordinator.
MARKETING DISTRIBUTION SYSTEM
UNIT II

TERMINAL OBJECTIVE

After completing this unit, the student should be able to match terms to their proper definition associated with the marketing distribution system. He should be able to list the significance of marketing, functions of marketing and kinds of markets and construct a chart showing the channels of distribution. This knowledge will be evidenced by scoring eighty-five percent on the unit test.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Define the term marketing distribution system.
2. List the significance of marketing as it pertains to our economy.
3. List the eight functions of marketing.
4. List the five kinds of markets.
5. Construct a chart showing the channels of distribution.
6. Conduct research in the library and interview a businessman for a short report to be given orally in class discussing one of the five kinds of markets.
MARKETING DISTRIBUTION SYSTEM
UNIT II

SUGGESTED ACTIVITIES

I. DE Teacher-Coordinator:
   A. Provide students with objective sheet.
   B. Provide students with information and assignment sheets.
   C. Make transparencies.
   D. Discuss terminal and specific objectives.
   E. Discuss information and assignment sheets.
   F. Order "Probe". (See additional references.)
   G. Give test.
   (NOTE: Consult audio visual supplement for suggested films.)

II. Student
   A. Read objective sheet.
   B. Study information sheet.
   C. Complete assignment sheet.
   D. Take test.

INSTRUCTIONAL MATERIALS

I. Included in this unit:
   A. Objective sheet
   B. Information sheet
   C. Transparency master: TM 1--Channels of Distribution
   D. Assignment Sheet #1--Kinds of Markets
   E. Test
   F. Answers to test
II. References:


B. Wiget, D. J. *The Free Enterprise System*. Ohio State University.


III. Additional reference--"Probe," Parker Brothers, Inc., $7.95, Salem, Massachusetts 01970.

This game can be used effectively to teach terminology and spelling in the various areas of marketing.
MARKETING DISTRIBUTION SYSTEM
UNIT II

INFORMATION SHEET

I. Definition of marketing distribution system--Process through which goods and services reach the consumer

II. Significance of marketing as it pertains to our economy
   A. Directs goods from producer to consumer
   B. Thirty-three percent of the working force is in distribution
   C. Well-being of our country is determined by
      1. Productivity
      2. Consumption
      3. Employment

III. Functions of marketing
   A. Assembling and buying
      1. Assembling
         (NOTE: Accumulating or gathering goods from various sources.)
      2. Buying
         a. Agreement on prices and terms of purchase, date of shipment or delivery, and transfer of title
         b. Determination of needs
         c. Selection of sources of supply from which to purchase
         d. Determination of quality and suitability of the goods
   B. Storing
      (NOTE: Provides a physical supply of manufactured and processed goods to assume delivery to customers within a reasonable time.)
      Example: Goods such as room air-conditioners and circulation fans are used during only a few months of each year require storage. Goods having a fairly steady demand and those that are perishable require very little storage.
C. Grading and standardizing

1. Grading--The process of separating the supply of a commodity into classes according to established standards.
   a. Eggs
      1) A
      2) B
      3) C
   b. Meat (beef)
      1) Canner
      2) Cutter
      3) Utility
      4) Commercial
      5) Standard
      6) Good
      7) Choice
      8) Prime

2. Standardizing--The process of preparing a definition or description of the various qualities of a commodity
   a. Apple
      1) Well-colored
      2) Without blemishes
      3) Mature
   b. Oranges
      1) Juice
      2) Eating
D. Selling--To create or stimulate demand for goods

1. Personal selling--Practiced by the retail salesperson who serves the customer both by providing information and demonstrating the product

2. Non-personal selling--Used to stimulate consumer demand
   a. Newspaper
   b. Magazine
   c. Radio
   d. Television
   e. Billboards
   f. Display

E. Merchandising--The process of actually filling demands

1. Arrangement of counter and other store facilities
2. Display of goods
3. Window displays
4. Procedure and personnel for showing and demonstrating goods to prospective customers
5. Delivery service
6. Systematic credit policy
7. Installation and repair service for goods

F. Transporting and communicating

1. Transporting--The change in the location of goods after they are transferred from seller to buyer
   a. Airlines
   b. Railroads
   c. Trucklines
   d. Pipelines
   e. Ships
   f. Barges
INFORMATION SHEET

2. Communication--A link between sellers and buyers of commodities

Example: Orchids ordered by cablegram from Hawaii may be delivered by air in Chicago within twenty-four hours

a. Telephone
b. Telegraph
c. Radiotelephone
d. Postal services
e. Cablegram

G. Financing--Providing for the money that is invested in the goods while they move to the consumer

H. Risk taking--Speculation on our organized market

1. Fire
2. Theft
3. Breakage
4. Physical deterioration
5. Obsolescence
6. Changes in the price level
7. Changes in customers' wants and demands

IV. Kinds of markets

A. Wholesale--Practice of trading in large lots

1. Accomodates most producers and manufacturers in the entire range of commodities in a particular industry
2. Large lot is one hundred cases, a carload, or an entire shipload of goods
INFORMATION SHEET

B. Commission--A wholesale market in which commission men operate
   1. Commission man--Takes physical possession of the goods offered by a producer and handles the sale of them to wholesalers or retailers.
   2. Commission--A fee the commission man receives for his service

C. Auction--One in which buyers congregate and bid for products that are offered for sale
   1. Fruits
   2. Tobacco
   3. Furs
   4. Livestock

D. Retail--The final outlet in the distributing system
   (NOTE: There are more retail organizations than any other type of business.)
   1. Grocery store
   2. Department store
   3. Service station
   4. Meat market
   5. Shoe store
   6. Clothing store

E. Organized market--A place where buyers and sellers congregate for the purpose of trading in securities or products
   (NOTE: Organized market is referred to as an exchange.)

V. Channel of distribution--The route taken by goods from the manufacturer to consumer
   A. Manufacturer to consumer
   B. Manufacturer to wholesaler to retailer to consumer
   C. Manufacturer to agent to wholesaler to retailer to consumer
   D. Manufacturer to large-scale retailer to consumer
Channels of Distribution

The major routes that goods take from manufacturer to consumer are:

1. **Manufacturer** → **Consumer**
   A consumer may be either an individual or an industrial user. Many agricultural products are marketed through this method.

2. **Manufacturer** → **Wholesaler** → **Retailer** → **Consumer**
   This route is commonly used for many food products and other commodities.

3. **Manufacturer** → **Agent** → **Wholesaler** → **Retailer** → **Consumer**
   The agent frequently is a commission man who serves between the producer and wholesaler or between the wholesaler and the retailer.

4. **Manufacturer** → **Large-Scale Retailer** → **Consumer**
   Usually in cases of this kind the retailer serves both as a wholesaler and a retailer. Many large supermarkets fall in this class.
MARKETING DISTRIBUTION SYSTEM
UNIT II

ASSIGNMENT SHEET #1--KINDS OF MARKETS

Select for study one of the five kinds of markets. Begin your study with library materials and information, then extend it by interviewing a businessman in your community who is engaged in the operation of that particular kind of market. Write a report that indicates your understanding of the kind of market you chose and the special purposes it serves in the distribution process. Be prepared to give information orally in class.
1. Define marketing distribution system.

2. List the significance of marketing as it pertains to our economy.
   a.
   b.
   c.
   1)
   2)
   3)

3. List the eight functions of marketing.
   a.
   b.
   c.
   d.
   e.
   f.
   g.
   h.

4. List the five kinds of markets.
   a.
   b.
   c.
   d.
   e.
5. Construct a chart showing the channels of distribution.
   a.
   b.
   c.
   d.

6. Conduct research in the library and interview a businessman for a short report to be given orally in class discussing one of the five kinds of markets.
MARKETING DISTRIBUTION SYSTEM
UNIT II

ANSWERS TO TEST

1. Process through which goods and services reach the consumer

2. a. Directs goods from producer to consumer
   b. Thirty-three percent of the working force is in distribution
   c. Well-being of our country is determined by
      1) Productivity
      2) Consumption
      3) Employment

3. a. Assembling and buying
   b. Storing
   c. Grading and standardizing
   d. Selling
   e. Merchandising
   f. Transporting and communicating
   g. Financing
   h. Risk taking

4. a. Wholesale
   b. Commission
   c. Auction
   d. Retail
   e. Organized market

5. a. Manufacturer to consumer
   b. Manufacturer to wholesaler to retailer to consumer
   c. Manufacturer to agent to wholesaler to retailer to consumer
   d. Manufacturer to large-scale retailer to consumer

6. Evaluated to the satisfaction of the DE teacher-coordinator.
PURPOSE OF DISTRIBUTIVE EDUCATION
UNIT I

TERMINAL OBJECTIVE

After completion of this unit, the student should be able to state the function of distributive education training. He should be able to select five career opportunities available in distributive education training and conduct research on each career and report to the class. This knowledge will be evidenced through presenting a report and by scoring eighty-five percent on the unit test.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms associated with careers in distributive occupations to correct definitions.
2. Select from a list the objectives of distributive education.
3. Select from a list elements of distributive education instruction.
4. Select from a list the individual gains from distributive education.
5. Name four important factors to consider when selecting a career.
6. List five of the twenty-two occupational areas in distributive education.
7. Conduct research on five careers in distributive occupations and report to the class.
PURPOSE OF DISTRIBUTIVE EDUCATION
UNIT I

SUGGESTED ACTIVITIES

I. DE Teacher-Coordinator:
   A. Prepare bulletin board.
   B. Provide student with objective, information, and assignment sheets.
   C. Discuss terminal and specific objectives.
   D. Discuss information and assignment sheets.
   E. Contact local businessmen to talk on careers.
   F. Give test.

   (NOTE: Consult audio visual supplement for suggested films.)

II. Student:
   A. Read objective sheet.
   B. Study information sheet.
   C. Prepare questions to ask guest speaker.
   D. Complete assignment sheet.
   E. Take test.

INSTRUCTIONAL MATERIALS

I. Included in this unit:
   A. Objective sheet
   B. Information sheet
   C. Bulletin board idea-Part of a Complete Program
   D. Assignment Sheet #1--Select and Collect Information on Careers
   E. Test
   F. Answer to test
II. References:

A. Operations and Procedures for Distributive Education. Oklahoma State Department of Vocational and Technical Education, 1515 West Sixth Avenue, Stillwater, Oklahoma 74074.

B. Vocational Educational and Occupations. Distributive Education Section, Dictionary of Occupational Titles, U.S. Office of Education Classification, Distributive Education, 1515 West Sixth Avenue, Stillwater, Oklahoma 74074.


PURPOSE OF DISTRIBUTIVE EDUCATION  
UNIT I  
INFORMATION SHEET

I. Terms and definitions
A. Distributive education—Vocational program involving retail, wholesale, and service occupations; secondary, post secondary, and adult training
B. Career—Course of continued progress in the life of a person in a series of related occupations
C. Career pattern—Sequence of occupation in the life of an individual that makes up a career
D. Occupation—Group of related jobs in an area of work
E. Occupational choice—Process one goes through eliminating some occupations and retaining others until an occupation has been chosen

II. Objectives of distributive education
A. To offer balanced, comprehensive, instructional programs in all areas of distribution and marketing.
B. To aid in improving techniques of distribution
C. To develop an understanding of the social and economic free competitive society
D. Training of students on sophomore, junior, and senior levels; DE I, DE II, and DE III
E. Train students in mid-management on the post secondary level
F. Adult training

III. Elements of distributive education instruction
A. Related classroom instruction
B. Supervised on-the-job or laboratory training
C. DECA
   (NOTE: These are instructional activities through which the DE student is able to channel his efforts to accomplish his goal.)
D. A study of businesses performing distributive functions
INFORMATION SHEET

E. A study of marketing, including buying, selling, pricing, wholesaling, retailing

F. A study of the consumer's role in the marketing process

G. A study of career opportunities in distribution

IV. Individual gains from distributive education
   A. Acquire knowledge necessary for good job performance
   B. Learn to work better with people and for people
   C. Learn while earning
   D. Learn to assume responsibilities
   E. Develop personality and poise
   F. Find promotional opportunities more readily
   G. Develop leadership potential

V. Important factors to consider when selecting a career
   A. Type of work
   B. Educational training
      1. High school
      2. Vo-tech training
      3. Post high school
   C. Financing needed to enter
   D. Means of obtaining the job
   E. Entry level requirements
   F. Advancement possibilities
   G. Licensing or certification
   H. Working conditions
   I. Health and physical requirements
INFORMATION SHEET

J. Earnings and benefits

K. Future outlook

VI. The twenty-two occupational areas in distributive education (USOE Code-04...thru 04 distributive business, others)

A. Advertising services—Organized subject matter and learning experiences related to planning, development, placement, and evaluation tasks performed by distributive employees and management personnel in demand creation and sales promotion activities utilizing displays, merchandising aids, and mass media in such enterprises as advertising agencies, display houses, retail and wholesale establishments, and production industries

1. Market research analyst
2. Copy writer
3. Advertising lay-out man
4. Production manager, advertising
5. Manager, display
6. Buyer, time and space
7. Advertising assistant
8. Direct-mail specialist
9. Manager, advertising
10. Director, advertising
11. Manager, advertising agency
12. Account executive
13. Director, merchandising displays and specialties department
14. Public-relations man
15. Dealer-contact man
16. Public program supervisor
17. Sales-service man
INFORMATION SHEET

18. Counter clerk
19. Salesman, trading stamps
20. Leaseman
21. Salesman, radio and television time
22. Salesman, art
23. Salesman, signs and displays
24. Salesman, advertising
25. Salesman, signs
26. Display man
27. Decorator
28. Advertising-display rotator
29. Sample distributor
30. Sample distributor
31. Attendant, traveling display
32. Sign writer, hand

B. Apparel and accessories—Organized subject matter and learning experiences related to the variety of sales, fashion coordination, and sales-supporting tasks performed by distributive employees and management personnel in retail and wholesale establishments primarily engaged in selling clothing of all kinds, including related articles for personal wear and adornment.

1. Fashion coordinator
2. Sample girl
3. Salesperson, orthopedic shoes
4. Salesman, footwear
5. Salesman, men's and boy's clothing
6. Salesman, uniforms
7. Salesman, women's and girl's apparel
INFORMATION SHEET

8. Salesperson, corsets
9. Salesperson, fashion accessories
10. Salesperson, furs
11. Salesperson, men's furnishings
12. Salesperson, shoes
13. Salesperson, infant's and children's wear
14. Salesperson, men's and boys' clothing
15. Salesperson, millinery
16. Salesperson, women's garments
17. Salesman, leather goods
18. Salesman, textile designs
19. Salesman, shoe leather and findings
20. Salesman, jewelry and optical goods
21. Salesperson, jewelry
22. Fur-storage clerk
23. Stock girl, women's apparel

C. Automotive--Organized subject matter and learning experiences related to the variety of sales and sales-supporting tasks performed by distributive employees and management personnel in retail, wholesale, and service establishments engaged in selling, renting, storing or caring of cars and trucks, and in selling automotive parts, accessories and equipment

1. Spare-parts field representative
2. Manager, parts
3. Service manager
4. Manager, storage garage
5. Manager, vehicle leasing and rental
6. Service-management specialist
INFORMATION SHEET

7. Service representative
8. Salesman, automobile
9. Salesman, automobile parts
10. Salesman, house trailers
11. Salesman, motor vehicles and supplies
12. Salesperson, automobile accessories
13. Salesperson, parts
14. Car locator
15. Appraiser, automobile
16. Automobile-repair-service salesman
17. Car-wash supervisor
18. Parking lot attendant
19. Dispatcher, car rental
20. Car-rental clerk

D. Finance and credit—Organized subject matter and learning experiences related to the tasks performed by distributive employees and management personnel in institutions engaged in deposit banking and related services, extending credit in the form of loans, services allied with the exchange of securities and commodities, or consumer credit and collections

1. Broker-and-market operator, grain
2. Broker's floor representative
3. Manager, financial institution
4. Bank cashier
5. Foreign-exchange trader
6. Reserve officer
7. Securities trader
8. Supervisor, credit union
9. Credit analyst
INFORMATION SHEET

10. Brokerage clerk
11. New-accounts teller
12. Safe-deposit clerk
13. Salesman, securities
14. Salesman, financial service
15. Salesman, investment and tax counseling service

E. Floristry--Organized subject matter and learning experiences related to a variety of sales and sales-supporting tasks performed by distributive employees and management personnel in retail and wholesale establishments engaged in selling floral arrangements, cut flowers, growing plants, artificial plants, and related items for ornamental use

1. Floral designer
2. Salesperson, flowers
3. Salesman, florist supplies

F. Food distribution--Organized subject matter and learning experiences related to a variety of sales and sales-supporting tasks performed by distributive employees and management personnel in establishments primarily engaged in selling food for home preparation and consumption, or selling a general or commodity line of food products at wholesale

1. Broker
2. Commission man, livestock
3. Commissary man
4. Manager, doughnut shop
5. Cashier, courtesy booth
6. Checker, bakery products
7. Commission man, agricultural products
8. Salesman, livestock
9. Salesman, food products
INFORMATION SHEET

10. Groceryman; journeyman
11. Salesperson, food
12. Buyer
13. Peddler
14. Route supervisor
15. Salesman-driver
16. Salesman-driver's helper
17. Department head, supermarket
18. Cashier-checker
19. Bakery girl
20. Bagger

G. Food services—Organized subject matter and learning experiences related to the sales and sales-supporting tasks performed by distributive employees and management personnel in establishments serving prepared foods and drinks for consumption on their own premises or at a place designated by the customer.

1. Manager, food concession
2. Manager, catering
3. Manager, liquor establishment
4. Manager, restaurant or coffee shop
5. Food checker
6. Salesman, food-vending service
7. Salesman, hotel and restaurant equipment and supplies
8. Salesman, vending and coin machines
9. Lunch-truck driver
10. Coin-vending-machine collector
11. Wine steward
INFORMATION SHEET

12. Steward

13. Hostess, restaurant or coffee shop

H. General merchandise—Organized subject matter and learning experiences related to a variety of sales and sales-supporting tasks performed by distributive employees and management personnel engaged primarily in selling various types of merchandise at retail in department stores, junior department stores, variety stores, general merchandise stores, discount stores, and catalog houses

1. Buyer

2. Buyer, assistant

3. Manager, store

4. Manager, merchandise

5. Director, service

6. Junior executive

7. Manager, trainee

8. Marker

9. Cashier

10. Collector

11. Adjustment clerk

12. Sales-check writer

13. New-account clerk

14. Salesperson, yard goods

15. Salesperson, cosmetics and toiletries

16. Salesperson, china and glassware

17. Salesperson, silverware

18. Salesperson, general

19. Salesperson, flying squad

20. Sales attendant
INFORMATION SHEET

21. Sales clerk
22. Auctioneer
23. Personal shopper
24. Comparison shopper
25. Demonstrator
26. Manager, department
27. Bridal consultant
28. Deliveryman

I. Hardware, building materials, farm and garden supplies and equipment—Organized subject matter and learning experiences related to various sales and sales-supporting tasks performed by distributive employees and management personnel in establishments engaged primarily in selling one or more of the following product lines at retail, at wholesale, or to contractors: hardware, paint, wallpaper, lumber, building materials, supplies and equipment for home construction, or farm and garden supplies and equipment

1. Manager, service department
2. Contract clerk
3. Salesman, building and construction equipment and supplies
4. Salesman, construction machinery
5. Salesman, hardware supplies
6. Salesperson, general hardware
7. Salesman, cattle and poultry food supplements
8. Salesman, dairy supplies
9. Salesman, farm and garden equipment and supplies
10. Salesman, poultry equipment and supplies
11. Salesman, tractor and farm implements
12. Salesperson, lawn and garden equipment and supplies
13. Yardman


INFORMATION SHEET

J. Home furnishings--Organized subject matter and learning experiences related to various sales and sales-supporting tasks performed by distributive employees and management personnel in retail and wholesale establishments engaged primarily in selling home furnishings such as furniture, household appliances, floor coverings, draperies, and specialized lines of home items.

1. Second-hand furniture dealer
2. Appliance-service supervisor
3. Appraiser, furniture
4. Salesman, upholstery and furniture repair
5. Floor-coverings estimator
6. Salesman, custom drapery
7. Salesman, floor coverings
8. Salesman, housefurnishings
9. Salesperson, curtain and drapery
10. Salesperson, furniture
11. Salesperson, hi-fi
12. Salesman, gas-or-electric appliances
13. Salesman, household equipment
14. Salesman, radio and television parts
15. Salesman, sewing machine
16. Salesperson, television and appliances
17. Drapery and upholstery estimator
18. Furniture inspector

K. Hotel and lodging--Organized subject matter and learning experiences related to the tasks performed by distributive employees and management personnel in establishments which provide lodging, lodging and meals, convention facilities, and other services on a year-round or seasonal basis to the general public or to an organization’s membership.

1. Manager, hotel
2. Manager, motel
INFORMATION SHEET

3. Manager, resident
4. Manager, front office
5. Manager, traveling
6. Manager, convention
7. Desk clerk
8. Hotel clerk
9. Travel clerk
10. Sales representative
11. Manager, lodging facilities
12. Manager, boarding house
13. Bell captain
14. Baggage porter
15. Bellman
16. Doorman
17. Room-service clerk
18. Superintendent, service
19. Receiving-room clerk
20. Attendant, lodging facilities
21. Couple, lodging facilities
22. Club boy
23. Checkroom attendant

L. Industrial marketing—Organized subject matter and learning experiences related to the tasks performed by sales and management personnel in establishing market potentials and selling goods and services to business and institutional buyers for use in their operations
1. Manager, sales
2. Manager, utility sales and service
INFORMATION SHEET

3. Manager, branch
4. Manager, industrial organization
5. Manager, technical service
6. Salesman, industrial relations
7. Salesman, business services
8. Salesman, printing
9. Salesman, weather forecasting service
10. Salesman, canvas products
11. Salesman, paper and paper products
12. Salesman, pressure-sensitive tape
13. Salesman, chemicals and drugs
14. Salesman, plastic products
15. Salesman, rubber goods
16. Salesman, abrasives
17. Salesman, foundry and machine shop products
18. Salesman, metals
19. Salesman, wire rope
20. Salesman, machinery
21. Salesman, lubricating equipment
22. Salesman, radiographic inspection services
23. Salesman, safety equipment
24. Salesman, textile machinery
25. Salesman, ultrasonic equipment
26. Salesman, welding equipment
27. Salesman, communication equipment
INFORMATION SHEET

28. Salesman, printing supplies
29. Salesman, bottles and bottling equipment
30. Salesman, church furniture and equipment
31. Salesman, cordage
32. Salesman, office machines
33. Salesman, school equipment and supplies
34. Salesman, commercial equipment and supplies
35. Salesman, dental and medical equipment and supplies
36. Salesperson, surgical appliances
37. Salesman, medical equipment and supplies
38. Salesman, veterinarian supplies
39. Salesman, precision instruments
40. Salesman, engineering supplies
41. Manufacturer’s representative
42. Salesman, containers
43. Salesman, religious supplies
44. Salesman general

M. Insurance—Organized subject matter and learning experiences related to the tasks performed by sales and management personnel for insurance carriers of all types, or by agents representing carriers and brokers dealing in the sale or placement of insurance contracts with carriers

1. Special agent
2. Insurance examiner
3. Estate planner
4. Underwriter
5. Hospital-insurance representative
INFORMATION SHEET

6. Manager, insurance
7. Manager, insurance office
8. Investigator
9. Placer
10. Claim adjuster
11. Claim examiner
12. Life underwriter
13. Salesman, insurance

N. International trade--Organized subject matter and learning experiences related to the tasks performed by distributive employees and management personnel in a variety of business establishments concerned with export sales, trade controls, foreign operations, attitudes, monetary problems, and other elements in international marketing

1. Manager, export
2. Import-export agent
3. Customs-house broker

O. Personal services--Organized subject matter and learning experiences related to the tasks performed by sales and management personnel in establishments primarily engaged in providing services; generally, these services are concerned with personal improvement and the care of a person or his apparel; included in this category are laundries and dry cleaning establishments, shoe repair shops, funeral homes, photographic studios, and dance or art studios

1. Manager, photograph gallery or studio
2. Photographer, street
3. Director, funeral
4. Manager, barber shop
5. Manager, beauty shop
6. Manager, cemetery.
7. Manager, sales
INFORMATION SHEET

8. Superintendent, laundry
9. Manager, branch store
10. Dry-cleaning superintendent
11. Repair estimator
12. Service-establishment attendant

P. Petroleum--Organized subject matter and learning experiences related to the variety of sales and sales-supporting tasks performed by distributive employees and management personnel in retail or wholesale establishments engaged in the distribution of petroleum products

1. Manager, contracts
2. Field representative
3. Manager, bulk plant
4. Manager, store
5. Manager, leasing
6. Leaseman
7. Permit agent, geophysical prospecting
8. Salesman, oil field supplies and equipment
9. Dispatcher, oil
10. Automobile-service-station attendant
11. Automobile-self-serve-service-station attendant

Q. Real estate--Organized subject matter and learning experiences related to tasks performed by persons who act for themselves or as agents for others in real estate brokerages or other firms engaged in buying, selling, appraising, renting, managing, and leasing of real property

1. Manager, industrial development
2. Manager, franchise promotion
3. Property-rental agent
4. Real-estate agent
INFORMATION SHEET

5. Manager, apartment house
6. Manager, housing project
7. Manager, property
8. Manager, rental department
9. Market master
10. Superintendent, building
11. Business broker
12. Right-of-way agent
13. Appraiser, real estate
14. Real-estate-location writer
15. Building consultant
16. Memorial counselor
17. Salesman, real estate
18. Sales representative

Recreation and tourism—Organized subject matter and learning experiences related to the variety of sales, counseling, and sales-supporting tasks performed by distributive employees and management personnel in establishments primarily engaged in providing amusement, recreation, entertainment, recreational supplies and equipment, or travel services; this instructional program is also designed for employees and management personnel engaged in other travel serving businesses who assume responsibilities for stimulating the local economy through tourism.

1. Camera girl
2. Director, tourist
3. Manager, golf club
4. Manager, theater
5. Director, hobby shop
6. Booking agent
INFORMATION SHEET

7. Business agent
8. Advance man
9. Director, recreation center
10. Ticket, seller
11. Travel counselor
12. Salesperson, photographic equipment and supplies
13. Salesman, amusement and sporting goods
14. Salesman, hobbies and crafts
15. Salesperson, sporting goods
16. Salesman, musical instruments and accessories
17. Salesman, piano and organ
18. Salesperson, sheet music
19. Salesman, novelties
20. Salesman, publications
21. Salesperson, books
22. Salesperson, pets and pet supplies
23. Salesperson, stamps or coins
24. Salesman, club membership
25. Deskman, bowling floor
26. Recreation-facility attendant
27. Director, recreation

S. Transportation--Organized subject matter and learning experiences related to the physical movement of people, personal effects, and products, the sales, storing, and sales-supporting tasks performed by distributive employees and management personnel in enterprises engaged in passenger and freight transportation, public warehousing, and services incidental to transportation.
INFORMATION SHEET

1. Airplane stewardess, chief
2. Director, transportation
3. District sales representative
4. Manager, operations
5. Manager, regional
6. Superintendent, airport
7. Dispatcher, chief
8. General agent, operations
9. Manager, bus transportation
10. Manager, locker plant
11. Manager, station
12. Manager, terminal
13. Manager, traffic
14. Manager, warehouse
15. Port-traffic manager
16. Station master
17. Superintendent, cold storage
18. Superintendent, division
19. Superintendent, pipe lines
20. Superintendent, transportation
21. Toll collector
22. Rate clerk
23. Traffic agent
24. Crating-and-moving estimator
25. Salesman, material-handling equipment
INFORMATION SHEET

26. Salesman, aircraft
27. Salesman, aircraft equipment and parts
28. Salesman, boats and nautical equipment
29. Salesman, marine supplies
30. Salesman, railroad equipment and supplies
31. Porter, pullman
32. Airplane stewardess
33. Bus hostess
34. Hostess, train
35. Baggageman
36. Driver supervisor
37. Railway-express agent
38. Baggage-and-mail agent
39. Reservation clerk
40. Documentation supervisor
41. Supervisor, ticket sales
42. Schedule analyst
43. Reservation agent
44. Airplane-dispatch clerk
45. Transportation agent
46. Road supervisor
47. Dispatcher, bus and trolley
48. Taxi driver
49. Bus driver
50. Ticket agent
INFORMATION SHEET

51. Warehouse traffic man
52. Materials-handling foreman
53. Material handler

T. Retail trade, other—Include here other organized instructional programs and learning experiences, emphasized in sales and sales-supporting tasks performed by distributive employees and management personnel in establishments engaged in selling merchandise purchased for resale to customers for personal, household, business or farm use, which are not listed above; specify

1. Salesman, house to house
2. Solicitor
3. Sales closer
4. Laborer, stores

U. Wholesale trade, other—Include here other instructional programs and learning experiences emphasized in sales and sales-supporting tasks performed by distributive employees and management personnel in places of business engaged primarily in selling goods to retailers, industrial, commercial, institutional and professional users, or bringing buyer and seller together, which are not listed above; specify

1. Manager, distribution warehouse
2. Wholesaler
3. Salesman, dress trimmings
4. Salesman, fuel
5. Salesman, general merchandise

V. Distributive education, other—Include here other organized instructional programs and learning experiences, emphasized in marketing functions performed by employees, managers and/or proprietors in establishments engaged in selling products or providing services to individuals and business establishments, which are not classifiable as either retail or wholesale in nature and function; specify

1. Purchasing agent
2. Sales-development clerk
INFORMATION SHEET

3. Contract clerk
4. Salesman, pest control service
5. Salesman, protective service
6. Salesman, public utilities
7. Salesman, soft-water service
Part of a Complete Program

School

- History
- Science
- Physical Education
- English
- Distributive Education
- Mathematics
PURPOSE OF DISTRIBUTIVE EDUCATION
UNIT I

ASSIGNMENT SHEET #1-SELECT AND COLLECT INFORMATION ON CAREERS

You are approaching the most important time in your life. This is the time when you must choose a career to pursue upon completion of your high school program. Much time, thought, and preparation should be given, because the career you are about to select will more than likely become the way of life for you. Select five careers that you would like to pursue after graduation and collect as much information as possible about the career. Using this outline prepare your reports. When the report has been given to the class, return this to the instructor.

Career selected: ____________________________________________
Level within the occupation: ________________________________
What type of educational training is needed? __________________
Does the career selected provide means for advancement? ______
What type of working conditions does the career contain? ______
What are the procedures for obtaining the job? ________________
What are the expected earnings and benefits derived from the career previously selected?

Discuss in a short paragraph the reasons for making such a selection on the career choice.

Since you have conducted research on the career, has your attitude changed? If so, in what way? Discuss in a short paragraph.

By using this assignment sheet, make a report to the class.
PURPOSE OF DISTRIBUTIVE EDUCATION
UNIT I

ASSIGNMENT SHEET #1-SELECT AND COLLECT INFORMATION ON CAREERS

You are approaching the most important time in your life. This is the time when you must choose a career to pursue upon completion of your high school program. Much time, thought, and preparation should be given, because the career you are about to select will more than likely become the way of life for you. Select five careers that you would like to pursue after graduation and collect as much information as possible about the career. Using this outline prepare your reports. When the report has been given to the class, return this to the instructor.

Career selected: ________________________________________________

Level within the occupation: ____________________________________

What type of educational training is needed? ________________________

Does the career selected provide means for advancement? __________

What type of working conditions does the career contain? __________

What are the procedures for obtaining the job? ____________________

What are the expected earnings and benefits derived from the career previously selected?

Discuss in a short paragraph the reasons for making such a selection on the career choice.

Since you have conducted research on the career, has your attitude changed? If so, in what way? Discuss in a short paragraph.

By using this assignment sheet, make a report to the class.
PURPOSE OF DISTRIBUTIVE EDUCATION
UNIT 1

ASSIGNMENT SHEET #1-SELECT AND COLLECT
INFORMATION ON CAREERS

You are approaching the most important time in your life. This is the time when you must choose a career to pursue upon completion of your high school program. Much time, thought, and preparation should be given, because the career you are about to select will more than likely become the way of life for you. Select five careers that you would like to pursue after graduation and collect as much information as possible about the career. Using this outline prepare your reports. When the report has been given to the class, return this to the instructor.

Career selected:_____________________________________________________________________

Level within the occupation:_____________________________________________________________________

What type of educational training is needed?_____________________________________________________________________

Does the career selected provide means for advancement?_____________________________________________________________________

What type of working conditions does the career contain?_____________________________________________________________________

What are the procedures for obtaining the job?_____________________________________________________________________

What are the expected earnings and benefits derived from the career previously selected?_____________________________________________________________________

Discuss in a short paragraph the reasons for making such a selection on the career choice.

Since you have conducted research on the career, has your attitude changed? If so, in what way? Discuss in a short paragraph.

By using this assignment sheet, make a report to the class.
PURPOSE OF DISTRIBUTIVE EDUCATION
UNIT 1

ASSIGNMENT SHEET #1—SELECT AND COLLECT INFORMATION ON CAREERS

You are approaching the most important time in your life. This is the time when you must choose a career to pursue upon completion of your high school program. Much time, thought, and preparation should be given, because the career you are about to select will more than likely become the way of life for you. Select five careers that you would like to pursue after graduation and collect as much information as possible about the career. Using this outline prepare your report. When the report has been given to the class, return this to the instructor.

Career selected: __________________________________________

Level within the occupation: _________________________________

What type of educational training is needed? _______________________

Does the career selected provide means for advancement? _____________

What type of working conditions does the career contain? ______________

What are the procedures for obtaining the job? _________________

What are the expected earnings and benefits derived from the career previously selected?

Discuss in a short paragraph the reasons for making such a selection on the career choice.

Since you have conducted research on the career, has your attitude changed? If so, in what way? Discuss in a short paragraph.

By using this assignment sheet, make a report to the class.
PURPOSE OF DISTRIBUTIVE EDUCATION
UNIT I

ASSIGNMENT SHEET #1--SELECT AND COLLECT INFORMATION ON CAREERS

You are approaching the most important time in your life: This is the time when you must choose a career to pursue upon completion of your high school program. Much time, thought, and preparation should be given, because the career you are about to select will more than likely become the way of life for you. Select five careers that you would like to pursue after graduation and collect as much information as possible about the career. Using this outline prepare your reports. When the report has been given to the class, return this to the instructor.

Career selected: ____________________________________________

Level within the occupation: __________________________________

What type of educational training is needed? _______________________

Does the career selected provide means for advancement? ________

What type of working conditions does the career contain? _________

What are the procedures for obtaining the job? __________________

What are the expected earnings and benefits derived from the career previously selected?

Discuss in a short paragraph the reasons for making such a selection on the career choice.

Since you have conducted research on the career, has your attitude changed? If so, in what way? Discuss in a short paragraph.

By using this assignment sheet, make a report to the class.
PURPOSE OF DISTRIBUTIVE EDUCATION
UNIT 1

TEST

1. Match the following terms to the correct definition.

   a. Distributive education
   b. Career
   c. Career pattern
   d. Occupation
   e. Occupation choice

1. Group of related jobs in an area of work
2. Course of continued progress in the life of a person in a series of related occupations
3. Process one goes through eliminating some occupation and retaining others until an occupation has been chosen
4. Vocational program involving retail, wholesale, and service occupations; secondary, post secondary, and adult training
5. Sequence of occupation in the life of an individual that makes up a career

2. Place an "X" in front of each of the following which are objectives of distributive education.

   a. Adult training
   b. Train student in mid-management on the post secondary level
   c. To aid in improving techniques of distribution
   d. To develop an understanding of the social and economic free competitive society
   e. Train students for a trade
   f. Training of students on sophomore, junior, and senior levels
   g. To offer balanced, comprehensive, instructional programs in all areas of distribution and marketing
3. Place an "X" in front of each of the following elements of distributive education instruction.
   a. A study of career opportunities in distribution
   b. A study of the consumer's role in the marketing process
   c. A study of marketing including buying, selling, pricing, wholesaling, retailing
   d. DECA
   e. Related classroom instruction
   f. The work experience is the most important part
   g. Supervised on-the-job training
   h. A study of business performing distributive functions

4. Place an "X" in front of each of the following that are individual gains from distributive education.
   a. Learn while earning
   b. Develop personality and poise
   c. Acquire knowledge necessary for good job performance
   d. Learn to work better with people and for people
   e. Learn to assume responsibilities
   f. Find promotional opportunities more readily

5. Name four of the eleven factors to consider when selecting a career.
   a. 
   b. 
   c. 
   d. 

6. List five of the twenty-two occupational areas in distributive education.
   a. 
   b. 
   c. 
   d. 
   e. 
7. Conduct research on five careers in distributive occupations and report to the class.
PURPOSE OF DISTRIBUTIVE EDUCATION
UNIT I

ANSWERS TO TEST

1.  a.  4
    b.  2
    c.  5
    d.  1
    e.  3

2.  a
    b
    c
    d
    e
    f

3.  a
    b
    c
    d
    e
    f
    g
    h

4.  a
    b
    c
    d
    e
    f
5. a. Type of work
b. Educational training
c. Financing needed to enter
d. Means of obtaining the job
e. Entry level requirements
f. Advancement possibilities
g. Licensing or certification
h. Working conditions
i. Health and physical requirements
j. Earnings and benefits
k. Future outlook

6. a. Advertising services
b. Apparel and accessories
c. Automotive
d. Finance and credit
e. Florist
f. Food distribution
g. Food services
h. General merchandise
i. Hardware, building materials, farm and garden supplies and equipment
j. Home furnishings
k. Hotel and lodging
l. Industrial marketing
m. Insurance
n. International trade
o. Personal services
p. Petroleum
q. Real estate
r. Recreation and tourism
s. Transportation
t. Retail trade, other
u. Wholesale trade, other
v. Distributive education, other

7. Evaluated to the satisfaction of the DE teacher-coordinator.
GOOD GROOMING
UNIT I

TERMINAL OBJECTIVE

After the completion of this unit, the student should be able to establish through personal appearance the ability to be well groomed. This knowledge should be evident by his or her personal appearance and by achievement of eighty-five percent on the unit test.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms associated with good grooming.
2. Select essentials of body cleanliness when given a list of alternatives.
3. Name three elements of complexion care.
4. Select essentials of well-groomed hair.
5. Name five factors to consider in selecting a hair style.
6. Select factors that are hair problems.
7. Name five factors that describe good posture.
8. Identify the essentials of hand and nail care.
9. Name four factors which contribute to good health.
10. Demonstrate the ability to evaluate his or her own grooming practices using the check list provided in this unit.
GOOD GROOMING
UNIT I

SUGGESTED ACTIVITIES

I. DE Teacher-Coordinator:
   A. Prepare bulletin board.
   B. Provide student with objective sheets, information sheets, and assignment sheets.
   C. Discuss terminal and specific objectives.
   D. Discuss information and assignment sheets.
   E. Contact local businessman to talk on "How Grooming and Health Habits Affect Commercial Business."
   F. Take test.
   (NOTE: Consult audio visual supplement for suggested films.)

II. Student:
   A. Read objective sheet.
   B. Study information sheet.
   C. Prepare question to ask guest speaker.
   D. Complete assignment sheets.
   E. Take test.

INSTRUCTIONAL MATERIALS

I. Included in this unit:
   A. Objective sheet
   B. Information sheet
   C. Bulletin board idea--We Are What We Do!
   D. Assignment sheets
      1. Assignment Sheet #1a--The Way You Look (Men)
      (NOTE: Give to student before unit is taught.)
2. Assignment Sheet #1b--The Way You Look (Women)

(NOTE: Give to student before unit is taught.)

3. Assignment Sheet #2--Grooming Self-Analysis

(NOTE: For the points on Assignment Sheet #2 use 6-Always, 4-Usually, 2-Occasionally, and 0-Never. Total the score and compare it to the rating scale.)

Rating Scale:

100-114 You take pride in your appearance
85-99 You'd probably pass inspection
70-84 You're not really trying
Less than 70 Your best friend won't even tell you

E. Test

F. Answers to test

II. References:


GOOD GROOMING
UNIT I

INFORMATION SHEET

I. Terms and definitions

A. Anti-perspirant—An odorless preparation that keeps one dry and also destroys unpleasant odors

B. Astringents—Lotions that contain some alcohol and are to be patted on the face

C. Conspicuous—Something that is obvious or noticeable and not in good taste

D. Cuticle—Thin, dead skin at the sides and base of a fingernail or toenail

E. Deodorant—A preparation that destroys unpleasant odors, but does not necessarily keep one dry

F. Immaculate—Spotlessly clean

G. Lubrication—A substance used to make the skin smooth and soft

H. Manicure—To file and buff nails and trim the cuticles

II. Essentials of body cleanliness

A. Daily bath or shower

B. Daily use of a deodorant or anti-perspirant

C. Daily use of foot powder or spray

D. Use only lightly scented colognes, after-shave lotion, or body powders

E. Brush teeth after every meal, if possible

F. Have teeth checked every six months by a dentist

G. Use mouthwash morning and night

H. Change undergarments daily

I. Be clean shaven

J. Finger nails clean and trimmed

K. Hair neat, clean, and shiny
III. Elements of complexion care

A. Proper cleansing

1. Consider your own skin type
   a. Normal
      1) Soft and smooth
      2) No flaky patches
      3) No blemishes
   b. Oily skin
      1) Greasy shine
      2) Blackheads and pimples
   c. Dry
      1) Tight feeling
      2) Tendency to develop little lines, around the eyes and lips
   d. Combination skin—skin that does not fit into any of the preceding categories

2. Keep items that contact face immaculate

B. Proper stimulation

1. Outdoor exercise
2. Proper diet
3. Massages

C. Protection from sun, wind, and air pollution

1. Lubricating creams and lotions for dry skin
2. Greaseless moisturizers for normal or oily skin

IV. Essentials of well-groomed hair

A. Shampoo frequently (at least once a week)
B. Brush regularly with clean brush
INFORMATION SHEET

C. Control dandruff
D. Cut or trim regularly
E. Select becoming style for face and particular job
F. Keep hair care equipment clean

V. Factors to consider in selecting a hair style
A. Shape of face
   (NOTE: Emphasize pleasing features of face.)
B. Figure
C. Personality
D. Texture, body, and thickness of hair
E. Job requirements
F. Time needed to maintain particular style

VI. Hair problems
A. Dandruff
B. Dry
C. Oily
D. Limp, lifeless
E. Fine
F. Coarse
G. Curly
H. Baldness
I. Split ends
J. Over bleaching

VII. Factors of good posture
A. Shoulders erect
B. Chest high
INFORMATION SHEET

C. Head erect
D. Abdomen flat
E. Body weight on both feet

VIII. Essentials of hand and nail care
A. Hands kept clean
B. Protected against dryness and chapping
C. Nails kept clean and manicured

IX. Factors of good health habits
A. Three well-balanced meals daily
B. Proper amount of sleep
C. Fresh air
D. Moderate exercise.
E. Regular physical checkups
We Are What We Do!

Choose Good Food

No Smoking, Use of Drugs or Narcotics, No Drinking

Get Proper Exercise

Have Correct Posture

Adequate Rest and Sleep
GOOD GROOMING
UNIT I

ASSIGNMENT SHEET #1a-THE WAY YOU LOOK (MEN)

Your appearance probably is more important to your success than you think, for your customers form their first impression of you by the way you look. Check yourself on these points.

Hair
1. Is your hair neatly combed and brushed?
2. Do you wash your hair at least once a week?

Hands
1. Are your hands and nails clean?
2. Are your nails short and neatly shaped?

Cleanliness
1. Do you bathe daily?
2. Do you use body deodorant daily?
3. Do you brush your teeth at least twice a day, especially on rising and before retiring?
4. Is your face clean?
5. Is your face freshly shaved?

Outer Dress
1. Are your clothes conservative and businesslike?
2. Do you carry a clean handkerchief?

Shoes and Hosiery
1. Do your socks harmonize with your attire?
2. Are your socks long enough to avoid exposing bare shins?
3. Are your business shoes polished at all times?
4. Are the heels neat (not worn down)?
5. Do your shoes fit and are they comfortable when walking and standing?
<table>
<thead>
<tr>
<th></th>
<th>Facial Expression</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Is your facial expression pleasant?</td>
</tr>
<tr>
<td>2.</td>
<td>Do you have an alert facial expression?</td>
</tr>
</tbody>
</table>
GOOD GROOMING
UNIT I

ASSIGNMENT SHEET #1b--THE WAY YOU LOOK (WOMEN)

Your appearance probably is more important to your success than you think, for your customers form their first impression of you by the way you look. Check yourself on these points.

Hair
1. Is your hair style in good taste (not extreme in style)?
2. Does your hair show evidence of frequent brushing?
3. Do you shampoo your hair at least once a week?

Hands
1. Are your hands and nails clean?
2. Are your nails of conservative length and neatly manicured?
3. Is the nail polish you use in good taste and always look fresh?

Cleanliness
1. Do you bathe at least once a day?
2. Do you use a body deodorant?
3. Do you brush your teeth at least twice a day, especially on rising and before retiring?
4. Is your face clean?
5. Is your makeup neat and in good taste?

Outfit
1. Are your clothes stylish, yet appropriate for the occasion?
2. Do you carry a clean handkerchief or tissue?

Shoes and Hosiery
1. Are hose without runs, snags, or pulls?
2. Do your shoes harmonize with your attire?
3. Are your shoes clean and/or polished at all times?
4. Are the heels neat (not worn down)?
<table>
<thead>
<tr>
<th><strong>ACCESSORIES</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1.</strong> Is your jewelry conservative and in good taste?</td>
</tr>
<tr>
<td><strong>2.</strong> Do your accessories complement your clothes?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>FACIAL EXPRESSION</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1.</strong> Is your facial expression pleasant?</td>
</tr>
<tr>
<td><strong>2.</strong> Do you have an alert facial expression?</td>
</tr>
</tbody>
</table>
GOOD GROOMING
UNIT I

ASSIGNMENT SHEET #2-GROOMING SELF-ANALYSIS

Directions: Rate yourself on each of the following questions. Use a scale of "A" for Always, "U" for Usually, "O" for Occasionally, and "N" for Never. Place the appropriate letter in the blanks preceding the statements.

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Do you take a bath or shower daily?</td>
</tr>
<tr>
<td>2.</td>
<td>Do you use an effective deodorant or anti-perspirant daily?</td>
</tr>
<tr>
<td>3.</td>
<td>Do you use a foot spray or powder daily?</td>
</tr>
<tr>
<td>4.</td>
<td>Do you shave as often as needed?</td>
</tr>
<tr>
<td>5.</td>
<td>Do you put on clean undergarments daily?</td>
</tr>
<tr>
<td>6.</td>
<td>Do you put on clean hosiery daily?</td>
</tr>
<tr>
<td>7.</td>
<td>Do you wash your face thoroughly at least twice a day (more often if you have oily skin)?</td>
</tr>
<tr>
<td>8.</td>
<td>Do you push cuticles back as you dry hands and feet after bathing?</td>
</tr>
<tr>
<td>9.</td>
<td>Do you use hand cream daily?</td>
</tr>
<tr>
<td>10.</td>
<td>Do you check fingernails daily and repair as necessary?</td>
</tr>
<tr>
<td>11.</td>
<td>Do you wash hair weekly (more often if needed)?</td>
</tr>
<tr>
<td>12.</td>
<td>Do you brush hair vigorously every day?</td>
</tr>
<tr>
<td>13.</td>
<td>Do you have hair cut or trimmed regularly?</td>
</tr>
<tr>
<td>14.</td>
<td>Do you use a dandruff shampoo and/or cream rinses and conditioners if needed?</td>
</tr>
<tr>
<td>15.</td>
<td>Do you brush your teeth at least twice daily?</td>
</tr>
<tr>
<td>16.</td>
<td>Do you use a mouthwash daily?</td>
</tr>
<tr>
<td>17.</td>
<td>Do you get enough sleep and rest so that you feel refreshed?</td>
</tr>
<tr>
<td>18.</td>
<td>Do you take a good look at yourself in a full length mirror before leaving the house?</td>
</tr>
<tr>
<td>19.</td>
<td>Do you take a few minutes during the day to comb your hair?</td>
</tr>
</tbody>
</table>

TOTAL ____
1. Match the following terms to the correct definition.

   ____ a. Anti-perspirant 1. A substance used to make the skin smooth and soft
   ____ b. Cuticle 2. To file and buff nails and trim the cuticles
   ____ c. Immaculate 3. Something that is obvious or noticeable and not in good taste
   ____ d. Manicure 4. An odorless preparation that keeps one dry and also destroys unpleasant odors
   ____ e. Lubrication 5. Thin, dead skin at the sides and base of a fingernail or toenail
   ____ f. Conspicuous 6. Spotlessly clean
   ____ g. Deodorant 7. Lotions that contain some alcohol and are to be patted on the face
   ____ h. Astringents 8. A preparation that destroys unpleasant odors, but does not necessarily keep one dry

2. Place an "X" in front of each of the following which are essentials of body cleanliness.

   ____ a. Daily bath or shower
   ____ b. Fingernails polished weekly
   ____ c. Hair spray used often
   ____ d. Change undergarments daily
   ____ e. Daily use of foot powder or spray
   ____ f. Brush teeth after every meal, if possible
   ____ g. Girls shave legs daily

3. Name three elements of complexion care.

   a.
4. Place an "X" in front of each of the following which are essentials of well-groomed hair.

____ a. Brush regularly with clean brush
____ b. Select becoming style for face and particular job
____ c. Keep hair care equipment clean
____ d. Cut or trimmed regularly

5. Name five factors to consider in selecting a hair style.
   a.
   b.
   c.
   d.
   e.

6. Circle the letter in front of each of the following that are factors of hair problems.
   a. Body
   b. Dry
   c. Oily
   d. Hairspray
   e. Over bleaching
   f. Diet
   g. Curly

7. Name five factors which describe good posture.
   a.
   b.
   c.
   d.
   e.
8. Place an "X" in front of each of the following which are essentials of hand and nail care.

   a. Hands kept clean  
   b. Nails kept clean and manicured  
   c. Hands protected against dryness and chapping.

9. Name four factors which contribute to good health.
   a.  
   b.  
   c.  
   d.  

10. Demonstrate the ability to evaluate his or her own grooming practices using the check list provided in this unit.
GOOD GROOMING
UNIT I

ANSWERS TO TEST

1. a. 4
   b. 5
   c. 6
   d. 2
   e. 1
   f. 3
   g. 8
   h. 7

2. a
   d
   e
   f

3. a. Proper cleansing
   b. Proper stimulation
   c. Protection from sun, wind, and air pollution

4. a
   b
   c
   d

5. Any five of the following:
   a. Shape of face
   b. Figure
   c. Personality
d. Texture, body, and thickness of hair

e. Job requirements

f. Time needed to maintain particular style

6.

b

c
e
g

7. a. Shoulders erect

b. Chest high

c. Head erect

d. Abdomen flat

e. Body weight on both feet

8. a

b

c

9. Any four of the following:

a. Three well-balanced meals daily

b. Proper amount of sleep

c. Fresh air

d. Moderate exercise

e. Regular physical checkups

10. Performance skills will be evaluated to the satisfaction of the DE teacher-coordinator.
After completion of this unit, the student should be able to select the essentials of clothing appropriate for a job and factors to consider in planning a wardrobe. He should be able to evaluate his grooming and wardrobe habits and plan a wardrobe. This knowledge will be evidenced by scoring eighty-five percent on the unit test.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms associated with wardrobe to the correct definition.
2. Select the essentials of clothing appropriate for a job.
3. Name four factors to consider in selecting colors for a wardrobe.
4. Select factors to consider in selecting clothing for a wardrobe.
5. Demonstrate the following:
   a. Evaluate your grooming habits and wardrobe.
   b. Develop a wardrobe plan.
WARDROBE
UNIT II

SUGGESTED ACTIVITIES

I. DE Teacher-Coordinator:
   A. Prepare bulletin board.
   B. Provide students with objective sheet.
   C. Provide students with information and assignment sheets.
   D. Discuss terminal and specific objectives.
   E. Discuss information and assignment sheets.
   F. Give test.

   (NOTE: Consult audio visual supplement for suggested films.)

II. Student:
   A. Read objective sheet.
   B. Study information sheet.
   C. Complete assignment sheets.
   D. Take test.

INSTRUCTIONAL MATERIALS

I. Included in this unit:
   A. Objective sheet
   B. Information sheet
   C. Bulletin board idea: Let's Improve Our Looks
   D. Assignment sheets

   1. Assignment Sheet #1—Evaluation of Grooming and Wardrobe Habits (Women's Form)
   2. Assignment Sheet #2—Evaluation of Grooming and Wardrobe Habits (Men's Form)
   3. Assignment Sheet #3—Making a Wardrobe Plan
E. Test
F. Answers to test
II. References:


WARDROBE
UNIT II

INFORMATION SHEET

I. Terms and definitions
A. Conservative--More traditional or moderate styles of clothing
B. Coordinate--To mix or match articles of clothing so that they may be worn together
C. Harmonize--To combine colors and styles to produce a pleasing effect
D. Horizontal--Lines traveling across from left to right
E. Intensify--To make brighter or more vivid
F. Undertones--Colors seen through and modifying another color
G. Vertical--Lines traveling up and down
H. Wardrobe--Clothes one has or owns

II. Essentials of clothing appropriate for a job
A. Spotlessly clean and well pressed
B. Free from rips, tears, missing buttons, or sagging hemlines
C. Conservative in color
D. Conservative in style
   (NOTE: Do not wear clothes with extreme hem lengths or necklines.)
E. Shoes kept clean, polished, and in good repair
F. Hosiery free from snags and runners
G. Undergarments appropriate for outer garments
H. Jewelry kept simple, not overpowering
I. Well fitting
   (NOTE: Clothing does not have to be the latest in fashion to be appropriate for work; but it must be clean, neat, and well fitting.)
III. Factors to consider when selecting colors for wardrobe

A. Skin and facial coloring
   (NOTE: Select colors that repeat the most desirable undertones of your skin. Avoid colors that repeat undesirable undertones.)
   1. Olive coloring—colors with yellow undertones
   2. Pale coloring—pastels and greyed tones
   3. Pink and white coloring—colors with red or blue undertones

B. Eye color
   (NOTE: Try to highlight your eyes by matching or accenting the strongest color.)
   1. Blue eyes—blues, blue-greens
   2. Green eyes—greens, greys, reds
   3. Brown eyes—oranges, golds, beiges, blues
   4. Hazel eyes—greens, browns, blues, corals, golds

C. Hair color
   (NOTE: Select those colors which fall opposite of your hair color on the color wheel so you will intensify or complement your hair color. Avoid colors that are too vivid.)

D. Personality and/or mood
   (NOTE: Wear colors in which you feel comfortable. Avoid colors you dislike.)
   1. Reds and yellows cheer you
   2. Blues, greens, and violets calm you

E. Job
   (NOTE: Avoid colors that show soil easily or that are overly bold.)

F. Colors with which the item will be worn
   1. Accent dark colors with light or bright colors
   2. Accent light colors with dark colors
INFORMATION SHEET

3. Accent neutral colors with bright colors
4. Accent bright colors with neutral or dark colors

IV. Factors to consider in selecting clothing for a wardrobe
A. Fit and comfort
B. Appropriateness
C. Personality
D. Figure
E. Price of items
   (NOTE: The price of clothing items will need to be considered in relation to entire clothing budget.)
F. Workmanship
G. Fabric
H. Care
I. Color
J. Style
K. Life expectancy of garment
L. Life expectancy of fashion
M. Number of garments in wardrobe with which the item can be worn
Let's Improve Our Looks
WARDROBE
UNIT II

ASSIGNMENT SHEET #1 - EVALUATION OF GROOMING AND WARDROBE HABITS (WOMEN)

Is your grooming up to business standards? Rate yourself on the following items. Give yourself 4 points for each "Always," 2 points for each "Sometimes," and no points for "Never." When you have completed the form, total the score and compare your rating with the rating scale provided. Do not hand in evaluation sheet.

1. _____ Does your outfit coordinate with your hair, eyes, and complexion?
2. _____ Are your clothes spotlessly clean and pressed?
3. _____ Do your clothes coordinate attractively?
4. _____ Do you check garments for split seams, ripped hems, or loose buttons before wearing?
5. _____ Do you protect clothing from perspiration stains?
6. _____ Do you have nonwashable garments cleaned often?
7. _____ Do you wash undergarments and hosiery after each wearing?
8. _____ Do you check hosiery for runs and snags before wearing?
9. _____ Do you keep shoes brushed, polished, and in good repair?
10. _____ Do you avoid lounging at home in your work clothes?
11. _____ Do you protect dress with a makeup cape when applying cosmetics or combing your hair?
12. _____ Do you wear a good bra?
13. _____ Do you wear a girdle?
14. _____ Do you clean out your handbag often to get rid of unnecessary items?
15. _____ Do you avoid wearing loud dangling bracelets or exotic jewelry to the office?
16. _____ Do your shoes and accessories coordinate with your clothing?
17. _____ Do you wear shoes with good support and comfortable heels when you must stand for long periods of time?

TOTAL __________

RATING SCALE:

60 - 68 You meet business standards
50 - 59 Employer may grudgingly tolerate you
Below 50 Better get to work! You'll never get a promotion that way
WARDROBE
UNIT II

ASSIGNMENT SHEET #2 — EVALUATION OF GROOMING AND WARDROBE HABITS (MEN)

Directions: Is your grooming up to business standards? Rate yourself on the following items. For each "Always," give yourself 4 points, give yourself 2 points for each "Sometimes," and no points should be given for "Never." After completing the evaluation, total your score and compare it to the rate scale provided. Do not hand in evaluation sheet.

1. ____ Is your suit pressed, and are the pants well creased?
2. ____ Is your clothing free from stains or spots?
3. ____ Do you wear a fresh shirt daily?
4. ____ Do you put on clean socks and underwear daily?
5. ____ Does your tie harmonize with your shirt and suit?
6. ____ Are your socks smooth and free from wrinkles at the ankles?
7. ____ Do you avoid wearing white socks with dark pants?
8. ____ Are your socks long enough to avoid exposing bare skin when you sit?
9. ____ Are your shoes shined and in good repair?
10. ____ Do you wear a deodorant or anti-perspirant to protect your clothing from stains?
11. ____ Do your shoes harmonize with your clothing?
12. ____ Do you carry a clean handkerchief?
13. ____ Is your tie neatly knotted?
14. ____ Are your clothes conservative and businesslike?
15. ____ Do you have nonwashable items cleaned frequently?
16. ____ Do you check clothes for soiled spots, missing buttons, or split seams before wearing?

TOTAL ______

RATING SCALE:

58 - 64 You meet business standards
50 - 57 Employer may grudgingly tolerate you
Below 50 Better get to work! You'll never get a promotion that way
Before planning your wardrobe, answer the following questions.

a. What colors predominate in your wardrobe?

b. What items in your wardrobe are most flattering to your figure? Least flattering? Why?

c. What additional items are most needed in your wardrobe? Business dresses? Coats? Shoes? Make a list of these items.

d. Look through your closets and drawers. Are there items that you rarely wear because you have nothing to coordinate with them? List these.

e. Decide approximately how much you will spend on clothing per month. Keep the plan flexible. If you have to make a large purchase one month, cut back the next month to help balance the budget.

(NOTE: Plan your clothing budget around those items that are most needed in your wardrobe.)

f. My clothing budget averages $________ per month.

2. Make a plan for your fall or spring wardrobe. Review the questions above to see what items are most needed. Outline your planned purchases for the season selected and complete the information requested for each item on the chart.

(NOTE: If you like, include sketches or pictures of items to be purchased.)
<table>
<thead>
<tr>
<th>Item</th>
<th>Color</th>
<th>Style and Line</th>
<th>Fabric</th>
<th>Care</th>
<th>Duration</th>
<th>Complements</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
WARDROBE
UNIT II

TEST

1. Match the following terms to the correct definition.

a. Horizontal 1. To mix or match articles of
clothing so that they may be worn
together

b. Undertones 2. Colors seen through and modifying
another color

c. Coordinate 3. Lines traveling across from left
to right

d. Harmonize 4. To combine colors and style to
produce a pleasing effect

e. Vertical 5. Lines traveling up and down

f. Conservative 6. More traditional or moderate
styles of clothing

g. Intensify 7. Clothes one has or owns

h. Wardrobe 8. To make brighter or more vivid

2. Place an "X" in front of each item below that is essential for making clothing
appropriate for a job.

a. The latest in fashion

b. Well fitting

c. Undergarments appropriate for outer garments

d. Bold, bright colors

e. Low necklines or mini skirts

f. Spotlessly clean and well pressed

3. Name four factors to consider in selecting colors for a wardrobe.

a.

b.

c.

d.
4. Place an "X" in front of each of the following which are factors to consider in selecting clothing for a wardrobe.

   a. Personality  
   b. Fabric  
   c. Care  
   d. Color  
   e. Style  
   f. Figure  
   g. Number of garments in wardrobe with which the item can be worn.

5. Demonstrate the ability to:

   a. Evaluate your grooming habits and wardrobe.
   b. Develop a wardrobe plan.
WARDROBE UNIT II

ANSWERS TO TEST

1. a. 3  
   b. 2  
   c. 1  
   d. 4  
   e. 5  
   f. 6  
   g. 8  
   h. 7

2. b  
   c  
   f

3. Any four of the following:  
   a. Skin and facial coloring  
   b. Eye color  
   c. Hair color  
   d. Personality and/or mood  
   e. Job  
   f. Colors with which the item will be worn

4. a  
   b  
   c  
   d  
   e  
   f  
   g

5. Performance skills will be evaluated to the satisfaction of the DE teacher-coordinator.
PERSONALITY
UNIT III

TERMINAL OBJECTIVE

After completion of this unit, the student should be able to define personality and attitude and list reasons for a desirable personality and steps to improve personality. He should be able to select desirable personality traits, attitudes and methods of showing positive attitude. This knowledge will be evidenced by scoring eighty-five percent on the unit test.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Define attitude and personality.
2. List five reasons for having a desirable personality.
3. Select from a list eleven desirable personality traits and attitudes.
4. Select from a list eight ways to show positive attitude.
5. Name five steps to personality improvement.
6. Evaluate your classmates' most desirable traits and his most negative traits.
PERSONALITY
UNIT III

SUGGESTED ACTIVITIES

I. DE Teacher-Coordinator:
   A. Prepare bulletin board.
   B. Prepare transparency.
   C. Provide students with objective sheet.
   D. Provide students with information and assignment sheets.
   E. Discuss terminal and specific objectives.
   F. Discuss information and assignment sheets.
   G. Divide into buzz groups and discuss annoying mannerisms observed in others. Select a member of the group to report on those mannerisms discussed.
   H. After completing assignment sheets, provide students with scoring and analysis for Assignment Sheet #1 (#1 taken prior to instruction)

II. Student:
   A. Read objective sheet.
   B. Study information sheet.
   C. Complete assignment sheets.
   D. Score assignment sheet.
   E. Participate in buzz groups.
   F. Take test.

INSTRUCTIONAL MATERIALS

I. Included in this unit:
   A. Objectives sheet
   B. Information sheet
C. Bulletin board idea–Attitudes for Success
D. Transparency master: TM 1–Pot of Goals
E. Assignment sheets
   1. Assignment Sheet #1–How Do You Get Along with Others?
   2. Assignment Sheet #2–Personality Improvement
   3. Assignment Sheet #3–Classmate’s Evaluation
F. Scoring and analysis for Assignment Sheet #1
G. Test
H. Answers to test

II. References:

A. Business and Office Vocational Education. Columbia, Missouri: Instructional Materials Laboratory, University of Missouri, 1969.


PERSONALITY
UNIT III

INFORMATION SHEET

I. Terms and definitions

A. Attitude--The way you act, feel, or think that shows others what you are like
B. Personality--What people see when they look at you and what they hear when you speak

II. Reasons for desirable personality

A. Acceptance by others
B. Acquiring a job
C. Keeping a job
D. To gain personal satisfaction
E. To gain recognition
F. To learn to profit by failure as well as success

III. Desirable personality traits and attitudes (Transparency 1)

(NOTE: Employers look for desirable personality traits and attitudes. Students who possess such qualities may become employable in distribution.)

A. Adaptability--Adjusting easily to new situations
B. Cooperation--Working harmoniously with others toward some desired goal
C. Courtesy--Being polite and having manners
D. Dependability--Doing what you say and completing duties assigned to you
E. Enthusiasm--Being eager to help or to take part in some activity
F. Honesty--Being truthful in all things
G. Initiative--Doing things without having to be told
H. Loyalty--Sticking up for or supporting a firm
I. Patience--Taking the time to do things right
J. Self-control--Being able to control one's temper and emotions
K. Tact--Being able to say the right thing at the right time
INFORMATION SHEET

IV. Show positive attitude

(NOTE: A positive attitude helps one identify with himself and others.)

A. Open your ears, close your mouth, and learn to listen
B. Avoid gossip
C. Objectionable traits are self-defeating
D. Ask questions and remember the answers
E. Develop confidence in yourself
F. Respect for and encouragement of associates
G. Having a desire to succeed in what we do
H. Practice desirable traits

V. Steps to personality improvement (Assignment Sheet #2 and #3)

A. Realize the need for improvement
B. Have a desire to improve
C. Evaluate your strong and weak points
D. Develop a plan for improvement
E. Follow through with your plan

VI. Classmate's traits

Example: Desirable trait - loyal to friends
          Negative trait - lack of initiative
Atitudes for Success
Respect
Tact
Enthusiasm
Willingness
Courtesy
Interest
Self-discipline
Loyalty
Cooperation
Pot of Goals

Initiative

Cooperation

Self-Control

Tact

Dependability

Courtecy

Patience

Adaptability

Honesty

Enthusiasm

RAINBOW OF PERSONALITY TRAITS
PERSONALITY
UNIT III

ASSIGNMENT SHEET #1--HOW DO YOU GET ALONG WITH OTHERS?

A successful person should know how to get along with others. By the results of this self-test, you will see how you are doing. Check your answers.

1. You meet a person you immediately do not like. You would:
   a. Try to find a topic of conversation of common interest.
   b. Avoid the person.
   c. Try to put him or her in his place.

2. You are offered a job for which you are not fitted. You would:
   c. Try to bluff through it.
   b. Refuse to try.
   a. Admit your inadequacy and offer to learn on the job.

3. When dealing with people, such as sales clerks, waitresses, etc., you:
   a. Usually smile and say something pleasant.
   b. Are nice if they are pleasant to you.
   c. Treat them impersonally.

4. You have been overcharged in a store. You would:
   b. Pay the bill without saying anything.
   c. Tell the clerk he has cheated you.
   a. Ask the clerk to recheck the bill.

5. When you meet a person who is badly crippled, you:
   c. Try to avoid him or her.
   b. Go out of your way to be especially nice.
   a. Treat the person as you would anyone else.
ASSIGNMENT SHEET #1

6. A friend has just bought a suit which you think is unbecoming. He or she asks if you like it. You would say:
   a. "I think you'll be happy with it."
   b. "How's the weather today?"
   c. "It looks terrible."

7. You honestly feel that you:
   a. Are interested in most people.
   b. Are only really comfortable with your own clique.
   c. Are bored by most people.

8. In a store you are in no hurry; but the person after you is rushed. You:
   a. Suggest to the person to go ahead of you.
   b. Make your selection because it is your turn.
   c. Take an extra long time just to calm him or her down.

9. When you meet people of different races or religions, you:
   a. Consider them as human beings much like yourself.
   b. Have a secret feeling of fear.
   c. Are convinced your way of life is superior.

10. After a picnic you find there is no trash basket. You would:
    a. Take the papers, bottles, and food home with you.
    b. Try to hide the trash on the property.
    c. Leave it on the ground.
PERSONALITY
UNIT III

SCORING AND ANALYSIS FOR ASSIGNMENT SHEET #1

Scoring

Give yourself 5 points for every "a" answer and 3 points for every "b" answer. No points for "c" answers. Add up your score.

Analysis

35 to 50 points: You are very good in your relationship with others all of the time because you respect others and greet them with interest and courtesy. You are liked by your friends and those with whom you deal in a casual way.

18 to 34 points: You do very well with others most of the time, but you are sometimes self-centered and forget to put yourself in the other person's shoes. Try working toward more of those "a" answers, and you will find that living is more pleasant than it is now.

0 to 17 points: You are having trouble--either because you are too shy or too aggressive. You know which! Good human relationships are like anything else in life; they take practice. Select someone you know who is truly gracious; analyze his or her actions, then adapt those traits to your own personality.
PERSONALITY
UNIT III

ASSIGNMENT SHEET #2-PERSONALITY IMPROVEMENT

Truthfully answer the following questions.

1. Do you feel that your personality can be improved? yes no

2. Do you want to improve your personality? yes no maybe

   (NOTE: If you can answer "yes" to the above questions, complete this
   assignment; if you answer "no" do not complete this assignment sheet.)

3. List those traits and mannerisms that you find most objectionable in others.

4. Are you guilty of the above mentioned traits and mannerisms? yes no not sure

   (NOTE: Be truthful with yourself. Psychologists tell us that the very faults we
   dislike in others are, many times, those faults we possess.)

5. Develop a plan to improve your personality in those weak areas.

   a. Observe others who possess qualities you want and those who possess
      qualities you wish you didn't have.

   b. Compare the differences between the two.

   c. Try to figure-out what makes the difference between possessing that good
      quality or poor quality.

   d. Specifically observe: mannerisms, facial expressions, dress, carriage, gestures,
      eye contact with others, etc.

   e. Concentrate on one area of your personality at a time and work to improve
      that area.

      Example: If you are shy, make a point to talk to others every chance
      you get. Ask the other person questions about himself or his work to show that
      you are interested in him. Soon you will become so involved with others that
      you will forget your own inhibitions.

   f. Don't become discouraged if your plan does not work immediately. It takes
      time but the effort is worth the struggle.
PERSONALITY
UNIT III

ASSIGNMENT SHEET #3-CLASSMATE'S EVALUATION

1. Make a list of students in your class. Beside each name, write that person's most desirable trait(s) and his most negative trait(s). (Do not be ugly or mean but sincere. Use these to help each other improve.)

2. Write a list and hand it to your instructor.

3. Your instructor will cut apart the lists you hand in, separate them according to the student's name and then hand each class member's comments concerning that individual to him.

4. Review your evaluation sheet and use it as a guide in planning your self-improvement program.
1. Define the following terms.
   a. Personality--
   b. Attitude--

2. List five reasons for having a desirable personality.
   a.
   b.
   c.
   d.
   e.

3. Place an "X" in front of the items which most clearly describe desirable personality traits and attitudes.
   _____ a. Adaptability
   _____ b. Enthusiasm
   _____ c. Sloppy work habits
   _____ d. Loyalty
   _____ e. Self-control
   _____ f. Honesty
   _____ g. Patience
   _____ h. Unable to take criticism
   _____ i. Laziness
   _____ j. Cooperation
   _____ k. Dependability
   _____ l. Snobbish
m. Initiative
n. Tact
o. Courtesy
p. Hard headed

4. Place an "X" in front of the item which most clearly shows positive attitudes.
   a. Open your ears, close your mouth, and learn to listen
   b. Argue if you think you are right
   c. Ask questions and remember the answer
   d. Wanting to succeed in what we do
   e. Objectionable traits are self-defeating
   f. Be honest if it doesn't jeopardize your job
   g. Practice desirable traits
   h. Develop confidence in yourself
   i. Respect for and encouragement of associates
   j. Avoid gossip

5. Name five steps to personality improvement.
   a.
   b.
   c.
   d.
   e.

6. Demonstrate the ability to evaluate your classmates' most desirable traits and his most negative traits.
PERSONALITY
UNIT III

ANSWERS TO TEST

1. a. What people see when they look at you and what they hear when you speak
   b. The way you act, feel, or think that shows others what you are like

2. a. Acceptance by others
   b. Acquiring a job
   c. Keeping a job
   d. To gain personal satisfaction
   e. To gain recognition
   f. To accept failure as well as success

3. 

4. 

135
5. a. Realize the need for improvement
   b. Have a desire to improve
   c. Evaluate your strong and weak points
   d. Develop a plan for improvement
   e. Follow through with your plan

6. Performance skills will be evaluated to the satisfaction of the DE teacher-coordinator.
HUMAN BEHAVIOR
UNIT I

TERMINAL OBJECTIVE

After completion of this unit, the student should be able to distinguish between good and poor forms of behavior. He should be able to identify traits that make one either delightful or irritating to work with. This knowledge will be evidenced through student activities and by scoring eighty-five percent on the unit test.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms associated with human relations to the correct definition.
2. Name the reason ninety percent of the people are fired from their jobs.
3. List the six essential characteristics of an employee.
4. List the six undesirable characteristics of an employee.
5. Name two problems that may be created by the worker who is "just putting in his time."
6. Identify traits that make one either pleasant or irritating to work with.
HUMAN BEHAVIOR
UNIT I

SUGGESTED ACTIVITIES

I. DE Teacher-Coordinator:
   A. Prepare bulletin board.
   B. Provide students with objective sheet.
   C. Provide students with information sheet.
   D. Discuss terminal and specific objectives.
   E. Discuss information sheet.
   F. Give test.

   (NOTE: Consult audio visual supplement for suggested films.)

II. Student:
   A. Read objective sheet.
   B. Study information sheet.
   C. Take test.

INSTRUCTIONAL MATERIALS

I. Included in this unit:
   A. Objective sheet
   B. Information sheet
   C. Bulletin board idea--Straight "A" in Human Relations
   D. Test
   E. Answers to test

II. References:


I. Terms and definitions
   A. Compromise--Mutual agreement made by concession on both sides
   B. Criterion--Standard by which something is judged
   C. Dependability--Quality of being reliable
   D. Dignity--Formal reserve of one's manners and language
   E. Honesty--One's truthfulness in all words and deeds
   F. Improvise--To make do with what one has
   G. Initiative--Ability to proceed without being told
   H. Morale--State of mind which reflects an individual's attitudes toward his
       job, fellow employees, and employers

II. Reason ninety percent of the people are fired from their jobs--Inability to get
    along with others

III. Essential characteristics of an employee
   A. Prompt
   B. Accurate
   C. Reliable
   D. Honest
   E. Initiative
   F. Dependable

IV. Undesirable characteristics of an employee
   A. Disloyalty
   B. Inconsiderate
   C. Tardiness
   D. Lack of initiative
E. Carelessness
F. Poor attitude

V. Problems that may be created by the employee who is "just putting in his time"
   A. Low morale among other employees
   B. Costly to company

VI. Traits that make one either pleasant or irritating to work with
   A. Pleasant
      1. Sense of humor
      2. Perseverance
      3. Tolerance
      4. Energy
      5. Enthusiasm
      6. Self-confidence
      7. Consideration of others
      8. Doing more than one's share
      9. Proper grooming and personal cleanliness
   B. Irritating
      1. Hums or whistles
      2. Gossips
      3. Overuses the telephone for personal calls
      4. Fusses with hair or uses strong perfume
      5. Chews gum or smokes thoughtlessly
      6. Interrupts frequently
      7. Uses foul language
      8. Criticizes or belittles others
      9. Says unkind things
     10. Improper grooming and cleanliness
<table>
<thead>
<tr>
<th>Subject</th>
<th>Attitude</th>
<th>Adaptability</th>
<th>Ambitiousness</th>
<th>Appreciative</th>
<th>Attentiveness</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grade A</td>
<td>A</td>
<td>A</td>
<td>A</td>
<td>A</td>
<td>A</td>
</tr>
</tbody>
</table>
HUMAN BEHAVIOR
UNIT I

TEST

1. Match the following terms to the correct definitions.

   _____ a. Compromise
   _____ b. Criterion
   _____ c. Dependability
   _____ d. Dignity
   _____ e. Honesty
   _____ f. Improvise
   _____ g. Initiative
   _____ h. Morale

   1. Ability to proceed without being told
   2. Quality of being reliable
   3. One's truthfulness in all words and deeds
   4. State of mind which reflects an individual's attitudes toward his job, fellow employees, and employers
   5. Mutual agreement made by concession on both sides
   6. Standard by which something is judged
   7. Formal reserve of one's manners and language
   8. To make do with what one has

2. Name the reason ninety percent of the people are fired from their jobs.

3. List the six essential characteristics of an employee.
   a.
   b.
   c.
   d.
   e.
   f.

143
4. List the six undesirable characteristics of an employee.
   a. 
   b. 
   c. 
   d. 
   e. 
   f. 

5. Name two problems that may be created by the worker who is "just putting in his time."
   a. 
   b. 

6. Place a "P" in front of each trait below that would make one pleasant to work with. Place an "I" in front of each trait that would make one irritating to work with.

   _____ a. Sense of humor
   _____ b. Hum or whistles
   _____ c. Tolerance
   _____ d. Fusses with hair or uses strong perfume
   _____ e. Doing more than one's share
   _____ f. Uses foul language
   _____ g. Enthusiasm
   _____ h. Overuses the telephone for personal calls
   _____ i. Perserverance
   _____ j. Chews gum or smokes thoughtlessly
   _____ k. Consideration of others
   _____ l. Says unkind things
   _____ m. Energy
   _____ n. Gossips
____ o. Interrupts frequently

____ p. Self-confidence

____ q. Criticizes or belittles others
ANSWERS TO TEST

1. a. 5  
b. 6  
c. 2  
d. 7  
e. 3  
f. 8  
g. 1  
h. 4

2. Inability to get along with others

3. a. Prompt  
b. Accurate  
c. Reliable  
d. Honest  
e. Initiative  
f. Dependable

4. a. Disloyalty  
b. Inconsiderate  
c. Tardiness  
d. Lack of initiative  
e. Carelessness  
f. Poor attitude

5. a. Low morale among other employees  
b. Costly to company
6. a. P
   b. I
   c. P
   d. I
   e. P
   f. I
   g. P
   h. I
   i. P
   j. I
   k. P
   l. I
   m. P
   n. I
   o. I
   p. P
   q. I
CUSTOMS AND POLICIES
UNIT II

TERMINAL OBJECTIVE

After completion of this unit, the student should be able to recognize benefits of working for a firm. He should be able to list areas in which companies have basic policies, sources for finding information on customs and policies, and employees' responsibilities to a firm. Knowledge of this material will be evidenced by a score of eighty-five percent on the unit test.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms relating to business customs and policies to the correct definitions.

2. Select from a list benefits of working for most business firms.

3. List three areas in which most companies have basic policies.

4. List four of the eight sources for finding information on a company's customs and policies.

5. List four employees' responsibilities to a firm.
CUSTOMS AND POLICIES
UNIT II

SUGGESTED ACTIVITIES

I. DE Teacher-Coordinator:
   A. Prepare bulletin board.
   B. Provide students with objective sheet.
   C. Provide students with information sheet.
   D. Discuss terminal and specific objectives.
   E. Discuss information sheet.
   F. Invite a personnel manager from a local business to speak on company policies and customs.
   G. Order "The Performance Game" and "The Firm". (See additional references)
   H. Give test.

   (NOTE: Consult audio visual supplement for suggested films.)

II. Student:
   A. Read objective sheet.
   B. Study information sheets.
   C. Take test.

INSTRUCTIONAL MATERIALS

I. Included in this unit:
   A. Objective sheet
   B. Information sheet
   C. Bulletin board idea—Company Benefits
   D. Test
   E. Answer to test
II. References:


III. Additional references:

A. "The Performance Game," Training Development Center, 2 Pennsylvania Plaza, New York, New York, $75.00. 6 - 24 participants, 2 - 8 groups. Participants are organized into three-man teams. Teams are assigned a task and are concerned with qualitative and quantitative standards. Allows participants the opportunity to: conduct job analysis, develop job performance criteria, and to participate in a performance appraisal interviews.

B. "The Firm," Science Research Associated, 259 East Erie Street, Chicago, Illinois. $5.95. 6 - 24 participants; 1 - 4 teams. The participants are organized into teams for the purpose of providing the opportunity to experience the economic principles of running a business. Role assignments are made, and rotation among roles is encouraged.
CUSTOMS AND POLICIES
UNIT II

INFORMATION SHEET

I. Terms and definitions
   A. Fringe benefits—Supplemental benefits (incentives) a business provides for its employees besides wages and/or salaries
   B. Hiring—Beginning of employment
   C. Policies—Objectives and standards of a business
   D. Public relations—Promotion of goodwill
   E. Salaries—Compensation of executives, supervisors, or other employees who are paid on a basis rather than an hourly rate
   F. Security—Precautions taken to protect secret business files and information
   G. Separation—Termination of employment
   H. Wages—Compensation paid on an hourly basis

II. Benefits of working for most business firms
   A. Salaries and/or wages
   B. Fringe benefits
      1. Insurance and hospitalization programs
      2. Pension and retirement plans
      3. Paid vacations and holidays
      4. Sick leave
      5. Stock and/or profit sharing plans
      6. Medical facilities
      7. Tuition refunds and/or other educational programs
      8. Employee discounts
   C. Personal satisfactions
INFORMATION SHEET

III. Areas in which most companies have basic policies

A. Employee benefits and working conditions
   1. Hours of work
   2. Dress regulations
   3. Equal employment opportunities

B. Security precautions
   1. Security regulations
      Examples: Keys, shoplifting prevention
   2. Methods for controlling confidential information
      Examples: Price codes

C. Public relations
   1. Internal
   2. External

IV. Sources for finding information on a company's customs and policies

A. Training manual
B. Newsletters, bulletins, and other literature
C. Advertisements
D. Financial reports
E. Fellow employees
F. Articles in the news media
G. In-service training programs
H. Departmental meetings
I. Management
INFORMATION SHEET

V. Employee's responsibilities
   A. Know your company
   B. Know your job
   C. Promote goodwill
   D. Be ethical
BULLETIN BOARD IDEA

- Holidays
- Sick Leave Insurance
- Retirement Vacation

Company Benefits
CUSTOMS AND POLICIES
UNIT II

TEST

1. Match the following terms to the correct definitions.

   a. Fringe benefits
   b. Hiring
   c. Policies
   d. Public relations
   e. Salaries
   f. Security
   g. Separation
   h. Wages

   1. Termination of employment
   2. Beginning of employment
   3. Promotion of goodwill
   4. Compensation paid on an hourly basis
   5. Supplemental benefits (incentives) a business provides for its employees besides wages and/or salaries
   6. Precautions taken to protect secret business files and information
   7. Objectives and standards of a business
   8. Compensation of executives, supervisors, or other employees who are paid on a basis rather than an hourly rate

2. Place an "X" in front of each item which is a benefit of working for most business firms.

   a. Sick leave
   b. Time off for good behavior
   c. Medical facilities
   d. Paid vacations and holidays
e. Salaries and/or wages
f. Personal satisfactions
g. Insurance and hospitalization programs
h. Pension and retirement plans
i. Stock and/or profit sharing plans
j. Tuition refunds and/or other educational programs
k. Fringe benefits
l. Employee discounts

3. List three areas in which most companies have basic policies
a. 

b. 

c. 

4. List four of the eight sources for finding information on a company's customs and policies.

a. 

b. 

c. 

d. 

5. List four employee's responsibilities to a firm.

a. 

b. 

c. 

d. 
CUSTOMS AND POLICIES
UNIT II

ANSWERS TO TEST

1. a. 5  
   b. 2  
   c. 7  
   d. 3  
   e. 8  
   f. 6  
   g. 1  
   h. 4

2. a  
   c  
   d  
   e  
   f  
   g  
   h  
   i  
   j  
   k  
   l

3. a. Employer benefits and working conditions  
   b. Security precautions  
   c. Public relations
4. List any four of the following:
   a. Training manual
   b. Newsletter, bulletins, and other literature
   c. Advertisements
   d. Financial reports
   e. Fellow employees
   f. Articles in news media
   g. In-service training programs
   h. Departmental meetings
   i. Management

5. a. Know your company
   b. Know your job
   c. Promote goodwill
   d. Be ethical
INTRODUCTION TO BASIC SELLING

UNIT I

TERMINAL OBJECTIVE

After completion of this unit, the student should understand the function of retail selling. He should be able to demonstrate in a role playing situation, the ability to do a sales demonstration. Knowledge of this material will be evidenced by demonstration and by scoring eighty-five percent on the unit test.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Define retail selling and customer.
2. Match the general levels of sales occupations to the correct function of each.
3. Select from a list the attributes of a good salesperson.
4. Match the basic steps of a retail sale to the correct definition.
5. List four reasons the approach is important.
6. List the three types of sales approaches.
7. List three ways to judge a good approach.
8. Select from a list three ways a salesperson may determine the customer's needs.
9. Select from a list the six elements of a successful sales presentation.
10. List three reasons customers may raise objections about a product.
11. Select from a list the five methods the salesperson may use in overcoming customers' objections about a product.
12. List two customer reactions telling the salesperson to close the sale.
13. Select from a list verbal signals that the customer is ready to buy.
14. List three reasons for suggestion selling.
15. Select from a list the procedures for making correct change.
16. Fill out a sales slip correctly when given the information.
17. Prepare a written dialogue for:
   a. The approach.
   b. Sales presentation.
   c. Methods of overcoming objections.
   d. Closing the sale and suggestion selling.

18. Demonstrate in a role playing situation the ability to do a sales demonstration.
INTRODUCTION TO BASIC SELLING
UNIT I

SUGGESTED ACTIVITIES

I. DE Teacher/Coordinator:
   A. Provide students with objective sheet.
   B. Provide students with information and assignment sheets.
   C. Discuss terminal and specific objectives.
   D. Discuss information and assignment sheets.
   E. Use role-playing as a procedure for teaching sales demonstration.
   F. Give test.

   (NOTE: Consult audio visual supplement for suggested film. This unit should be broken down for testing purposes.)

II. Student:
   A. Read objective sheet.
   B. Study information sheet.
   C. Complete assignment sheets.
   D. Take test.

INSTRUCTIONAL MATERIALS

I. Included in this unit:
   A. Objective sheet
   B. Information sheet
   C. Assignment sheets
      1. Assignment Sheet #1--The Approach
      2. Assignment Sheet #1a--Sales Presentation
      3. Assignment Sheet #1b--Overcoming Objections
      4. Assignment Sheet #1c--Closing the Sale and Suggestion Selling
      5. Assignment Sheet #2--Sales Demonstration
D. Test
E. Answers to test

II. References:


INTRODUCTION TO BASIC SELLING
UNIT I

INFORMATION SHEET

I. Terms and definitions
   A. Retail selling--Helping customers make satisfactory purchases
   B. Customer--Anyone who buys the goods for sale in a retail store

II. General levels of sales occupations
   A. Salesclerk
      1. Has little to do with solving customer buying problems
      2. Receives payment for merchandise
      3. Wraps or boxes merchandise
      4. Stocks shelves, keeps record of sales, takes inventory
      5. Is lowest level in order of responsibility and reward
   B. Salesperson
      1. Helps customer solve minor buying problems
      2. Emphasizes selling points and suggests items
      3. Prepares sales slips, receives payment, and bags or wraps merchandise
      4. Places merchandise on display, prepares inventories, requisitions merchandise from stockroom
      5. Is second highest in order of responsibility and reward
   C. Salesman
      1. Helps customer who needs detailed information
      2. Answers technical questions about merchandise
      3. Demonstrates the merchandise
      4. Gives estimates or quotes prices
      5. Is familiar with credit and trade-in allowances
      6. Prepares sales contracts
      7. Is highest level in order of responsibility and reward
INFORMATION SHEET

III. Attributes of a good salesperson
A. Courteous
B. Interested
C. Friendly
D. Helpful
E. Cooperative
F. Tolerant

IV. Basic steps of a retail sale
A. Approach--Gains the attention of the customer
B. Determining the need--Helps the customer select the item that best fits his needs
C. Presentation--Part of the sale where the salesperson attempts to turn the interest for the merchandise into the customer's desire to own it
D. Overcoming objections--Listens to customer's objections and uses them to strengthen his presentation
E. Closing the sale--The customer agrees to buy the merchandise
F. Suggestion selling--Tries to increase the amount of the sale by suggesting additional merchandise

V. Reasons the approach is important
A. Creates a favorable impression on the part of the customer toward the salesperson and the store
B. Puts the customer at ease
C. Builds customer confidence in the salesperson
D. Starts the selling process

VI. Types of sales approaches
A. Greeting or personal
   1. Makes customer feel important
   2. Uses the customer's name
      Example: "Good morning, Mr. Morrison, do you remember the camera you were asking about the other day? It just arrived."
INFORMATION SHEET

B. Merchandise

1. Used when customer is already looking at merchandise
2. May be used to open the sale
3. Most profitable in terms of sales

Example:

Salesperson: (Approaching a customer who is looking at a sport shirt)
"This shirt is eighty percent Dacron and twenty percent cotton and requires no ironing. It will hold its shape and color no matter how many times it is washed."

Customer: "Completely washable? No ironing? That's a dream. What colors do you have?"

C. Service

1. Offers assistance to the customer
2. Will always direct the customer’s attention to his needs or wants
3. Is used if the customer is not looking at merchandise
4. Customer and item desired are unknown to the salesperson
5. Customer waits for salesperson to approach

Example: "Good morning, have you found what you are looking for?"

VII. Ways to judge a good sales approach

A. Place emphasis on the customer
B. Direct the customer’s attention to the merchandise
C. Let the customer know that he is the first concern of the salesperson

(NOTE: Use Assignment Sheet #1.)

VIII. Ways a salesperson may determine the customer’s needs

A. Listen attentively
B. Ask a few well-chosen questions
C. Select the item that best fits the customer’s needs

165
INFORMATION SHEET

IX. Elements of a successful sales presentation

A. Handle the merchandise properly

(NOTE: Handling the merchandise properly gives value to the goods. A customer will respond to the quality of the merchandise when the salesperson shows high regard for it.)

B. Know what merchandise to show

1. If the customer has stated a particular style, color, or size, show the merchandise that he has requested

2. If no particular style, color, or size has been requested, show something you think he will like

   (NOTE: Ask questions to determine this.)

3. If several price lines are available, begin with the merchandise in the middle range

   (NOTE: This may not be true in all cases.)

C. Know how much merchandise to show—Enough to allow a sufficient choice

1. If there is too much the customer will become confused; remove those items that do not appeal to the customer

2. If too little merchandise is shown, the customer may be restricted in his selection

3. Show only two or three items at a time

D. Demonstrate the merchandise

1. Involve the customer in the merchandise demonstration

2. Let the customer handle the item

3. Appeal to the five senses

   a. Hearing

   b. Sight

   c. Touch

   d. Smell

   e. Taste

   (NOTE: When the five senses are involved, the customer proves to himself that the merchandise will do what the salesperson says it will.)
INFORMATION SHEET

E. Give product information
   1. Salesperson must be prepared to discuss with the customer the features of the item
   2. Give as much information about the product as is necessary to assist the customer in making the decision

F. Sell the benefits
   1. The customer does not buy merchandise; he buys what the merchandise will do for him
   2. Remember to sell what the merchandise will do to satisfy his needs

(NOTE: Use Assignment Sheet #1a.)

X. Reasons for customer objections
   A. The customer is not convinced of his need
      1. The salesperson has not presented the item in relation to a buying motive
      2. The salesperson must show the customer that he has a need for the item
   B. The customer has insufficient information on which to make a buying decision
      (NOTE: The salesperson must give complete product information to convince the customer to buy.)
   C. The price is too high
      1. If the salesperson has given the customer information about the product that will justify the price, the resistance may be avoided
      2. A less expensive item should be shown
      3. Salesperson can offer the use of a charge account or a layaway plan

XI. Methods the salesperson may use in overcoming customers' objections about a product
   A. "Yes, but"
   
   Example:
   
   Customer: They are lovely dishes, but too delicate for everyday use. They would break easily.
INFORMATION SHEET

Salesperson: Yes, they are delicate in appearance, but that's what makes them so lovely. In spite of their delicate appearance, they are guaranteed for five years.

B. Superior point

Example:

Customer: This mower seems to weigh a lot. I'm afraid it will be hard to push.

Salesperson: The mower is heavier than others. The manufacturer made it heavier in order to improve its wearing qualities. If you will notice it has wheels that are a little larger that others and also are equipped with ball bearings. We have sold this type for several years and our customers have been very satisfied.

C. Direct Denial

Example:

Customer: This luggage would not stand up under the rough treatment it would get when I travel.

Salesperson: I think you will find, sir, this luggage will withstand any amount of rough treatment. Let me show you. (He jumps on it and kicks it.) See, with a cloth I can wipe off the smudge, and it still is new.

D. Questions

Example:

Customer: The action of the keys on this typewriter doesn't seem to be as smooth and easy as that of another make I have looked at.

Salesperson: Don't you think that the use of a ball bearing in a typewriter will ensure better key action than the use of a plain bearing?

Customer: Yes, I think so.

Salesperson: Did you know that our machine is the only one on the market that is equipped with ball bearings at the point where the action of the keys is greatest?
E. Boomerang

Example:

Customer: The heels on these boots are too high
Salesperson: The high heels are the newest thing this season. They are featured in all the fashion magazines. And I know you want to be fashionable.
Customer: Of course I want to be fashionable, but are you sure they are the newest style?
Salesperson: High heels are featured in this month's issue of Men's Wear. Let me show you.
Customer: They do look sharp. Let me try a pair.

(NOTE: Use Assignment Sheet #1b.)

XII. When to close the sale
A. When the customer is reacting favorably toward the product
B. When the customer's reaction indicates there is no longer a reason not to buy

XIII. Recognizing buying signals
A. "I could charge it, couldn't I?"
B. "Does your service department install these?"
C. "My wife would just love to have this."
D. "The price is reasonable."
E. "You did say you have free alteration?"

XIV. Reasons for suggestion selling
A. Increase sales
B. Increase profits
C. Maybe customer needs item and did not remember
INFORMATION SHEET

Example:

<table>
<thead>
<tr>
<th>Item Purchased</th>
<th>Related Item</th>
</tr>
</thead>
<tbody>
<tr>
<td>Baseball glove</td>
<td>Ball, bat</td>
</tr>
<tr>
<td>Blouse</td>
<td>Skirt</td>
</tr>
<tr>
<td>Camera</td>
<td>Films, flashbulbs</td>
</tr>
<tr>
<td>Mens' shoes</td>
<td>Socks, polish</td>
</tr>
<tr>
<td>Sweater</td>
<td>Scarf</td>
</tr>
</tbody>
</table>

(NOTE: Use Assignment Sheet #1c.)

XV. Procedures for making change

A. Place money on drawer

B. Repeat the amount of the purchase and the amount of money received

C. Count out the amount of change silently to yourself from the amount of the purchase to the amount received

D. Repeat the amount of the purchase and the amount received to the customer

E. Count out the change into the customer's hand building from the amount of the purchase to the amount received

F. Receive the customer's approval

Example: Change is usually given in the fewest pieces possible. If you receive a $5 bill in payment of a purchase amounting to $2.32, you will give the customer 3 pennies, 1 nickel, 1 dime, 1 half dollar, and 2 $1 bills. As you hand the customer the change, you say, "Two thirty-two, thirty-five, forty, fifty, three, one is four, and one is five."

<table>
<thead>
<tr>
<th>AMOUNT OF SALE</th>
<th>AMOUNT RECEIVED</th>
<th>DENOMINATIONS OF CHANGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sample</td>
<td>$ 2.32</td>
<td>$5 bill</td>
</tr>
<tr>
<td>a</td>
<td>3.85</td>
<td>$5 bill</td>
</tr>
<tr>
<td>b</td>
<td>8.68</td>
<td>$10 bill</td>
</tr>
<tr>
<td>c</td>
<td>12.35</td>
<td>$25 check</td>
</tr>
<tr>
<td>d</td>
<td>23.56</td>
<td>Two $20 bills</td>
</tr>
<tr>
<td>e</td>
<td>47.19</td>
<td>Two $20 bills</td>
</tr>
<tr>
<td>f</td>
<td>.35</td>
<td>$10 bill</td>
</tr>
<tr>
<td>g</td>
<td>1.51</td>
<td>$20 bill</td>
</tr>
<tr>
<td>h</td>
<td>12.77</td>
<td>$30 check</td>
</tr>
</tbody>
</table>
INFORMATION SHEET

XVI. Procedure for filing out sales slip

A. Name or number of salesperson
B. Complete date
C. Check cash or charge
D. Full name of person or firm sold to
E. Complete address
F. Department number
G. Number of items
H. Description or name of article
I. The article cost
J. Tax
K. Total cost

Example:

```
<table>
<thead>
<tr>
<th>B</th>
<th>C</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td></td>
</tr>
<tr>
<td>1-30-73</td>
<td></td>
</tr>
<tr>
<td>Bill White</td>
<td></td>
</tr>
<tr>
<td>1924 Glenwood Dr. City</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>1 Tie</td>
</tr>
<tr>
<td></td>
<td>Sales Tax</td>
</tr>
<tr>
<td></td>
<td>Total</td>
</tr>
</tbody>
</table>
```

171
INTRODUCTION TO BASIC SELLING
UNIT I

ASSIGNMENT SHEET #1--THE APPROACH

1. Some standard forms of approach are given below. Some of these approaches are good; some are poor; others are questionable. Since no one approach can suit all situations, it is difficult to say which may be the most satisfactory one to use. Keep in mind that you will have this problem to face in almost any kind of store.

Place a G before those that you think are good, and a P before those you think are poor, and a zero before those that are questionable. Underscore those that use the merchandise approach.

____ 1. Are you looking for something?
____ 2. Is anyone helping you?
____ 3. Good morning, Mrs. Rineer. May I help you?
____ 4. Are you being taken care of?
____ 5. May I show you some of these socks?
____ 6. May I help you?
____ 7. Something for you?
____ 8. Anything in particular you wanted?
____ 9. Now dearie, what may I do for you?
____ 10. Are you next, lady?
____ 11. Do you wish attention?
____ 12. What do you want?
____ 13. Something in handkerchiefs?
____ 14. One ninety-three.
____ 15. Yes, Ma'am?
____ 16. Are you looking, or did you wish to buy something.
____ 17. Garden tools?
____ 18. Can I tempt you with anything today?
19. That is $2.87. How do you like it?
20. Good morning!
21. This portable phonograph is specially priced today.
22. This is a dandy value
23. Shirts today?
24. Do you want to buy some of them cards?
25. Is someone waiting on you?

(NOTE: This should be used for the purpose of class discussion.)

2. Below are some problems where you are to assume the salesperson's role and ask leading questions to find out what the customer needs:

1. Mr. Hill comes into your bookstore and asks, "I should like to get a book."

2. A lady comes into your electrical appliance store and says, "I should like to look at some lamps."

3. An elderly housewife comes into your department and says, "We need a rug for the house."

4. A man enters your drugstore and says, "Let me have some cough medicine."
5. A man and his son come into your clothing store; The man greets you with, "He wants to get a hat."

6. A lady comes into your toy department and says, "I should like some type of educational toy for my child."

7. Lady in bookstore: "I should like to get some bridge prizes."

8. Hesitant young man in a dress shop: "I should like to get a sweater."

3. Prepare a written dialogue for a merchandise approach using the following items: transistor radio, electric hand mixer, sweater, hairdryer. This will be presented to the class.
INTRODUCTION TO BASIC SELLING
UNIT I

ASSIGNMENT SHEET #1a-SALES PRESENTATION

Using one of the products in Assignment Sheet #1, write a dialogue for only the sales presentation. This will be presented to the class.
ASSIGNMENT SHEET #1b--OVERCOMING OBJECTIONS

1. Below is a list of apparent objections. Assume that you are a retail clerk in a department store. Prepare on a separate sheet of paper answers you would give to these reasons for not buying.

1. The price is too high.
2. I must consult my husband first.
3. I'm in a hurry now, but I will be back later.
4. I want to shop around a little.
5. I think I can do better somewhere else.
6. I left my pocketbook at home.
7. If I bought this, I should never balance my budget.
8. I'm too tired to know what I do want.
9. I am afraid this hunting coat will not resist water.
10. This coat is too light in weight to be of any value on a cold day.
11. This bicycle doesn't have a good coaster brake.
12. This wagon is not built strong enough for my boys.
13. Everybody in town will have a dress just like it.
ASSIGNMENT SHEET #1b

2. Using the dialogue from Assignment Sheet #1a, write in some customer objections, then use one method of overcoming these objections.
INTRODUCTION TO BASIC SELLING
UNIT I

ASSIGNMENT SHEET #1c-CLOSING THE SALE AND SUGGESTION SELLING

Using the elements of a sales presentation (closing the sale and suggestion selling), write a dialogue with the product chosen in Assignment Sheet #1a.
ASSIGNMENT SHEET #2--SALES DEMONSTRATION

Using all previous assignment sheets, put together a complete sales demonstration. This demonstration will be presented to the class. It will be evaluated by the rating sheet provided in this unit.

1. Name of product

2. Salesperson

Customer

Your dialogue will follow. This should be given to the DE teacher-coordinator prior to the presentation to the class.
### Rating Sheet

#### THE SALESPERSON

<table>
<thead>
<tr>
<th></th>
<th>Excellent</th>
<th>Very Good</th>
<th>Good</th>
<th>Fair</th>
<th>Poor</th>
</tr>
</thead>
<tbody>
<tr>
<td>approached the customer correctly for the selling situation</td>
<td>5 4 3 2 1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>used an appropriate greeting</td>
<td>5 4 3 2 1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>was groomed properly</td>
<td>5 4 3 2 1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>spoke clearly and distinctly</td>
<td>5 4 3 2 1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>determined customer needs</td>
<td>5 4 3 2 1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>showed the merchandise effectively</td>
<td>10 8 6 4 2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>was interested in customer's problem</td>
<td>5 4 3 2 1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>met objections tactfully</td>
<td>10 8 6 4 2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>used sufficient merchandise information</td>
<td>10 8 6 4 2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>demonstrated merchandise effectively</td>
<td>10 8 6 4 2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>used suggestive selling</td>
<td>10 8 6 4 2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>closed the sale effectively</td>
<td>10 8 6 4 2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>change making, wrapping and sales slip procedure</td>
<td>10 8 6 4 2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**TOTAL POSSIBLE POINTS** 100

**TOTAL JUDGED POINTS**

---

THE DECA HANDBOOK - 1972

189
INTRODUCTION TO BASIC SELLING
UNIT I

TEST

1. Define the following terms:
   a. Retail selling--
   b. Customer--

2. Match the general levels of sales occupations to the correct function of each.
   a. Is lowest level in order of responsibility and reward
   b. Has little to do with solving customer buying problems
   c. Prepares sales contracts
   d. Answers technical questions about merchandise
   e. Is second highest in order of responsibility and reward
   f. Is familiar with credit and trade-in allowances
   g. Helps customer solve minor buying problems
   h. Places merchandise on display
   i. Demonstrates the merchandise
   j. Helps customer who needs detailed information
   k. Stocks shelves
   l. Is highest level in order of responsibility and reward
3. Place an "X" in the blank preceding each item that is an attribute of a good salesman.

- a. Interested
- b. Friendly
- c. High pressure
- d. Helpful
- e. Chooses his customers
- f. Courteous
- g. Cooperative
- h. Tolerant

4. Match the basic steps of a retail sale to the correct definition.

- a. Helps the customer select the item that best fits his needs
- b. Part of the sale where the salesperson attempts to turn the interest for the merchandise into the customer's desire to own it
- c. Gains the attention of the customer
- d. Tries to increase the amount of the sale
- e. The customer agrees to buy the merchandise
- f. Listens to customer's objections and uses them to strengthen his presentation

1. Presentation
2. Overcoming Objections
3. Closing the sale
4. Suggestion selling
5. Determining the need
6. Approach

5. List four reasons the approach is important.

a. 

b. 

c. 

d. 

6. List the three types of sales approaches.
   a. 
   b. 
   c. 

7. List three ways to judge a good approach.
   a. 
   b. 
   c. 

8. Place an "X" in the blank preceding each item that a salesperson may determine the customer's needs.
   _____ a. Select the item that best fits the customer's needs
   _____ b. Ask a few well-chosen questions
   _____ c. Listen attentively
   _____ d. Determine what you think the customer's needs are

9. Place an "X" in the blank preceding each item that is an element of a successful sales presentation.
   _____ a. Handle the merchandise properly
   _____ b. Close the sale
   _____ c. Sell the benefits
   _____ d. Give product information
   _____ e. Appeal to the five senses
   _____ f. Promote goodwill
   _____ g. Demonstrate the merchandise
   _____ h. Know what merchandise to show
   _____ i. Know how much merchandise to show

10. List three reasons customers may raise objections about a product.
    a. 
    b. 
    c. 
11. Place an "X" in the blank preceding each item that are methods the salesperson may use in overcoming customers' objections about a product.
   - a. Yes, but
   - b. Superior point
   - c. Sales person knows best
   - d. Questions
   - e. Direct denial
   - f. Boomerang

12. List two customer reactions telling the salesperson to close the sale.
   a. 
   b. 

13. Place an "X" in the blank preceding each item that are verbal signals that the customer is ready to buy.
   - a. "The price is reasonable."
   - b. "You did say you have free alteration?"
   - c. "Is this in style?"
   - d. "I could charge it, couldn't I?"
   - e. "Does your service department install these?"

14. List three reasons for suggestion selling.
   a. 
   b. 
   c. 

15. Place an "X" in the blank preceding each of the items that are procedures for making correct change.
   - a. Receive the customer's approval
   - b. Repeat the amount of the purchase and the amount of money received
   - c. Count out the amount of change silently to yourself from the amount of the purchase to the amount received
d. Count out the change into the customer's hand building from the amount of the purchase to the amount received

e. Repeat the amount of the purchase and the amount received to the customer

f. Place money on drawer.

16. With information given below fill out a sales slip.

You are salesperson number 8, working in department 5. You just made a cash sale today. Sold to John H. Brown, 824 South Third, City; 4 shirts at $5.00 each. The total sale is $21.00. Using the local sales tax rate, compute the sales tax.

<table>
<thead>
<tr>
<th>JOE'S</th>
</tr>
</thead>
<tbody>
<tr>
<td>SOLD BY</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>SOLD TO</td>
</tr>
<tr>
<td>-------</td>
</tr>
</tbody>
</table>

17. Prepare a written dialogue for:

a. The approach.

b. Sales presentation.

c. Methods of overcoming objections.

d. Closing the sale and suggestion selling.

This will have been completed by using Assignment Sheets 1, 1a, 1b, 1c.

18. Demonstrate in a role playing situation the ability to do a sales demonstration. (Assignment Sheet #2)

(NOTE: If this has not been completed prior to the test, ask the instructor when the above activity should be completed.)
INTRODUCTION TO BASIC SELLING
UNIT I

ANSWERS TO TEST

1. a. Helping customers make satisfactory purchases
   b. Anyone who buys the goods for sale in a retail store

2. a. 1
   b. 1
   c. 3
   d. 3
   e. 2
   f. 3
   g. 2
   h. 2
   i. 3
   j. 3
   k. 1
   l. 3

3. a
   b
   d
   f
   g
   h

4. a. 5
   b. 1
   c. 6
d. Creates a favorable impression on the part of the customer toward the salesperson and the store
b. Puts the customer at ease
c. Builds customer confidence in the salesperson
d. Starts the selling process

6. a. Greeting or personal
b. Merchandise
c. Service

7. a. Place emphasis on the customer
b. Direct the customer’s attention to the merchandise
c. Let the customer know that he is the first concern of the salesperson

8. a.
b.
c.

9. a.
c.
d.
e.

10. a. The customer is not convinced of his need
b. The customer has insufficient information on which to make a buying decision
c. The price is too high
11. a. When the customer is reacting favorably toward the product.
b. When the customer's reaction indicates there is no longer a reason not to buy
12. a. Increase sales
b. Increase profits
c. Maybe customer needs and did not remember
13. a.
b.
c.
d.
e.
f.
14. a. Increase sales
b. Increase profits
c. Maybe customer needs and did not remember
15. a.
b.
c.
d.
e.
f.
16. JOE'S

<table>
<thead>
<tr>
<th>SOLD BY</th>
<th>DATE</th>
<th>CASH</th>
<th>CHARGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>8</td>
<td></td>
<td>✓</td>
<td></td>
</tr>
</tbody>
</table>

SOLD TO: John H. Brown
ADDRESS: 824 South Third City

<table>
<thead>
<tr>
<th>DEPT</th>
<th>QUAN</th>
<th>ARTICLE</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>4</td>
<td>shirts $5.00 each</td>
<td>20.00</td>
</tr>
</tbody>
</table>

SALES TAX: 1.00
TOTAL: 21.00

188
17. Evaluated to the satisfaction of the DE teacher-coordinator.
18. Evaluated by the use of the Sales Demonstration Rating Sheet by the DE teacher-coordinator.
BUSINESS LETTER
UNIT II

TERMINAL OBJECTIVE

After completion of this unit, the student should be able to organize and write a business letter. This knowledge will be evidenced by a score of eighty-five percent on the unit test.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. List five ways to create a good "first impression" in letter writing.
2. List three commonly used letter styles.
3. List two types of letter punctuation.
4. Arrange in proper order the parts of a business letter when given the parts.
5. List the three characteristics of a good business letter.
6. Write a business letter using block style.
BUSINESS LETTER
UNIT II

SUGGESTED ACTIVITIES

I. DE Teacher-Coordinator:
   A. Provide students with objective sheet.
   B. Provide students with information and assignment sheets.
   C. Discuss terminal and specific objectives.
   D. Discuss information and assignment sheets.
   E. Give test.
   (NOTE: Consult audio visual supplement for suggested films.)

II. Student:
   A. Read objective sheet.
   B. Study information sheet.
   C. Complete assignment sheet.
   D. Take test.

INSTRUCTIONAL MATERIALS

I. Included in this unit:
   A. Objective sheet
   B. Information sheet
   C. Assignment Sheet #1-Writing a Business Letter
   D. Test
   E. Answers to test

II. References:
BUSINESS LETTER
UNIT II

INFORMATION SHEET

I. Ways to create a good "first impression" in letter writing
   A. Use of proper margins, indentions, and spacing
   B. Parts of the letter are correctly placed according to the style selected
   C. No obvious erasures and no strikeovers
   D. It is clean
      1. No smudges
      2. No fingermarks
   E. Type is even and clear
October 3, 1972

Mr. M. C. Smith
Sears, Roebuck and Company
1944 Dearborn Street
Chicago, Illinois 60613

Dear Mr. Smith,

Subject: Order No. 1653

The fifteen desks we ordered arrived today. However, only one of these desks is the correct model. Our order No. 1653, dated September 2, 1972, specifically indicated Model 426.

We need these desks for the opening of our new office on November 1, 1972, and we are wondering what you can do about this awkward situation. We definitely do not want the metal desks that were sent by mistake.

Sincerely yours,

Ron Meek
Coordinator

RM/tlr

We hope we will hear from you immediately regarding the action you are taking.
October 3, 1972

Mr. M. C. Smith
Sears, Roebuck and Company
1944 Dearborn Street
Chicago, Illinois 60613

Dear Mr. Smith:

Subject: Order No. 1653

The fifteen desks we ordered arrived today. However, only one of these desks is a correct model. Our order No. 1653, dated September 2, 1972, specifically indicated Model 426.

We need these desks for the opening of our new office on November 1, 1972, and we are wondering what you can do about this awkward situation. We definitely do not want the metal desks that were sent by mistake.

Sincerely yours,

Ron Meek
Coordinator

We hope we will hear from you immediately regarding the action you are taking.
Mr. M. C. Smith
Sears, Roebuck and Company
1944 Dearborn Street
Chicago, Illinois 60613

The fifteen desks we ordered arrived today. However, only one of these desks is the correct model. Our order No. 1653, dated September 2, 1972, specifically indicated model 428.

We need these desks for the opening of our new office on November 1, 1972, and we are wondering what you can do about this awkward situation. We definitely do not want the metal desks that were sent by mistake.

Ron Meek
Coordinator
RM/tir

We hope we will hear from you immediately regarding the action you are taking.
III. Types of letter punctuation

A. Open - Omits punctuation after salutation and complimentary close

B. Mixed - Punctuation after salutation and complimentary close

IV. Parts of a letter

A. Letterhead
B. Date
C. Inside address
D. Salutation
E. Subject
F. Body
G. Complimentary close
H. Signature
I. Typed name
J. Title
K. Reference initials
L. Enclosure notation
M. Carbon copy notation
N. Postscript

Example: (Next page)
Mr. M. C. Smith
Sears, Roebuck and Company
1944 Dearborn Street
Chicago, Illinois 60613

Dear Mr. Smith:

Subject: Order No. 1653

The fifteen desks we ordered arrived today. However, only one of these desks is the correct model. Our order No. 1653, dated September 2, 1972, specifically indicated Model 426.

We need these desks for the opening of our new office on November 1, 1972, and we are wondering what you can do about this awkward situation. We definitely do not want the metal desks that were sent by mistake.

Sincerely yours,

Ron Meek
Coordinator

We hope we will hear from you immediately regarding the action you are taking.
V. Characteristics of a good business letter

A. States purpose

B. Gives the necessary facts

C. Follows company policies and procedures
BUSINESS LETTER
UNIT II

ASSIGNMENT SHEET #1-WRITING A BUSINESS LETTER

Using the plan below, write a letter requesting information concerning some product of your choice. You need this information to construct a manual.

Use current date, your address, full block letter style and closed punctuation. Also use parts of a business letter that are needed.

1. Make an outline
2. Make a rough draft
3. Check spelling, grammar, accuracy, form, and completeness
4. Turn final draft in to DE teacher-coordinator
1. List five ways to create a good "first impression" in letter writing.
   a. 
   b. 
   c. 
   d. 
   e. 

2. List three commonly used letter styles.
   a. 
   b. 
   c. 

3. List two types of letter punctuation.
   a. 
   b. 

4. Arrange in proper order the parts of business letter. The parts are listed in Column A; place them in proper order by placing the letter in Column B.

<table>
<thead>
<tr>
<th>Column A</th>
<th>Column B</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Date</td>
<td>1.</td>
</tr>
<tr>
<td>b. Postscript</td>
<td>2.</td>
</tr>
<tr>
<td>c. Carbon copy notation</td>
<td>3.</td>
</tr>
<tr>
<td>d. Salutation</td>
<td>4.</td>
</tr>
<tr>
<td>e. Typed name</td>
<td>5.</td>
</tr>
<tr>
<td>g. Subject</td>
<td>7.</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>h.</td>
<td>Letterhead</td>
</tr>
<tr>
<td>i.</td>
<td>Signature</td>
</tr>
<tr>
<td>j.</td>
<td>Enclosure notation</td>
</tr>
<tr>
<td>k.</td>
<td>Body</td>
</tr>
<tr>
<td>l.</td>
<td>Inside address</td>
</tr>
<tr>
<td>m.</td>
<td>Complimentary close</td>
</tr>
<tr>
<td>n.</td>
<td>Title</td>
</tr>
</tbody>
</table>

5. List the three characteristics of a good business letter.

a. 

b. 

c. 

6. Write a business letter using block style.
BUSINESS LETTER
UNIT II

ANSWERS TO TEST

1. a. Use of proper margins, indentions, and spacing
   b. Parts of the letter are correctly placed according to the style selected
   c. No obvious erasers and no strikeovers
   d. It is clean
      1) No smudges
      2) No fingermarks
   e. Type is even and clear

2. a. Modified block
    b. Block
    c. Simplified

3. a. Open
    b. Mixed

4. 1. h
    2. a
    3. l
    4. d
    5. g
    6. k
    7. m
    8. i
    9. e
   10. n
   11. f

202
5. a. States purpose
   b. Gives the necessary facts
   c. Follows company policies and procedures
6. Evaluated to the satisfaction of the DE teacher-coordinator.
TERMINAL OBJECTIVE

After completion of this unit, the student should be able to demonstrate in role play situations the ability to correctly handle incoming calls, place both local and long distance calls, and use the telephone directory. Knowledge of this material will be evidenced by a score of eighty-five percent on the unit test.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Define terms associated with telephone communications.
2. Select from a list those factors that contribute to the success of business calls.
3. List four ways telephone courtesy is expressed.
4. Select examples of appropriate procedure for planning a business call.
5. List five examples of the appropriate procedure for answering a business call.
6. List five purposes of the telephone directory.
7. List the three organizational units in the telephone directory.
TELEPHONE
UNIT III

SUGGESTED ACTIVITIES

I. DE Teacher-Coordinator:
   A. Provide students with objective sheet.
   B. Provide students with information sheet.
   C. Discuss terminal and specific objectives.
   D. Discuss information sheet.
   E. Schedule teletrainer.

1. Address: Western half of Oklahoma
   Mrs. Carol Suttles, Representative
   Southwestern Bell Telephone Co.
   707 North Robinson, Room 1002
   Oklahoma City, Oklahoma 73102
   Phone: 405-236-7395

2. Address: Eastern half of Oklahoma
   Mrs. Alnoma Dinger, Representative
   Southwestern Bell Telephone Co.
   1720 South Boulder, Room #120
   Tulsa, Oklahoma 74119
   Phone: 918-585-6250

F. Demonstrate proper procedures for using the telephone.

G. Give test.

   (NOTE: Consult audio visual supplement for suggested films.)

II. Student:
   A. Read objective sheet.
   B. Study information sheet.
   C. Take test.
INSTRUCTIONAL MATERIALS

I. Included in this unit:
   A. Objective sheet
   B. Information sheet
   C. Test
   D. Answers to test

II. References:
   C. Booklets:
      1. *The Secretary and the Telephone*
      2. *Tips for Succeeding in Business by Telephone*
      3. *Telephone Personality Tips*
      4. *How to Succeed in Business by Telephone*

*All from the American Telephone and Telegraph Company through Southwestern Bell Telephone Company.*
TELEPHONE
UNIT III

INFORMATION SHEET

I. Terms and definitions

A. Area code--A three-digit number which designates the section of the country being called

B. Classifications--Descriptive headings in the yellow pages under which different types of business may be found

Examples: Physicians, lawyers, architects

C. Cross references--Referral notes which provide other headings where listings may be located

D. Trademark headings--Headings that list dealers and distributors under specific brand-name products

II. Factors that contribute to the success of business calls

A. Choice of words

1. Giving clear explanations

2. Avoiding slang expressions

3. Using short, simple, descriptive words

4. Using expressions of courtesy

5. Using person's name when possible

B. Tone of voice

1. Speaking directly into mouthpiece

2. Using normal conversational tone

3. Speaking clearly and distinctly

4. Speaking unhurriedly--not too fast or too slowly

5. Varying tone quality
C. Personal interest and attention to the phone conversation

1. Listening carefully
2. Expressing real interest in other person's point of view
3. Letting the other person tell his story completely and with as little interruption as possible
4. Asking appropriate questions

III. Ways telephone courtesy is expressed

A. Answering the call pleasantly and promptly
B. Using proper identification
C. Clearly stating the purpose of the call
D. Using such phrases as "please" and "thank you"

IV. Appropriate procedure for planning a business call

A. Writing down pertinent information
B. Gathering necessary materials
C. Determining best time to call
D. Determining type call to be made

(NOTE: This might refer to direct dialing, person to person, or station-to-station.)

V. Appropriate procedure for answering a business call

A. Answering promptly
B. Identifying firm and oneself
C. Offering assistance
D. Taking a message
E. Transferring call
VI. Purposes of the telephone directory

A. To provide lists of those who have telephones, their telephone numbers, and addresses

B. To aid in locating certain types of businesses

C. To provide useful information about the locality

D. To serve as a source for checking the spelling of names

E. To serve as a guide for the use of telephone services

VII. Organization of the telephone directory

A. Introductory pages

B. Alphabetical pages

C. Yellow pages
1. Define the following terms.
   a. Classifications--
   b. Trademark headings--
   c. Cross references--
   d. Area code--

2. Circle the letter preceding each item below that contributes to the success of business calls.
   a. Using person's name as seldom as possible
   b. Using louder than normal conversational tone
   c. Varying tone quality
   d. Speaking more slowly than normal
   e. Asking appropriate questions
   f. Using short, simple, descriptive words
   g. Using slang expressions
   h. Using expressions of courtesy

3. List four ways telephone courtesy is expressed.
   a. 
   b. 
   c. 
   d.
4. Place an "X" in the blank preceding each item that is an example of appropriate procedure for planning a business call.
   a. Determining type call to be made
   b. Gathering necessary materials
   c. Writing down pertinent information
   d. Planning to call at noon
   e. Determining best time to call

5. List five examples of the appropriate procedure for answering a business call.
   a.
   b.
   c.
   d.
   e.

6. List five purposes of the telephone directory.
   a.
   b.
   c.
   d.
   e.

7. List the three organizational units in the telephone directory.
   a.
   b.
   c.
TELEPHONE
UNIT III

ANSWERS TO TEST

1. a. Descriptive headings in the yellow pages under which different types of businesses may be found
   b. Headings that list dealers and distributors under specific brand-name products
   c. Referral notes which provide other headings where listings may be located
   d. A three-digit number which designates the section of the country being called

2. c
e
f
h

3. a. Answering the call pleasantly and promptly
   b. Using proper identification
   c. Clearly stating the purpose of the call
   d. Using such phrases as "please" and "thank you"

4. a
   b
   c
   e

5. a. Answering promptly
   b. Identifying firm and oneself
   c. Offering assistance
   d. Taking a message
   e. Transferring call
6. a. To provide lists of those who have telephones, their telephone numbers and addresses.
b. To aid in locating certain types of businesses.
c. To provide useful information about the locality.
d. To serve as a source for checking the spelling of names.
e. To serve as a guide for the use of telephone services.

7. a. Introductory pages.
b. Alphabetical pages.
c. Yellow pages.
FINDING THE RIGHT JOB
UNIT I

TERMINAL OBJECTIVE

After completing this unit, the student should be able to find job openings through various methods and to match his qualifications to the requirements of jobs being offered. Knowledge of this information should be evidenced by scoring eighty-five percent on the unit test.

SPECIFIC OBJECTIVES

After completing this unit, the student should be able to:

1. Match terms associated with finding a job.
2. Select from a list sources for finding a job.
3. Match the correct employment agencies to their characteristics.
4. List the five things to remember when taking an employment test.
5. Identify subject areas which might be covered on employment tests.
6. List five of the seven ways to find the right job.
7. Indicate knowledge of the three types of classified ads by compiling an example of each.
8. Demonstrate the ability to:
   a. Complete the sample employment test.
   b. Complete the assignment sheet—Finding the Right Job for Yourself.
FINDING THE RIGHT JOB
UNIT I

SUGGESTED ACTIVITIES

I. DE Teacher-Coordinator:
A. Provide students with objective sheet.
B. Provide students with information and assignment sheets.
C. Discuss terminal and specific objectives.
D. Discuss information and assignment sheets.
E. Invite guest speaker from the Oklahoma State Employment Service to talk on finding a job to match your qualifications.
F. Secure copy of "The Career Game" (See additional references.)
G. Give test.
(NOTE: Consult audio visual supplement for suggested films.)

II. Student:
A. Read objective sheet.
B. Study information sheet.
C. Complete assignment sheets.
D. Take test.

INSTRUCTIONAL MATERIALS

I. Included in this unit:
A. Objective sheet
B. Information sheet
C. Assignment sheets
   1. Assignment Sheet #1-Knowing Three Types of Classified Ads
   2. Assignment Sheet #2-Sample Employment Test
3. Assignment Sheet #3--Finding the Right Job for Yourself

4. Answers to Assignment Sheet #2

D. Test

E. Answers to test

II. References:


III. Additional References:


D. "The Career Game" by Chapman and Dwyer. Educational Progress Corporation, 8538 East 41st Street, Tulsa, Oklahoma 74145. Cost: $75.00

(Note: See your guidance counselor--A copy may be available in your school.)

"The Career Game" is designed for group or individual situations. (There is no limit on the number of players.) It is planned to motivate extensive exploration of career information and opportunities by those who use it.
FINDING THE RIGHT JOB
UNIT I
INFORMATION SHEET

I. Terms and definitions
   A. Classified ads--Ads grouped together under appropriate headings, generally
toward the back part of a newspaper
   B. Blind ads--Advertisements placed in the Help Wanted section of the
   Classified ads that do not identify the company placing the ad
   C. Help Wanted ads--Advertisements placed in the classified section of the
   newspaper requesting applicants for job offerings
   D. Employment Wanted ads--Ads placed in the newspaper by individuals who
   are seeking employment
   E. Fee agencies--Commercial employment agencies which charge a commission
   or set price for their services

II. Sources for finding jobs
   A. DE teacher-coordinator
   B. Family and friends
   C. High school agencies, counselors, principal, and others
   D. Newspapers--Classified ads

      1. Blind ads
         Example:

$\text{SALES MEN}$
GET IN ON THE FASTEST MONEY MAKER COMING DOWN THE PIKE.
THIS IS FOR PROS ONLY, IF YOU CAN'T CLOSE, DON'T WASTE OUR TIME.
IF YOU CAN, HERE'S WHAT YOU GET:
$'s$
TOP KNOTCH QUALIFIED PRESET LEADS FREE
REST REFERRAL PACKAGE FREE.
VACUUM, SIDING, BOOK.
MEN WELCOME.
ASK FOR MACK 331-9621

217
INFORMATION SHEET

2. Help Wanted ads

Example:

EMPLOYMENT

Help Wanted—Male 41

Restaurant help & assistant manager wanted. Insurance, annual sharing, paid vacation. Call John at 737-3645.

TANK PAINTERS

Must be experienced sandblasters and spray painters. Two weeks in Arkansas. Scale varies. Call.

NIGHT MANAGER

SPLITT CHARCOAL BROILER


AUTO MECHANIC

GM experience required. Guarantee plus commission. Overtime hours work also available. Apply in person only in Rogers, Rogers Valley.

Dairy Queen Brazier

Need Cleanup Man 219 S Acknew

Large American


WAREHOUSE

Warehouse & local delivery. 5000. Call Anne. ACME PERSONNEL 5000.

3. Employment Wanted ads

Example:

Situations Wanted—Male 45

Wants farm, shop work, etc. for living expenses. Box 2388, Norman.

E. Employment agencies

1. Government
2. Youth opportunity centers
3. Commercial

F. Direct Calling
III. How employment agencies operate

A. Government—Oklahoma State Employment Service
   1. Services offered free to any state resident
   2. Applicants interviewed and counseled by local office
   3. Applicants tested to determine interests, abilities, needs for training, and/or education

B. Youth opportunity centers
   1. Provide same services as state employment service assisting youth only
   2. Geared to specific interests of youths, helps students combine work and study schedules

C. Commercial
   1. Charge a fee for services
   2. Charge a fee only if placed through them
   3. Fee usually must be paid in two or three large installments
   4. May have agreement with some employers whereby employer pays fee

IV. Things to remember when taking employment tests

A. Keep calm
B. Follow directions carefully
C. Go through test in order
D. Mark answers carefully
E. Write clearly

V. Subject areas which might be covered on employment tests

A. Vocabulary
B. Grammar
C. Mathematics
INFORMATION SHEET

D. Spelling
E. Reading comprehension
F. Reasoning
G. Skills
H. Psychological items
I. Proofreading
J. Filing

VI. How to find the right job
A. Examine interests
B. Determine goals for the future
C. Analyze personal qualities
D. Know job skills
E. Analyze the jobs available to find the specific skills and rates of accuracy required
F. Take employment tests to evaluate specific job skills
G. Match skills to those required for specific jobs
FINDING THE RIGHT JOB
UNIT I

ASSIGNMENT SHEET #1--KNOWING THREE TYPES OF CLASSIFIED ADS

Using a newspaper, collect the three types of classified ads: Blind, Help Wanted, and Employment Wanted ads. Bring the ads to class and be prepared to show your examples in class.
ASSIGNMENT SHEET #2—SAMPLE EMPLOYMENT TEST

The following employment test has fifty-five questions. Answer each question as carefully and completely as possible. Be sure to follow the specific directions for each section.

Directions: Each question below gives several suggested spellings for a word. Decide which spelling is correct and circle the letter preceding that word.

1. a. Propposal
   b. Proposal
   c. Proposal
   d. Proposal
   e. None of these

2. a. Bookeeping
   b. Bookkeping
   c. Bookkeping
   d. Bookkeeping
   e. None of these

3. a. IteniarY
   b. Itinerary
   c. Itenerary
   d. Itenirary
   e. None of these

4. a. Conferance
   b. Conference
   c. Conference
   d. Conference
   e. None of these
ASSIGNMENT-SHEET #2

5.  a. Transferrable
    b. Transferable
    c. Transfferable
    d. Transferible
    e. None of these

Directions: In the following sentences, circle the word which makes the sentence correct.

6. You should (of, have) participated in the promotion.

7. John formerly served on the city (counsel, council).

8. He is (confidant, confident) that you will enjoy the play.

9. I would (advice, advise) her to stay in London another week.

10. The documentary contained more than (thirty, 30) pages of directions.

Directions: Punctuate correctly the following sentences:

11. The reference book Charm and Poise for Getting Ahead is now available at Martins Book Store

12. Examinations will be given for a number of different positions for example typist and general clerk secretary office manager and bookkeeper

13. The meeting is now scheduled for December 12 1972

14. Our district manager Mr Carther will call on you

15. He said I appreciate the trouble you have gone through to get me elected gentlemen but you cant tell me how to vote in this election

Directions: Solve each of the following problems and circle the letter preceding the correct answer.

16. Which number in the following group of numbers represents the smallest amount?
   a. 3
   b. 1
   c. .95
   d. 732
ASSIGNMENT SHEET #2

e. .05

17. Subtract: 150.07 - 2.3 =
   a. 147.77
   b. 148.04
   c. 149.84
   d. 157.77
   e. None of these

18. Find: 6% of $379.20=
    a. $22.74
    b. $22.75
    c. $227.42
    d. $227.52
    e. None of these

19. What number is missing from the series?
    67 59 51 43 ______ 27
    a. 38
    b. 37
    c. 34
    d. 35
    e. None of these

20. Five pounds of paper sells for $2.00; how many pounds can you buy for 80¢?
    a. 3
    b. 1.1/2
    c. .95
    d. 4
    e. None of these
ASSIGNMENT SHEET #2

Directions: Write the following amounts in words.

21. $273.75

22. 61 1/3

23. 90 10/16

24. 100%

25. $6,372.15

Directions: Below are ten pairs of names and numbers. If the two sets are exactly the same, circle the "S", if they are different, circle the "D".

Example:  A. A. Glensen  A. H. Glensen  S  D
           Martin Matthews  Marlin Matthews  S  D
           Newton Domestics  Newton Comestics  S  D

26. Gurney Bascombe  Garney Bascombe  S  D
27. Robert's Florals  Roberta's Florals  S  D
28. M. N. Wojciechowski  M. N. Wojciechowski  S  D
29. Paul J. Siegelman  Paul J. Siegelman  S  D
30. Williams, Owens, & Scott  Williams, Owens & Scott  S  D
31. Liebster & Liebsten  Liebsten & Liebsten  S  D
32. Groves & Oppenhiemer  Groves & Oppenheimer  S  D
33. A376-5972147  A367-59772147  S  D
34. AV-372249576  AV-3724295876  S  D
35. P. F. DeSimone  F. P. DeSimone  S  D

Directions: Proofread the paragraphs below and punctuate. Circle spelling errors, and make any other additional corrections as necessary, such as deleting words, underscoring, etc., to create grammatically correct paragraphs.

36-50. In planning your new office you have probably accumulated a great deal of up to date information on the subject of carpeting. However there is something which you may not have considered in detail - the use of decorative tiles as an attractive flooring throughout your office.
ASSIGNMENT SHEET #2

This is a question which should be considered seriously. When a young architect decides to build a dream office the idea that tiling can be used to compliment the floor plan appears out of the question. Unless you are well acquainted with the newest patterns in decorative tiles however, you have no idea of the unusual affect that some of these patterns may have in office styling.

Directions: In each of the following problems, select the names that would be first if the names were arranged in alphabetical order. Circle the letter preceding that name.

51. a. Victor Gongala
   b. Anita Dubcheick
   c. Martha Carter
   d. Carol Eisler
   e. Carl Schwartz

52. a. Top Quality Motel
   b. The 201 Cleaners
   c. T. A. Tremont
   d. Wilkins Market
   e. The Victory Corp.

53. a. S. James Santos
   b. San Francisco Tools, Inc.
   c. S. A. Sampler
   d. Sands Aircraft Co.
   e. San Diego Suppliers

54. a. Elizabeth Barnes
   b. Allen E. Bates
   c. Anna Benson
   d. AA Products
   e. Andrew Jamisen

226
FINDING THE RIGHT JOB
UNIT I

ASSIGNMENT SHEET #3-FINDING THE RIGHT
JOB FOR YOURSELF

Directions: Use section VI of the information sheets as a guide in answering the questions
below.

1. What are your interests? List below your favorite school subjects, the types of
work you like to do, and the types of activities in which you like to participate.
Include also those things you particularly dislike.

<table>
<thead>
<tr>
<th>Likes</th>
<th>Dislikes</th>
</tr>
</thead>
</table>

2. What distributive occupation do you hope to have in five or ten years?

3. Where do you hope to be in five or ten years? In a small town? A large city?
Working for a governmental agency?

4. List three to six types of skills, training, and/or experiences needed to reach
your occupational goal. (Specify occupational goal.)

a. 

b. 

c. 

d. 

e. 

f.
5. Analyze your personal qualities. List your good qualities and poor qualities below.

<table>
<thead>
<tr>
<th>Good Qualities</th>
<th>Poor Qualities</th>
</tr>
</thead>
</table>


(NOTE: Review the results of Assignment Sheet #2 for an estimate of this.)

<table>
<thead>
<tr>
<th>Strong Points</th>
<th>Weak Points</th>
</tr>
</thead>
</table>

7. List your specific job skills. Include your rate of accuracy for each skill. Also, list each specific office machine you can operate.

8. Name two distributive jobs for which you are considering applying.

a.

b.
9. List the job skills and training needed for these jobs. Consult the Occupational Outlook Handbook, and Dictionary of Occupational Titles, and/or VIEW occupational cards for this information.
   Job "A". ______________  Job "B". ______________

10. Compare those skills required for the jobs mentioned above to your job skills.
FINDING THE RIGHT JOB
UNIT I

ANSWERS TO ASSIGNMENT SHEET #2

1. c
2. d
3. b
4. b
5. b
6. have
7. council
8. confident
9. advise
10. thirty
11. The reference book, Charm and Poise for Getting Ahead, is now available at Martin's Book Store.
12. Examinations will be given for a number of different positions; for example, typist and general clerk, secretary, office manager, and bookkeeper.
13. The meeting is now scheduled for December 12, 1972.
14. Our district manager, Mr. Carther, will call on you.
15. He said, "I appreciate the trouble you have gone through to get me elected, gentlemen, but you can't tell me how to vote in this election."
16. e
17. a
18. b
19. d
20. c
21. Two hundred seventy-three dollars and seventy-five cents
ANSWERS TO ASSIGNMENT SHEET #2

22. Sixty-one and one-third
23. Ninety and ten-sixteenths
24. One hundred percent or 100 percent
25. Six thousand three hundred seventy-two dollars and fifteen cents
26. D
27. D
28. D
29. S
30. S
31. D
32. D
33. D
34. D
35. D
36. D
37. D
38. D
39. D
40. D
41. D
42. D
43. D
44. D
45. D
46. D
47. D
48. D
49. D
50. D

In planning your new office, you have probably accumulated a great deal of up-to-date information on the subject of carpeting. However, there is something which you may not have considered in detail - the use of decorative tiles as attractive flooring throughout your office.

This is a question which should be considered seriously. When a young architect decides to build a dream office, the idea that tiling can be used to compliment the floor plan appears out of the question. Unless you are well acquainted with the newest patterns in decorative tiles, however, you have no idea of the unusual affect that some of these patterns may have in office styling.

51. c
52. b
53. c
54. d
55. b
FINDING THE RIGHT JOB
UNIT I

TEST

1. Match terms associated with finding a job to the correct definition.

   a. Classified ads
   b. Blind ads
   c. Help Wanted ads
   d. Employment Wanted ads
   e. Fee agencies

1. Ads placed in the newspaper by individuals who are seeking employment
2. Ads grouped together under appropriate headings, generally toward the back part of a newspaper
3. Commercial employment agencies which charge a commission or set price for their services
4. Ads placed in the Help Wanted section of the Classified ads that do not identify the company placing the ad
5. Ads placed in the classified section of the newspaper requesting applicants for job offerings

2. Place an "X" in front of those sources for finding a job.

   a. Family and friends
   b. High school agencies, counselors, principal, and others
   c. Classified ads
   d. Employment agencies
   e. DE teacher-coordinator
3. Match the correct employment agencies to their characteristic.

X for Government

O for Commercial

P for Youth opportunity centers

____ a. Charge a fee for services

____ b. Geared to specific interests of youths; helps students combine work and study schedules

____ c. Charge a fee only if placed through them

____ d. Provide same services as state employment service assisting youth only

____ e. Services offered free to any state resident

____ f. May have agreement with some employers whereby employer pays fee

____ g. Applicants interviewed and counseled by local office

____ h. Applicants tested to determine interests, abilities, needs for training, and/or education

____ i. Fee usually must be paid in two or three large installments

4. List the five things to remember when taking employment tests.

a.

b.

c.

d.

e.

5. Place an "X" in front of each of the following which are subject areas which might be covered on employment tests.

____ a. Spelling

____ b. Mathematics

____ c. Vocabulary

____ d. Protocol

____ e. Grammar
6. List five of the seven ways to find the right job.
   a. 
   b. 
   c. 
   d. 
   e. 

7. Indicate knowledge of the three types of classified ads by completing the appropriate assignment sheet.

8. Demonstrate the ability to:
   a. Complete the sample employment test.
   b. Complete the assignment sheet—Finding the Right Job for Yourself.

   (NOTE: If this has not been accomplished prior to the test, ask the instructor when the above activities should be completed.)
FINDING THE RIGHT JOB
UNIT I

ANSWERS TO TEST

1. a. 2
   b. 4
   c. 5
   d. 1
   e. 3

2. a
   b
   c
   d
   e

3. a. O
   b. P
   c. O
   d. P
   e. X
   f. O
   g. X
   h. X
   i. O

4. a. Keep calm
   b. Follow directions carefully
   c. Go through test in order
   d. Mark answers carefully
   e. Write clearly
5. a
b
c
e
f
g'
h
i
k

6. Any five of the following are correct.
   a. Examine interests
   b. Determine goals for the future
   c. Analyze personal qualities
   d. Know job skills
   e. Analyze the jobs available to find the specific skills and rates of accuracy required
   f. Take employment tests to evaluate specific job skills
   g. Match skills to those required for specific jobs

7. Performance skills will be evaluated to the satisfaction of the DE teacher-coordinator

8. Performance skills will be evaluated to the satisfaction of the DE teacher-coordinator.
PERSONAL DATA SHEET
UNIT II

TERMINAL OBJECTIVE

After completion of this unit, the student should be able to prepare a personal data sheet. This knowledge will be evidenced by demonstration and by scoring eighty-five percent on the unit test.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Define personal data sheet.
2. List five reasons for preparing a personal data sheet.
3. Place in order steps in preparing a personal data sheet.
4. List six standards that a personal data sheet should meet.
5. Prepare a personal data sheet.
PERSONAL DATA SHEET
UNIT II

SUGGESTED ACTIVITIES

I. DE Teacher-Coordinator:
   A. Provide students with objective sheet.
   B. Provide students with information and assignment sheets.
   C. Discuss terminal and specific objectives.
   D. Discuss information and assignment sheets.
   E. Give test.
      (NOTE: Consult audio visual supplement for suggested film.)

II. Student:
   A. Read objective sheet.
   B. Study information sheet.
   C. Complete assignment sheet.
   D. Take test.

INSTRUCTIONAL MATERIALS

I. Included in this unit:
   A. Objective sheet
   B. Information sheet
   C. Assignment Sheet #1--Preparing a Personal Data Sheet
   D. Test
   E. Answers to test

PERSONAL DATA SHEET
UNIT II

INFORMATION SHEET

I. Definition of personal data sheet--A written statement of all the facts about an applicant that might be of any possible interest to an employer.

II. Reasons for preparing personal data sheet

A. Written in logical concise form
B.Contains all the essential facts
C. Decides whether applicant has the qualifications needed for a particular position
D. Answers questions employer may ask
E. Aids in filling out an application

III. Steps in preparing a personal data sheet

A. Write personal information first
   1. Name
   2. Address
   3. Telephone
   4. Education
   5. Age
   6. Weight
   7. Height
   8. Health
   9. Marital status
B. Show subjects studied which will help employer
C. List student activities
D. Show special skills or training
E. Show business experience
F. Give at least three references
   1. Present or former teacher
   2. Former employer
   3. Minister
   4. An acquaintance
INFORMATION SHEET

G. Example of a complete personal data sheet

Name: John Doe
Address: 1924 Glenwood Dr.
         Blackwell, Oklahoma 74631
Telephone: 377-7808
Education: Junior at Blackwell
           High School majoring in
           business
Age: 17
Weight: 175
Height: 6 ft. 1 in.
Subjects studied:
   Typing--Two semesters
   Business law--Two semesters
   Consumer economics--One semester
   Retail merchandising--One semester
   Business English--Two semesters
   Distributive Education I--Two semesters
Student Activities:
   President, sophomore class
   Reporter--DECA
   Chairman, Young People's Church Fund
   football, basketball, track
Special Skills:
   Type fifty words per minute; trained in the operation of cash register
   and adding machine
Business Experience:
   Carry out for Fay's Grocery during summer months
   Sales person for Hunt's Department Store during Christmas
References:
   Mr. Ocie Anderson, Principal Blackwell High School, Blackwell,
   Oklahoma
   Mr. Joe Amos, DE Teacher Coordinator, Blackwell High School,
   Blackwell, Oklahoma
   Mr. Kenneth Bradley, Manager, Hunt's Department Store, Blackwell,
   Oklahoma

Date Compiled
Signature
INFORMATION SHEET

IV. Standards that a personal data sheet should meet

A. Well organized
B. Neatly typed
C. Error free
D. In outline form
E. Limited to one page, if possible
F. Honest about qualifications and experience
PERSONAL DATA SHEET
UNIT II

ASSIGNMENT SHEET #1—PREPARING A PERSONAL DATA SHEET

Prepare a personal data sheet using the format and standards given in the information sheet.
PERSONAL DATA SHEET
UNIT II

TEST

1. Define personal data sheet.

2. List five reasons for preparing a personal data sheet.
   a. 
   b. 
   c. 
   d. 
   e. 

3. Place in order, using numerals one through six, steps in preparing a personal data sheet.
   _____ a. List student activities
   _____ b. Show business experience
   _____ c. Give at least three references
   _____ d. Write personal information first
   _____ e. Show special skills or training
   _____ f. Show subjects studied which will help employer

4. List six standards that a personal data sheet should meet.
   a. 
   b. 
   c. 
   d. 
   e. 
   f. 

5. By using Assignment Sheet #1, prepare a personal data sheet.
PERSONAL DATA SHEET
UNIT II

ANSWERS TO TEST

1. a. A written statement of all the facts about an applicant that might be of any possible interest to an employer

2. a. Written in logical concise form
   b. Contains all the essential facts
   c. Decides whether applicant has the qualifications needed for a particular position
   d. Answers questions employer may ask
   e. Aids in filling out an application

3. a. 3
   b. 5
   c. 6
   d. 4
   e. 4
   f. 2

4. a. Well organized
   b. Neatly typed
   c. Error free
   d. In outline form
   e. Limited to one page, if possible
   f. Honest about qualifications and experiences

5. Evaluated to the satisfaction of the DE teacher-coordinator.
APPLICATION FORM
UNIT III

TERMINAL OBJECTIVE

After completion of this unit, the student should be able to complete an application form. This knowledge will be evidenced by demonstration and by scoring eighty-five percent on the unit test.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Define application form.
2. List three of five reasons an application form should have sales appeal.
3. List three points to help give an application form sales appeal.
4. Select from a list nine rules to follow when completing an application form.
5. Complete an application form.
APPLICATION FORM
UNIT III

SUGGESTED ACTIVITIES

I. DE Teacher-Coordinator:
   A. Provide students with objective sheet.
   B. Provide students with information and assignment sheets.
   C. Discuss terminal and specific objectives.
   D. Discuss information and assignment sheets.
   E. Give test.
      (NOTE: Consult audio visual supplement for suggested film.)

II. Student:
   A. Read objective sheet.
   B. Study information sheet.
   C. Complete assignment sheet.
   D. Take test.

INSTRUCTIONAL MATERIALS

I. Included in this unit:
   A. Objective sheet
   B. Information sheet
   C. Assignment Sheet #1--Completing Application Form
   D. Test
   E. Answers to test

II. References:
APPLICATION FORM
UNIT III
INFORMATION SHEET

I. Definition of application form - A form to be filled out with important information when applying for employment

II. Reasons an application form should have sales appeal
   A. Competition with other applicants
   B. Promote outstanding qualities
   C. Obtain job more quickly
   D. Receive a better salary
   E. Rapid comparison by employer

III. Points to help give an application form sales appeal
   A. Always keep it neat
   B. Be accurate
   C. Complete the application form by filling in every blank

IV. Rules to follow when completing an application form
   A. Look over entire application form before beginning
   B. Follow instructions carefully and exactly
   C. Write neatly and legibly
   D. List all experience
   E. List all training
   F. Fill in all blanks
      1. Question is not self-related - Write "not applicable"
      2. No answers - Write "none"
      3. Asked expected salary - Write "open" if not sure what is appropriate
INFORMATION SHEET

G. Use personal data sheet

H. Upon completion check form for completeness, accuracy, and correct spelling

I. Remember, try to sell oneself by the information given on the application form
APPLICATION FORM
UNIT III

ASSIGNMENT SHEET #1--COMPLETING APPLICATION FORM

Complete this application form. Your personal data sheet will be helpful. Do not print

APPLICATION FOR EMPLOYMENT

Date_________________ Position applied for__________________________

Name_________________ Height_________ Weight_________ Age_________

Address_________________ Telephone No.__________________________

(Street or RFD) (City) (State)

Social Security No.________________________

Previous address__________________________

Birthdate__________________ Birthplace___________________________

(Month) (Day) (Year) (City) (State)

CHECK ALL THAT APPLY:

_____ Female
_____ Male
_____ Single
_____ Married
_____ Widowed
_____ Divorced
_____ Separated

_____ Own home
_____ Rent
_____ Board
_____ Live (Parents)
_____ With (Relatives)
_____ Purchasing home

Number and age of dependents:

Relationship of dependents:

Business or occupations of father:

(or Husband)

Interested in: Temporary work____ Full-time____ Part-time____ Saturday only____

Salary expected____

Are you responsible for your entire support?____ Others who are dependent on you for their support: Number_____ Ages_____

Nature of any physical defects____

Recent illnesses____

Date of last physical examination____

EDUCATION

<table>
<thead>
<tr>
<th>Circle grade completed</th>
<th>Name of School</th>
<th>Location</th>
<th>Major Subject</th>
<th>Year Graduated</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elementary</td>
<td>1 2 3 4</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>5 6 7 8</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>High</td>
<td>1 2 3 4</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Business or Vocational</td>
<td>1 2 3 4</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>College or University</td>
<td>1 2 3 4</td>
<td></td>
<td></td>
<td>5 6</td>
</tr>
<tr>
<td>Night or Correspondence</td>
<td>1 2 3 4</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Give details of any other educational training

---

249
What are your hobbies?

In case of illness or emergency, notify:

Name
Address
Relationship
Telephone

Why do you feel qualified for the position for which you are applying?


PREVIOUS EMPLOYMENT
(Last employment first)

<table>
<thead>
<tr>
<th>From</th>
<th>To</th>
<th>Name &amp; address of employer</th>
<th>Department-position duties - salary</th>
<th>Reason for Leaving</th>
</tr>
</thead>
<tbody>
<tr>
<td>Month</td>
<td>Month</td>
<td>Year</td>
<td>Year</td>
<td></td>
</tr>
<tr>
<td>Month</td>
<td>Month</td>
<td>Year</td>
<td>Year</td>
<td></td>
</tr>
<tr>
<td>Month</td>
<td>Month</td>
<td>Year</td>
<td>Year</td>
<td></td>
</tr>
</tbody>
</table>

PERSONAL REFERENCES
(Do not give names of relatives or former employers)

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Occupation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Interviewed by: Personality
Attitude
Ambition and initiative

Other remarks: Calmness
Physical qualities
Intelligence
Leadership
Appearance and grooming
Work best suited for
APPLICATION FORM
UNIT III

TEST

1. Define application form.

2. List three of five reasons an application form should have sales appeal.
   a. 
   b. 
   c. 

3. List three points to help give an application form sales appeal.
   a. 
   b. 
   c. 

4. Circle the letter in front of each of the rules to follow when completing an application form.
   a. Fill out as fast as possible
   b. Remember, try to sell oneself by the information given on the application form
   c. Use personal data sheet
   d. Upon completion check form for completeness, accuracy, and correct spelling
   e. List all training
   f. Fill in all blanks
   g. List all experience
   h. Follow instructions carefully and exactly
   i. Write neatly and legibly
   j. Look over entire application form before beginning

5. Using Assignment Sheet #1, complete an application form.
APPLICATION FORM
UNIT III

ANSWER TO TEST

1. A form to be filled out with important information when applying for employment

2. Any three of the following:
   a. Competition with other applicants
   b. Prompt outstanding qualities
   c. Obtain job more quickly
   d. Receive a better salary
   e. Rapid comparison by employee

3. a. Always keep it neat
   b. Be accurate
   c. Complete the application form by filling in every blank

4. 
   b
   c
   d
   e
   f
   g
   h
   i
   j

5. Evaluated to the satisfaction of DE teacher-coordinator.
JOB INTERVIEW
UNIT IV

TERMINAL OBJECTIVE

After completion of this unit, the student should be able to select from a list examples of proper dress and grooming and be able to demonstrate proper conduct during the job interview. Knowledge of this information will be evidenced by demonstration and by a score of eighty-five percent on the unit test.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Name five ways to prepare for the interview.
2. Select from a list eight ways to make a good first impression at the interview.
3. Select from a list the examples of proper dress and grooming for the interview.
4. Identify examples of proper conduct during the job interview.
5. Select from a list the attitudes an employer looks for during the job interview.
6. Demonstrate the following:
   a. Answer questions the employer might ask.
   b. Evaluate his conduct during the job interview using the check sheet provided in this unit.
   c. Write a follow-up letter.
JOB INTERVIEW
UNIT IV

SUGGESTED ACTIVITIES

I. DE Teacher-Coordinator:
   A. Provide students with objective sheet.
   B. Provide students with information and assignment sheets.
   C. Discuss terminal and specific objectives.
   D. Discuss information and assignment sheets.
   E. Have students role play job interview.
   F. Have a guest speaker from the community speak on the qualities and qualifications he looks for in a prospective employee.
   G. Give test.

   (NOTE: Consult audio visual supplement for suggested films.)

II. Student:
   A. Read objectives sheet.
   B. Study information sheet.
   C. Complete assignment sheets.
   D. Take test.

INSTRUCTIONAL MATERIALS

I. Included in this unit:
   A. Objective sheet
   B. Information sheet
   C. Assignment sheets

   1. Assignment sheet #1--Answering Questions the Employer May Ask
   2. Assignment Sheet #2--Evaluating the Job Interview
   3. Assignment Sheet #3--Writing a Follow-up Letter
II. References:


JOB INTERVIEW
UNIT IV

INFORMATION SHEET

I. Ways to prepare for the interview
   A. Call or write for appointment
   B. Learn about the company
   C. Find out name of interviewer
   D. Know the kind of job for which one is applying
   E. Review personal qualifications
   (NOTE: Use your personal data sheet.)

II. Making a good first impression
   A. Go alone for the interview
   B. Be on time
   C. Be careful of one's appearance
   D. Stand erect
   E. Look pleasant
   F. Introduce oneself in a quiet, easy way
   G. Sit erect and avoid signs of nervousness
   H. Be ready to take an employment test

III. Proper dress and grooming for the interview
   A. Body clean, odor free, and freshly shaven
   B. Hair neat, clean, and trimmed
   C. Hands and nails clean and in good condition
   D. Make-up fresh and natural looking
   E. Teeth brushed; mouthwash used
   F. Clothing cleaned and pressed

256
INFORMATION SHEET

G. Clothing conservative
H. Hosiery clean and free from runs
I. Socks clean and coordinated with suit
J. Shoes clean and polished

IV. Proper conduct during the interview
   A. Greet interviewer with warm smile
   B. Call interviewer by name
      (NOTE: Mr., Miss, Mrs., or Ms.)
   C. Introduce oneself
   D. Shake interviewer's hand firmly
   E. Be seated only after the interviewer's request
   F. Sit and stand erect
   G. Let employer take the lead in conversation
   H. Answer questions completely
   I. Be polite and courteous
   J. Make an extra effort to express oneself clearly
   K. Be sincere and enthusiastic
   L. Avoid irritating or distracting habits
      1. Smoking, chewing gum, eating candy
      2. Giggling or squirming in chair
   M. Do not try to flatter the interviewer
   N. Tell the truth about oneself and job experiences
   O. Be positive
   P. Watch for a sign the interview is over
   Q. Thank interviewer for his time
   R. Leave promptly
INFORMATION SHEET

V. Attitudes employer looks for during the interview

A. Enthusiasm and interest
B. Dedication and dependability
C. Alertness and quickness of mind
D. Honesty and integrity
E. Desire to work
F. Desire to help others
G. Desire to improve oneself
JOB INTERVIEW
UNIT IV

ASSIGNMENT SHEET #1—ANSWERING QUESTIONS THE EMPLOYER MAY ASK

Directions: Remember that once you are in the job interview, it is your job to "sell yourself" to the employer. You must be prepared to answer any questions that he may ask in a manner that would leave a favorable impression. Think about each of the following questions. Then write possible answers to each question remembering the direct, positive, and enthusiastic approach is the best.

1. Why do you want to work?

2. Have you had any experience in this type of work?

3. Are you presently employed?

4. What hours could you work?
JOB INTERVIEW

5. Would you be available on a permanent basis in June?

6. Have you participated in any sports?

7. Why do you think you might like to work for us?

8. How could you contribute to our organization?

9. What personal characteristics would you say are necessary for success in this field?
ASSIGNMENT SHEET #1

10. Do you have any financial obligations?

11. Are you living with your parents?

12. Do you have a steady girl-boy?

13. Have you ever had any difficulty with the police other than a parking violation?

14. Would you be able to work all day Saturday and Sunday?
ASSIGNMENT SHEET #1

15. How are you doing in school: attendance record? Grades?

16. What do you think we should pay you?

17. What do you hope to be doing five or ten years from now?

18. When can you start to work?

19. Do you have transportation?
ASSIGNMENT SHEET #2--EVALUATING THE JOB INTERVIEW

Do you handle yourself properly during a job interview? Rate yourself using the check list below. Then have someone also rate you and compare the two ratings. This should help you to identify those areas in which you are strong and those in which you need improvement.

<table>
<thead>
<tr>
<th>How you looked:</th>
<th>Yes</th>
<th>No</th>
<th>Not Sure</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Clothing clean and well-pressed?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Clothing conservative in style and color and appropriate for applying for a job?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Body clean and free from odor?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Hair trimmed, clean, combed?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Shoes clean and polished?</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>How you acted:</th>
<th>Yes</th>
<th>No</th>
<th>Not Sure</th>
</tr>
</thead>
<tbody>
<tr>
<td>6. Greeted interviewer with a smile and called him/her by name? <em>(Mr., Miss, Mrs. or Ms.)</em></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Stated your name proudly?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Shook interviewer's hand firmly?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Sat only when asked to do so?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Looked interviewer in the eye?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. Listened carefully to what interviewer had to say?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12. Took the time to think questions through before answering?</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
ASSIGNMENT SHEET #2

13. Emphasized what you could do for the firm rather than what the firm could do for you? ___ ___ ___

14. Spoke well of previous employers and associates? ___ ___ ___

15. Refrained from arguing with the employer? ___ ___ ___

16. Showed your desire to work? ___ ___ ___

17. Were courteous and tactful? ___ ___ ___

18. Were enthusiastic about school, work, and life in general? ___ ___ ___

19. Asked questions about the job and the company? ___ ___ ___

20. Were prepared to tell the employer how you could be of benefit to his company? ___ ___ ___

21. Did not chew gum, smoke, or eat candy? ___ ___ ___

22. Stuck to the point and answered the questions briefly but completely? ___ ___ ___

23. Thanked the interviewer for his time before leaving? ___ ___ ___

24. Left promptly? ___ ___ ___

Total Points: ___ ___ ___

Give yourself three points for each "good", two points for each "fair", and one point for each "poor". Add your points for the total score.

Rating scale: 64 - 72 Superior
57 - 63 good
50 - 56 fair
40 - 49 poor
JOB INTERVIEW
UNIT IV

ASSIGNMENT SHEET #3—WRITING A FOLLOW-UP LETTER

Directions:

1. Write a follow-up letter thanking the employer for the interview. Use any form you wish or follow the format of the sample follow-up letter on the next page.

2. Make sure your letter meets the following standards.
   a. Typed perfectly
   b. Clean, neat, and attractively arranged on the paper
   c. Free from spelling, punctuation, and grammatical errors
   d. Sent within a day or two after the interview

3. Your follow-up letter might include the following points:
   a. An expression of appreciation for interviewer's time and interest
   b. A summary of your qualifications and interest in the position
   c. Your name, address, and phone number (to make it easier for your employer to contact you)

4. Make this last bid for the job a prime example of your excellent work habits. Make the letter as clean, neat, and well-worded as you possibly can.
Mr. John Jones  
Personnel Manager  
John's Department Store  
407 Main Street  
Stillwater, Oklahoma 74074  

Dear Mr. Jones:

Thank you for interviewing me for the salesman's job in your store. I feel that working for John's Department Store would be enjoyable and that I could do the selling and general work which the position requires. I hope to have the opportunity to prove my worth.

The application form you gave me is enclosed.

I will be available for work September 5. You may call me at my home after 3:30. The number is 377-3307.

Sincerely yours,

Judith Jamison  
Miss Judith Jamison  
Enclosure
1. Name five ways to prepare for the interview.
   a.
   b.
   c.
   d.
   e.

2. Place an "X" in front of the following examples of ways to make a good first impression at the job interview.
   _____ a. Introduce oneself in a quiet, easy way
   _____ b. Be on time
   _____ c. Sit erect and avoid signs of nervousness
   _____ d. If smoking, offer one to the interviewer
   _____ e. Be ready to take an employment test
   _____ f. Stand erect
   _____ g. Make sure to read anything the interviewer writes down
   _____ h. Look pleasant
   _____ i. Be careful of one's appearance
   _____ j. Go alone for the interview

3. Circle the letter in front of each of the following which are examples of proper dress and grooming for the interview.
   a. Strongly scented perfume or cologne
   b. Teeth brushed; mouthwash used
   c. Shoes cleaned and polished
   d. Hands and nails clean and in good condition
4. Place an "X" in front of each of the following which are examples of proper conduct during the job interview.

_____ a. Sit down if interviewer is on the phone when entering room
_____ b. Be positive
_____ c. Try to flatter interviewer
_____ d. Leave promptly
_____ e. Be sincere and enthusiastic
_____ f. Watch for a sign the interview is over
_____ g. Be polite and courteous

5. Circle the letter of each item below which is an attitude the employer looks for during the interview.

a. Desire to work alone
b. Alertness and quickness of mind
c. Dedication and dependability
d. Sarcasm and impatience
e. Desire to improve oneself
f. Honesty and integrity
g. Enthusiasm and interest

6. Demonstrate the following:

a. Answer questions the employer might ask.
b. Evaluate one's conduct during the job interview using the check sheet provided in this unit.
c. Write a follow-up letter.

(NOTE: If this has not been accomplished prior to the test, ask the instructor when the above activities should be completed.)
ANSWERS TO TEST

1. a. Call or write for appointment
   b. Learn about the company
   c. Find out name of interviewer
   d. Know the kind of job for which one is applying
   e. Review personal qualifications

2. a
   b
   c
   e
   f
   h
   i
   j

3. b
   c
   d
   e
   f
   g
   h

4. b
   d
   e
6. Performance skills will be evaluated to the satisfaction of the DE teacher-coordinator.
SOCIAL SECURITY
UNIT V

TERMINAL OBJECTIVE

After completion of this unit, the student should be able to discuss the Social Security Act and ways the Federal Wage and Hour Law applies to the student. He should be able to identify the types of protection he may receive through these laws. This knowledge will be evidenced by a score of eighty-five percent on the unit test.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. List three of the four ways the Federal Wage and Hour Law applies to the training program.

2. Discuss the history of the Social Security Act, when it was passed, what protection it offers, and its major purpose.

3. List the divisions of the Social Security Act.

4. Select from a list the benefits which are paid from Social Security funds.
SOCIAL SECURITY
UNIT V

SUGGESTED ACTIVITIES

I. DE Teacher-Coordinator:
   A. Provide students with objective sheet.
   B. Provide students with information sheet.
   C. Discuss terminal and specific objectives.
   D. Discuss information sheet.
   E. Give test.

   (NOTE: Consult audio visual supplement for suggested films.)

II. Student:
   A. Read objective sheet.
   B. Study information sheet.
   C. Take test.

INSTRUCTIONAL MATERIALS

I. Included in this unit:
   A. Objective sheet
   B. Information sheet
   C. Test
   D. Answers to test

II. References:
   A. Wage and Hours Public Contract Division. Regional Director, 34D
      Mayflower Building, 411 North Akard Street, Dallas, Texas 75201.
   B. Social Security Administration, U.S. Department of Health, Education, and
   C. Social Security Administration, U.S. Department of Health, Education, and
SOCIAL SECURITY
UNIT V
INFORMATION SHEET

I. Federal Wage and Hour Law
   A. Provides minimum wage rate and overtime standards
   B. Applies to worker engaged in interstate or foreign commerce or the production of goods for such commerce
   C. Students are subject to the law unless exempt by student-learner certificate
   D. Principle regulations
      1. Age restrictions
      2. Minimum wage and overtime pay
      3. Hours of work
      4. Hazardous occupations
      5. Insurance
      6. Minimum wage exemptions

   (NOTE: If student does not have a Social Security Card, see that he gets one.)

II. Social Security Act
   A. Passed in 1935
   B. Provided services and protection
      1. Payments to elderly
      2. Financial compensation to jobless workers during a fixed period of time
      3. Aid to needy, blind, aged, and neglected
   C. Financed by a payroll tax on both employer and employee
   D. Responsibility of Internal Revenue Service for the collection of payroll taxes
   E. Amended in 1938 to include survivors' and dependents' benefits
   F. Made necessary by conditions of modern life and our increased dependence on money for income

273
INFORMATION SHEET

G. Major purpose was to provide protection for old age and periods of unemployment through social insurance

III. Division of the act
   A. Retirement
   B. Survivors
   C. Disability
   D. Health

IV. Benefits paid from Social Security funds
   A. Monthly retirement benefits—Payable in full at age 65, reduced benefits as early as age 62
   B. Monthly survivors benefits are payable to:
      1. Widow at age 62
      2. Unmarried children under 18
      3. Children 18 or over if disabled before age 18
      4. Widow at any age if she is caring for child under 18
      5. Widow as early as age 50 if she has a severe disability
      6. Dependent parents 62 or over
      7. Dependent widower 62 or over
      8. Extended to students going to college
   C. Monthly disability benefits—Payable to one before 65 if a severe disability has lasted at least 12 months
   D. Medicare—A two part health insurance program for older people
SOCIAL SECURITY
UNIT V

TEST

1. List three ways the Federal Wage and Hour Law applies to the training program.
   a. 
   b. 
   c. 

2. Discuss the history of the Social Security Act including when it was passed, what protection it offers, and its major purpose.

3. List the divisions of the Social Security Act.
   a. 
   b. 
   c. 
   d. 

4. From the following list, select by placing an "X" in front of the item those benefits which are paid by the Social Security Act.
   _____ a. Retirement
   _____ b. Survivors
   _____ c. Unemployment
   _____ d. Disability
   _____ e. Medicare
1. Any three of the following:
   a. Provides minimum wage rate and overtime standards
   b. Applies to worker engaged in interstate or foreign commerce or the production of goods for such commerce
   c. Students are subject to the law unless exempt by student-learner certificate
   d. Principle regulations
      1) Age restrictions
      2) Minimum wage and overtime pay
      3) Hours of work
      4) Hazardous occupations
      5) Insurance
      6) Minimum wage exemptions

2. Discussion should include:
   A. Passed in 1935
   B. Provided services and protection
      1) Payments to elderly
      2) Financial compensation to jobless workers during a fixed period of time
      3) Aid to needy, blind, aged, and neglected
   C. Financed by a payroll tax on both employer and employee
   D. Responsibility of Internal Revenue Service for the collection of payroll taxes
   E. Amended in 1938 to include survivors' and dependents' benefits
   F. Made necessary by conditions of modern life and our increased dependence on money for income
   G. Major purpose was to provide protection for old age and periods of unemployment through social insurance
3. a. Retirement  
    b. Survivors  
    c. Disability  
    d. Health  

4. a  
   b  
   d  
   e
TERMINAL OBJECTIVE

After completion of this unit, the student should be able to list his own resources and formulate a plan for making a budget based on his income, expenses, and goals. This knowledge will be evidenced by scoring eighty-five percent on the unit test.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. List four advantages of budgeting.
2. State the three basic steps involved in budgeting.
3. Name five aspects of good money management.
4. List three rules to use in spending money wisely.
5. Construct a budget that fits one's income.
BUDGETING
UNIT I

SUGGESTED ACTIVITIES

I. DE Teacher-Coordinator:
   A. Provide students with objective sheet.
   B. Provide students with information and assignment sheets.
   C. Discuss terminal and specific objectives.
   D. Discuss information and assignment sheets.
   E. Invite guest speaker to discuss the management of money.
   F. Give test.

   (NOTE: Consult audio visual supplement for suggested films.)

II. Student:
   A. Read objective sheet.
   B. Study information sheet.
   C. Complete assignment sheet.
   D. Take test.

INSTRUCTIONAL MATERIALS

I. Included in this unit:
   A. Objective sheet
   B. Information sheet
   C. Assignment Sheet #1—Construct a Plan for a Budget
   D. Test
   E. Answers to test
II. References:


I. Advantages of budgeting
   A. Helps one live on money earned
   B. Eliminates wasteful habits of spending money
   C. Helps achieve long-range plans
   D. Gives valuable experience and develops competency in money management

II. Basic steps involved in budgeting
   A. Estimating income
   B. Planning expenses for estimating ways income is to be used
   C. Putting the plan into action

III. Good money management
   A. Live within income
   B. Buy wisely
   C. Use things bought properly
   D. Set goals
   E. Save

IV. Rules to follow to spend money wisely
   A. Make a spending plan
      1. Buy what one needs and wants
      2. Get more for the money
   B. Think ahead and decide
      1. What is needed now
         a. Food
         b. Medicine
         c. Rent
         d. Clothes
INFORMATION SHEET

2. What is needed later
   a. Trip
   b. Gifts
   c. Furniture

C. Try again if one plan does not work
BUDGETING
UNIT I

ASSIGNMENT SHEET #1--CONSTRUCT A PLAN FOR A BUDGET

Use the following steps as a guide to plan and budget your income.

STEP 1: KNOW YOUR INCOME

a. Under "income from" write down where you get your money.

b. Under "amount" write down how much you get from each place.

c. "Add" all money received and write down after "Total."

1st WEEK

Income from

AMOUNT

Total $

2nd WEEK

Income from

AMOUNT

Total $
ASSIGNMENT SHEET #1

3rd WEEK

Income from AMOUNT

Total $

4th WEEK

Income from AMOUNT

Total $

STEP 2: KNOW YOUR EXPENSES

a. Some expenses, such as food and carfare, come every day and every week.

b. Expenses such as rent, gas, and water come only once a month.

(NOTE: Be sure to include rent, food, carfare, clothes, cleaning, car wash, church, savings, etc.)

LIST YOUR EXPENSES

Everything you must buy and/or pay for this month.
ASSIGNMENT SHEET #1

What it might cost.

When it must be paid.

STEP 3: SET UP YOUR SPENDING PLAN

a. After "income" write the total amount you get each week as you figured in Step 1.

b. Under "expenses" write the items you will pay for each week as in Step 2.

c. Under "amount planned" write the amount you plan to spend for each item.

d. Under "amount spent" write the amount you did spend for each item.
ASSIGNMENT SHEET # 1

<table>
<thead>
<tr>
<th>1st WEEK</th>
<th>2nd WEEK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income you will get $_________</td>
<td>Income you will get $_________</td>
</tr>
<tr>
<td>Expenses Amt. Planned</td>
<td>Expenses Amt. Planned</td>
</tr>
<tr>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Total $_________ $_________</td>
<td>Total $_________ $_________</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>3rd WEEK</th>
<th>4th WEEK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income you will get $_________</td>
<td>Income you will get $_________</td>
</tr>
<tr>
<td>Expenses Amt. Planned</td>
<td>Expenses Amt. Planned</td>
</tr>
<tr>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Total $_________ $_________</td>
<td>Total $_________ $_________</td>
</tr>
</tbody>
</table>

At the end of the first week, did the "amount planned" match the "amount spent"?
If it did, you are on your way to managing your money.
Complete the second, third, and fourth weeks—you may have to change your plan.
BUDGETING
UNIT I

TEST

1. List four advantages of budgeting.
   a. 
   b. 
   c. 
   d. 

2. State the three basic steps involved in budgeting.
   a. 
   b. 
   c. 

3. Name five aspects of good money management.
   a. 
   b. 
   c. 
   d. 
   e. 

4. List three rules to use in spending money wisely.
   a. 
   b. 
   c. 

5. Construct a budget that fits one's income.
   (NOTE: If this has not been accomplished prior to the test, ask the instructor when the above activity should be completed.)
BUDGETING
UNIT I

ANSWERS TO TEST

1. a. Helps one live on the money earned
   b. Eliminates wasteful habits of spending money
   c. Helps achieve long-range plans
   d. Gives valuable experiences and develops competency in money management

2. a. Estimating income
   b. Planning expenses for estimating ways income is to be used
   c. Putting the plan into action

3. a. Live within income
   b. Buying wisely
   c. Use things bought properly
   d. Set goals
   e. Save

4. a. Make a spending plan
   b. Think ahead and decide
   c. Try again if one plan does not work

5. Evaluated to the satisfaction of DE teacher-coordinator.
After completing this unit, the student should be able to decide for himself when to use credit, to determine the cost of credit, and to tell how the Truth-In-Lending Act affects him. This knowledge will be evidenced by scoring eighty-five percent on the unit test.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match credit terms associated with credit to the correct definition.
2. Write four guidelines for buying on credit.
3. List and explain the six C's of credit.
4. Name the two basic ways consumer credit can be classified.
5. Name six noninstallment sales credit plans.
6. Calculate the difference in cost of buying on single-payment loan and installment loan.
7. Discuss in writing the Truth-In-Lending Act.
SUGGESTED ACTIVITIES

I. DE Teacher-Coordinator:
   A. Provide students with objective sheet.
   B. Provide students with information and assignment sheets.
   C. Make transparencies.
   D. Discuss terminal and specific objectives.
   E. Discuss information and assignment sheets.
   F. Give test.

II. Student:
   A. Read objective sheet.
   B. Study information sheet.
   C. Complete assignment sheets.
   D. Take test.

INSTRUCTIONAL MATERIALS

I. Included in this unit:
   A. Objective sheet
   B. Information sheet
   C. Transparency Master #1--Use Credit Wisely
   D. Assignment Sheet #1--Calculate Interest Rates
   E. Test
   F. Answers to test
II. References:


G. International Consumer Credit Association, 375 Jackson Avenue, St. Louis, Missouri 63130.

I. Terms and definitions

A. Bill--A form generally used to show charges for services

B. Budget plan--A type of plan in which a customer makes a purchase and pays for it in equal payments over a period of three months

C. Capacity--The factor in credit that has to do with a customer's ability to earn

D. Character--The factor in credit that has to do with a customer's honesty and probable willingness to pay

E. Conditional sales contract--An agreement whereby the buyer can take possession of the article and use it

F. Credit--A promise to pay at a future time for something of value that is received now

G. Credit card--An identification card which permits a person to obtain goods and/or services on credit

H. Credit memorandum--A form showing the detailed record of returned merchandise

I. Creditor--The person who sells on credit or makes a loan

J. Credit rating--An individual's reputation for paying his debts on time

K. Credit union--A cooperative association which accepts deposits and makes small loans to its members

L. Debtor--One who borrows and promises to pay later

M. Discount--The interest deducted in advance from the total amount borrowed

N. Down payment--An amount of money paid on the purchase price of an item at the time of purchase

O. Endorser--A person who signs a note and is responsible for payment if the original borrower does not pay

P. Finance charge--The amount of money that a merchant charges to cover his cost of handling a particular credit account
INFORMATION SHEET

Q. Installment buying—The method of purchasing merchandise and promising to make weekly, monthly, or sometimes annual payments on it.

R. Mortgage—Something of value pledged to insure payment of a loan.

S. Open charge account—The method of purchase whereby the seller agrees to let the buyer purchase what he wants during an "open" period and pay in full at the end of the period.

T. Proceeds—The net amount of money one receives from a loan; often the discount is subtracted from the principal.

U. Promissory note—A written promise to repay borrowed money at a definite time.

V. Receipt—A written acknowledgment that money, goods, or services have been received.

W. Repossess—The taking back of merchandise that was sold on credit if payments were not made as agreed.

X. Retail credit bureau—An organization which keeps records on persons in a community who have done business on credit with local firms.

Y. Security—Something of value pledged to insure payment of a loan.

Z. Uncollectible account—The amounts owed by credit customers who do not pay their bills.

II. Guidelines for using credit

A. Use credit for items which have a higher price than one can afford with one or two paychecks.

B. Use credit for goods which have a long useful life.

C. Use individual income as a guide on which to base credit.

D. Make a large down payment, reduce monthly payments, and lower interest.

E. Estimate future income and expense before using credit.

F. Avoid temptation in using credit after one item has been paid off.

III. The six C’s that count for credit (Transparency 1)

A. Character—A sincere attitude for paying bills.

B. Capacity—An ability to repay.
C. Capital--Owning more than one's debt

D. Conditions--Satisfying agreements between the parties

E. Collateral--Possessions set aside as security for debts

F. Common sense--Ability to use credit wisely

(NOTE: "These six C's Count for Credit" might be explained as each of the six C's is important. Use the above definitions together and they make a good credit risk.)

IV. Basic classifications of consumer credit

A. Loan credit

B. Installment credit

V. Noninstallment credit sales plans

A. Open charge account

B. Budget account

C. Revolving charge account

D. Travel plans

E. Bank credit card

F. Teen-age account

VI. Single-payment loan cost

A. Calculated on percentage

B. Interest stated in dollar terms

C. Straight time

D. Formula: Principal x Rate x Time

Example: Bob borrowed $500 from the bank at 5% interest for 24 months

\[ 500 \times 0.05 \times 2 = 25 \times 2 = \$50 \text{ interest} \]
VII. Installment loan cost

A. Calculated on unpaid balance
B. Calculated each month
C. Increases cost of loan

Example: Bob borrowed $500 and he must pay back $25 a month for 24 months

\[
\begin{align*}
$500 & - 25 \times 24 \\
& = 660 - 500 \\
& = 160 \text{ interest}
\end{align*}
\]

VIII. Truth-In-Lending Act (a disclosure law)

A. Passed in 1968
B. Affects all businesses which extend credit
C. Discloses annual rate of interest
D. Discloses annual amount of dollars
E. Discloses total number of dollars paid as finance charge
F. Informs of disclosure before signing
Use Credit Wisely

Six "C's" That Count For Credit

Capacity
Character
Capital
Conditions
Collateral
Common Sense
**ASSIGNMENT SHEET #1 - CALCULATE INTEREST RATES**

1. Calculate the cost of borrowing on single-payment loan in the following problems.
   a. $300 at 6% interest for 20 months
   b. $100 at 6% for 6 months
   c. $500 at 10% interest for 20 months

2. Calculate the cost of borrowing on installment loan in the following problems.
   a. $300 to be paid back at $19.24 per month for 20 months
   b. $100 to be paid back at $18.15 per month for 6 months
   c. $500 to be paid back at $30.92 per month for 20 months
CREDIT
UNIT II

ANSWERS TO ASSIGNMENT SHEET #1

1. a. $30.00
   b. $3.00
   c. $83.33

2. a. $84.80
   b. $8.90
   c. $118.40
CREDIT
UNIT II

TEST

1. Match the following terms to the correct definition.

   a. Credit
   b. Debtor
   c. Security
   d. Capacity
   e. Discount
   f. Finance charge
   g. Proceeds
   h. Open charge account
   i. Installment buying
   j. Bill

   1. Something of value pledged to insure payment of a loan
   2. A promise to pay at a future time for something of value that is received now
   3. The method of purchase whereby the seller agrees to let the buyer purchase what he wants during an "open" period and pay in full at the end of the period
   4. A form generally used to show charges for services
   5. The net amount of money one receives from a loan after the discount is subtracted from the principal
   6. One who borrows and promises to pay later
   7. The method of purchasing merchandise and promising to make weekly, monthly, or sometimes annual payments on it
   8. The factor in credit that has to do with a customer's ability to earn
   9. The amount of money that a merchant charges to cover his cost of handling a particular credit account
   10. The interest deducted in advance from the total amount borrowed
2. Write four guidelines for using credit:
   a. 
   b. 
   c. 
   d. 

3. List the six C's and define each in the following phrase: "These six C's Count for Credit."
   a. 
   b. 
   c. 
   d. 
   e. 
   f. 

4. Name the two basic classifications of consumer credit.
   a. 
   b. 

5. Name six noninstallment sales credit plans.
   a. 
   b. 
   c. 
   d. 
   e. 
   f. 

6. Calculate the difference in the cost of borrowing on
   a. Single-payment loan
   b. Installment loan

   in the following problem:

   Mr. Bill Right can borrow $150 for 6 months at 10 percent interest and
   repay the principal and the interest at the end of the 6 months; or he
   can borrow $150 and repay it in 6 monthly payments of $25 plus the
   interest.

7. Discuss the Truth-In-Lending Act.
CREDIT
UNIT II

ANSWERS TO TEST

1. a. 2
   b. 6
   c. 1
   d. 8
   e. 10
   f. 9
   g. 5
   h. 3
   i. 7
   j. 4

2. Any four of the following:
   a. Use credit for items which have a higher price than one can afford to pay with one or two paychecks
   b. Use credit for goods which have a long useful life
   c. Use individual income as a guide on which to base credit
   d. Make a large down payment, reduce monthly payments, and lower interest
   e. Estimate future income and expenses before using credit
   f. Avoid temptation in using credit after one item has been paid off

3. a. Character--A sincere attitude for paying bills
   b. Capacity--An ability to repay
   c. Capital--Owning more than one's debt
   d. Conditions--Satisfying agreements between the parties
   e. Collateral--Possessions set aside as security for debts
   f. Common sense--Ability to use credit wisely
4. a. Loan credit
   b. Installment credit

5. a. Open charge account
   b. Budget account
   c. Revolving charge account
   d. Travel plans
   e. Bank credit card
   f. Teen-age account

6. a. Single-payment loan
    Cost: $7.50
    \[
    \frac{150 \times 10 \times 6}{100 \times 12} = \frac{150 \times 1 \times 1}{10 \times 2} = \frac{150}{20} = \frac{15}{2} = 7.50
    \]
    b. Installment loan cost: $26.25

7. Discussion should include the following:
   a. Passed in 1968
   b. Affects all businesses which extend credit
   c. Discloses annual rate of interest
   d. Discloses annual amount of dollars
   e. Discloses total number of dollars paid as finance charge
   f. Informs of disclosure before signing
BANKING SERVICES
UNIT III

TERMINAL OBJECTIVE

After completion of this unit, the student should be able to match terms and definitions, name advantages of having a checking account, describe the types of checking accounts, identify the types of endorsements, and demonstrate the ability to use checking account forms. This knowledge should be evidenced through demonstration and by scoring eighty-five percent on the unit test.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match ten terms associated with checking accounts with their definitions.
2. Name two advantages of having a checking account.
3. List the two types of checking accounts.
4. Demonstrate the ability to use a checking account by correctly filling out:
   a. A signature card.
   b. Deposit slips.
   c. Check stubs.
   d. Checks.
   e. A bank reconciliation form.
   f. Endorsements of checks when given the type of endorsement.
BANKING SERVICES
UNIT III

SUGGESTED ACTIVITIES

I. DE Teacher-Coordinator:
   A. Provide students with objective sheet.
   B. Provide students with information and assignment sheets.
   C. Discuss terminal and specific objectives.
   D. Discuss information and assignment sheets.
   E. Invite a guest speaker from a bank.
   F. Arrange field trip to a local bank.
      1. If a group tour is impossible, perhaps two or three people could make this visit and report to the class.
      2. If there is more than one bank in the community, a comparison might be made between their services.
   G. Give test.
   (NOTE: Consult audio visual supplement for suggested films.)

II. Students:
   A. Read objective sheet.
   B. Study information sheet.
   C. Complete assignment sheets.
   D. Take a field trip to a local bank.
   E. Take test.

INSTRUCTIONAL MATERIALS

I. Included in this unit:
   A. Objective sheet
   B. Information sheet
C. Assignment sheets
   1. Assignment Sheet #1--Endorsing Checks
   2. Assignment Sheet #2--Individual Checking Account

D. Answers to assignment sheets

E. Test

F. Answers to test

II. References:


III. Optional teaching aids--Pamphlets
   A. *Teacher's Guide to Banking*
   B. *Student's Guide to Banking*
   C. *Using Bank Services*
   D. *The Story of American Banking*
   E. *Personal Money Management*

   (NOTE: The five booklets above are available in quantity through your local commercial banker he will order from Oklahoma Bankers' Association, 643 N.E. 41, Oklahoma City, Oklahoma 73102.)

   F. *Know Your Money*, Treasury Department, U.S. Secret Service.


   G. *4000 Years of Banking*, The National Cash Register Company, Dayton, Ohio.
BANKING SERVICES
UNIT III
INFORMATION SHEET

I. Terms and definitions

A. Account--A record of all financial transactions and the dates; shows the current balance

B. Account number--Numerical identification given to a bank account

C. Balance--Amount of money in a checking account

D. Bank statement--Bank's record of deposits made and checks drawn (cashed) against the checking account

E. Check--Written order presented to a person's bank to pay money to someone else

F. Checking account--An account where a depositor may write checks against money on deposit in the account

G. Currency--Paper money

H. Deposit--To put money into a checking account

I. Endorse--Payee puts his signature on the back of the check so he can cash it

J. Endorsement--Payee's signature on the back of the check

K. Payee--Person, firm, or organization to whom the check is made out

L. Service charge--Cost charged by the bank for maintaining the checking account

M. Abbreviated date--The month is written either as a word abbreviation or a number abbreviation

II. Advantages of having a checking account

A. Money can be lost or stolen, but a check can have payment stopped

B. Bills can be paid by mail

C. A check can be written for any amount of money in the checking account

D. Canceled checks serve as proof of payment

E. Checks can only be cashed when properly endorsed
INFORMATION SHEET

III. Types of checking accounts
   A. Individual
      1. Only one person can legally write checks
      2. Usually used by single people
   B. Joint
      1. Two or more persons can legally write checks
      2. Most common with married people

IV. Signature card
   A. Must be filled before you open a checking account
   B. Procedure
      1. Print full name on line 1
      2. Print address on line 2
      3. Print name of the place where you work on the first part of line 3
      4. Write signature on the second part of line 3; same signature should be used in writing all checks
      5. If opening a joint account, the other person must print his place of employment and write his signature on line 4
      6. Print name and address on lines 5, 6, 7, and 8 the way you want your name and address to appear on all checks, if you want specially printed checks

Example:

<table>
<thead>
<tr>
<th>ACCOUNT NUMBER</th>
<th>0031-2555-1</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1) NAME</td>
<td>Doe, Robert A. Doe, Martha J.</td>
</tr>
<tr>
<td>(2) ADDRESS</td>
<td>1456 West Bryan, Big Town, Oklahoma 12345</td>
</tr>
<tr>
<td>(3) EMPLOYMENT</td>
<td>Machine Tool Co.</td>
</tr>
<tr>
<td>(4) EMPLOYMENT</td>
<td>207 Main St., Big Town, Okla.</td>
</tr>
<tr>
<td>(5) SIGNATURE</td>
<td>x Robert A. Doe</td>
</tr>
<tr>
<td>(6) SIGNATURE</td>
<td>x Martha J. Doe</td>
</tr>
<tr>
<td>(7) ACCOUNT CAPTION AND ADDRESS</td>
<td>Doe</td>
</tr>
<tr>
<td>(8) ACCOUNT CAPTION AND ADDRESS</td>
<td>Big Town, Okla. 12345</td>
</tr>
</tbody>
</table>

The First National Bank authorizes to recognize the above signature(s) in payment of funds or transactions or other business.
INFORMATION SHEET

V. Deposit slip

A. Fill out in order to put cash or checks in checking-account.

B. Procedure

1. Print full name on line 1
2. Print address on line 2
3. Print account number on line 3 (assigned by the bank)
4. Print the date on line 4
5. Put the amount of paper money where "currency" is printed
6. Put the amount of cents where "coin" is printed
7. List each check separately on the lines where "checks" is printed
8. Add the total amount of money deposited (currency, coin, and checks) and place this answer on line 8
9. If the bank teller is to give you back some money, he must list this amount of money on line 9
10. To get the total of the deposit, the teller must subtract the amount on line 5 from line 4 and write the total deposit on line 10

Example:

Deposit To The Account Of

<p>| | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CURRENCY</strong></td>
<td><strong>DOLLARS</strong></td>
<td><strong>CENTS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>COIN</strong></td>
<td><strong>DOLLARS</strong></td>
<td><strong>CENTS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>CHECKS</strong></td>
<td><strong>DOLLARS</strong></td>
<td><strong>CENTS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(1)</td>
<td>(2)</td>
<td>(3)</td>
<td>(4)</td>
<td>(5)</td>
<td>(6)</td>
</tr>
<tr>
<td>Robert A. Doe</td>
<td>1456 West Bryan, Bly, Okla.</td>
<td>286</td>
<td>24</td>
<td></td>
<td></td>
</tr>
<tr>
<td>0031-2555-1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Aug 21</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL OF ABOVE ITEM</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>LESS CASH RECEIVED</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AMOUNT OF DEPOSIT</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

VI. Check stub

A. One's record of money deposited or spent

B. Should be filled out before the check is written
INFORMATION SHEET

C. Procedure

1. Write the check number and the amount of the check on the top line
2. Write the date
3. Write the name of the person or company (payee) to whom the check is written
4. Write the purpose of the payment
5. Enter the balance of the checking account ("Balance Carried Forward" from the previous check stub) after the printed "Balance Brought Forward"
6. If a deposit was made, enter the amount after "Amount Deposited"
7. To get total, add "Amount Deposited" to "Balance Brought Forward"
8. Enter the amount for the check after "Amount This Check"
9. To get "Balance Carried Forward" subtract "Amount This Check" from the "Total"

Example:

<p>| | | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>No. 101</td>
<td>$120.00</td>
<td>June 19</td>
<td>For Rent</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bal. Brought Forward</td>
<td>-</td>
<td>-</td>
<td>189.00</td>
<td>189.00</td>
<td>120.00</td>
<td>69.00</td>
</tr>
</tbody>
</table>
VII. Check

A. Fill out, sign, and remove from the stub

B. Use ink, write legibly, and do not mark over

(NOTE: If you make a mistake, tear up the check and start over void that stub.)

C. Procedure

1. Number your checks in order
   a. Helps keep them in order
   b. Helps identify lost or stolen checks

2. Write the date; this should be the date the check is written

3. Write the name of the payee after the printed words, "Pay to the Order of"

4. Write the numerical amount close to the dollar sign

5. Write the amount in words beginning as far to the left as possible
   (NOTE: The numerical amount and the amount in words must be the same.)

6. Write your legal signature at the bottom right of the check
   (NOTE: This signature must be the same as the one written on the signature card.)

Example:

<table>
<thead>
<tr>
<th>No. 102</th>
<th>$160.90</th>
</tr>
</thead>
<tbody>
<tr>
<td>June 10, 19--</td>
<td></td>
</tr>
<tr>
<td>To Robert Samuel</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance Brought Forward</td>
<td>42.25</td>
</tr>
<tr>
<td>Amount Deposited</td>
<td>20.00</td>
</tr>
<tr>
<td>Total</td>
<td>62.25</td>
</tr>
<tr>
<td>Am't. This Check</td>
<td>50.00</td>
</tr>
<tr>
<td>Balance Carried Forward</td>
<td>12.25</td>
</tr>
</tbody>
</table>

FIRST NATIONAL BANK

PAY TO THE ORDER OF State Insurance Company

One hundred sixty-nine and 70/100 dollars

Robert A. Sammuels
Rita Sammuels

Account No. 0031-2889-1

Robert A. Sammuels

(1) (2) (3) (4) (5) (6)
INFORMATION SHEET

VIII. Reconciling the bank statement

A. Bank statement sent out each month with the canceled checks paid during that month

B. Should be compared with your records

C. Procedure

1. Arrange canceled checks in numerical order--101, 102, 103, etc.

2. Match each check with the check stub
   a. Compare the amount on the check with the amount on the check stub to make sure they are the same
   b. Place a check mark on each stub that has a canceled check

3. Stubs without checks mean that the bank has not received the checks yet
   a. These are called "outstanding" checks
   b. List and total these on the bank reconciliation form

4. If all deposits were not shown on the statement, total these and write this total on the bank reconciliation form

5. Write down on the bank reconciliation the check stub balance from the last check stub

6. Follow the procedures outlined on the bank reconciliation form

7. The "corrected check stub balance" and the "corrected bank statement balance" on the bank reconciliation form should be the same amount

(NOTE: If these two amounts are not the same and your computation is correct, then the bank should be notified immediately to check for an error in their records.)

Example:
INFORMATION SHEET

EXAMPLE:

BANK STATEMENT

FIRST NATIONAL BANK
Detroit, Michigan 48226

Mr. and Mrs. Allan R. Sweet
2131 Brooks Road
Huntington Woods, Michigan

ACCOUNT NUMBER
0031-2211-6

STATEMENT PERIOD
5-1-69 - 5-31-69

<table>
<thead>
<tr>
<th>Number</th>
<th>Deposits</th>
<th>Checks</th>
<th>Service Charge</th>
<th>Present Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>303.25</td>
<td>257.31</td>
<td>$.80</td>
<td>$45.14</td>
</tr>
</tbody>
</table>

PLEASE EXAMINE AT ONCE. REPORT ANY ERROR DIRECTLY TO OUR AUDITOR WITHIN FIVE (5) DAYS.

BANK RECONCILIATION FORM

I. CHECK STUB BALANCE
   A. Less Service Charge
      $ 45.14
   B. Corrected Check Stub Balance
      (Subtract Service Charge From The Check Stub Balance.)
      $ 45.14

II. BANK STATEMENT BALANCE
    A. Total Outstanding Deposits
       $ 00
    B. (Add Outstanding Deposits To Bank Statement Balance.)
       $ 00
    C. Less Outstanding Checks:
       No. 1  $ 00
       No. 2  $ 00
       No. 3  $ 00
       Total Outstanding Checks  $ 00
    D. Corrected Bank Statement Balance (Subtract Total Outstanding Check Total From Answer B).
       $ 00
IX. Types of endorsements

A. Blank endorsement

1. Payee signs his signature on the top of the back of the check.
2. If lost, the check could be cashed by the finder just by adding his endorsement.

Example:

```
Robert A. Doe
```

B. Restrictive endorsement

1. Made when a check is to be deposited into an account.
2. Write at the top of the back of the check "Pay to the (name of the bank) for deposit only" and then sign name.
3. If lost, no one can cash this check because it can only be deposited into the payee's account.

Example:

```
Pay to the State Bank
for deposit only
Robert A. Doe
```
C. Full endorsement

1. Payment of the check is made only to a specific person or company

2. If lost, the check cannot be cashed by the finder

3. Write at the top of the back of the check "Pay to the order of (name of person or company)" and sign name

Example:

Pay to the order of
Mary Doe
Robert A. Doe
1. In the blank under each endorsement below, write the kind of endorsement shown. (Blank, restrictive, or full)

A. __________  B. __________

Martha Doe

Pay to the order of First National Bank for deposit only
Marvin Cantrell

C. __________  D. __________

Pay to the order of
Jean Smith
Ellen Hull

Pay to the order of
Harris Drug
Casper Payne

E. __________  F. __________

Pay to the order of Carter Electric Co.
Connie Day

Robert Doe

G. __________  H. __________

Pay to the Federal Savings and Loan for deposit only
C. Flowers

Pay to the order of John Edwards
Ellis Matthews
ASSIGNMENT SHEET #1

2. Endorse the checks below as indicated and in the space under each check write the kind of endorsement.

a. Pay to the City Bank for deposit only, Paul Price
b. Pay to the order of Sam Coffey, Charles Hughes
c. Jack L. Brown
d. Pay to the order of Best's Department Store, Bob L. Alexander
e. Pay to the National Savings and Loan Association for deposit only, Howard Kirk
f. Mary Hunter
1. Gary Jones wants to open an individual checking account. Use the following information to fill out a signature card:

NAME: Gary M. Jones
ADDRESS: 12 Pryor Drive, Elkburg, Oklahoma 43210
PLACE OF EMPLOYMENT: Harry's Auto Sales, 1114 West Seventh, Elkburg, Oklahoma 43210
ACCOUNT NO.: 1002-44447

2. Fill out the necessary forms deposit slips, check stubs, and checks for Mr. Jones as follows:

a. On October 1, 197__, Gary M. Jones deposited $15.00 in currency, $.43 in coin, and checks for $102.14 and $12.52.

b. Mr. Jones wrote a check for $75.50 for a car payment to Westwood Loan Company on October 1, 197__. This is check no. 101.

c. Dr. Ralph Lewis received a check for $15.00 for an office call on October 2, 197__.

d. On October 5, 197__, Mr. Jones wrote a check to Smith's Garage for car repair in the amount of $20.75.

e. On October 8, 197__, Mr. Jones deposited $10.00 in currency and a check for $103.52.

f. Mr. Jones wrote a check to Federal Oil Company for $13.96 for payment of bill on October 9, 197__.

g. On October 12, 197__, Mr. Jones wrote a check to Glen's Service Station for an oil and filter change. The check was for $7.75.

h. Mr. Jones bought a coat from Black's Men's Wear on October 14, 197__. He wrote a check for $29.95.

i. On October 15, 197__, Mr. Jones wrote a check to Flynn's Department Store for $32.12. He bought some shirts.

j. Mr. Jones had to have new lenses for his eye glasses on October 20, 197__. He wrote a check to Oklahoma Optical Company for $24.00 for these lenses.
### ASSIGNMENT SHEET #2

<table>
<thead>
<tr>
<th>NAME</th>
<th>ACCOUNT NUMBER</th>
<th>SIGNATURE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>X</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>EMPLOYMENT</th>
<th>SIGNATURE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>X</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ADDRESS</th>
<th>SIGNATURE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>X</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ACCOUNT CAPTION AND ADDRESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.</td>
</tr>
<tr>
<td>6.</td>
</tr>
<tr>
<td>7.</td>
</tr>
<tr>
<td>8.</td>
</tr>
</tbody>
</table>

The First National Bank authorizes to recognize the above signature(s) in payment of funds or transactions or other business.

---

**Deposit To The Account Of**

- **(NAME)**
- **(ADDRESS)**

<table>
<thead>
<tr>
<th>ACCOUNT NUMBER</th>
<th>CHECKS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**DEPOSITED IN**

FIRST NATIONAL BANK

Detroit, Michigan

**Date** 19

---

**Deposit To The Account Of**

- **(NAME)**
- **(ADDRESS)**

<table>
<thead>
<tr>
<th>ACCOUNT NUMBER</th>
<th>CHECKS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**DEPOSITED IN**

FIRST NATIONAL BANK

Detroit, Michigan

**Date** 19
**ASSIGNMENT SHEET #2**

<table>
<thead>
<tr>
<th>No.</th>
<th>Date</th>
<th>To</th>
<th>For</th>
<th>BAL DEP/INT</th>
<th>NET DEP/INT</th>
<th>Date</th>
<th>Payment</th>
<th>Pay To the Order Of</th>
<th>$</th>
<th>DOLLARS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Boulder Bank and Trust Company**

Tulsa, OKLA., 1962

PAY TO THE ORDER OF

$)

DOLLARS

Tulsa, OKLA., 1962

PAY TO THE ORDER OF

$)

DOLLARS

Tulsa, OKLA., 1962

PAY TO THE ORDER OF

$)

DOLLARS

Tulsa, OKLA., 1962

PAY TO THE ORDER OF

$)

DOLLARS
ASSIGNMENT SHEET #2

3. Mr. Jones received this bank statement. Reconcile his check stub balance with the bank statement balance on the bank reconciliation form.

(NOTE: Use information from part 1 and 2 of Assignment Sheet #2.)

**BANK STATEMENT**

FIRST NATIONAL BANK

Mr. Gary M. Jones  
12 Pryor Drive  
Elkburg, Oklahoma  43210

<table>
<thead>
<tr>
<th>ACCOUNT NUMBER</th>
<th>1002-4444-7</th>
</tr>
</thead>
<tbody>
<tr>
<td>STATEMENT PERIOD</td>
<td>10-1-7 - 10-31-7</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>NUMBER</th>
<th>Deposits</th>
<th>Checks</th>
<th>Service Charge</th>
<th>Present Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>2</td>
<td>7</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>


**BANK RECONCILIATION FORM**

I. CHECK_stub balance

A. Less Service Charge

B. Corrected Check Stub Balance  
(Subtract Service Charge  
From The Check Stub Balance.)

II. BANK STATEMENT BALANCE

A. Total Outstanding Deposits

B. (Add Outstanding Deposits To  
Bank Statement Balance.)

C. Less Outstanding Checks:
<table>
<thead>
<tr>
<th>No.</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
   Total Outstanding Checks $ 

D. Corrected Bank Statement  
Balance (Subtract Total  
Outstanding Check Total  
From Answer B). $ 

32
BANKING SERVICES
UNIT III

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet # 1

1. a. Blank
b. Restrictive
c. Full
d. Full
e. Full
f. Blank
g. Restrictive
h. Full

2. a. Restrictive
b. Full
c. Blank
d. Full
e. Restrictive
f. Blank

Assignment Sheet # 2
1.

<table>
<thead>
<tr>
<th>NAME</th>
<th>Gary M. Jones</th>
</tr>
</thead>
<tbody>
<tr>
<td>ADDRESS</td>
<td>2 Royer Drive, Chickasaw, Oklahoma 43210</td>
</tr>
<tr>
<td>EMPLOYMENT</td>
<td>Terry Auto Sales</td>
</tr>
<tr>
<td>ACCOUNT NUMBER</td>
<td>1002 - 4444 - 7</td>
</tr>
<tr>
<td>SIGNATURE</td>
<td>X Gary M. Jones</td>
</tr>
</tbody>
</table>

ACCOUNT CAPTION AND ADDRESS

The First National Bank authorizes to recognize the above signature(s) in payment of funds or transactions or other business.

2.

<table>
<thead>
<tr>
<th>Deposit To The Account Of</th>
<th>Gary M. Jones</th>
</tr>
</thead>
<tbody>
<tr>
<td>NAME</td>
<td>Gary M. Jones</td>
</tr>
<tr>
<td>ADDRESS</td>
<td>2 Royer Drive, Chickasaw, Oklahoma 43210</td>
</tr>
<tr>
<td>ACCOUNT NUMBER</td>
<td>1002 - 4444 - 7</td>
</tr>
<tr>
<td>Date</td>
<td>October 21</td>
</tr>
<tr>
<td>CURRENCY</td>
<td>1.50</td>
</tr>
<tr>
<td>COIN</td>
<td>93</td>
</tr>
<tr>
<td>CHECKS</td>
<td>1.14</td>
</tr>
<tr>
<td>TOTAL OF ABOVE ITEMS</td>
<td>1.30</td>
</tr>
</tbody>
</table>

DEPOSITED IN
FIRST NATIONAL BANK
Detroit, Michigan

<table>
<thead>
<tr>
<th>Deposit To The Account Of</th>
<th>Gary M. Jones</th>
</tr>
</thead>
<tbody>
<tr>
<td>NAME</td>
<td>Gary M. Jones</td>
</tr>
<tr>
<td>ADDRESS</td>
<td>2 Royer Drive, Chickasaw, Oklahoma 43210</td>
</tr>
<tr>
<td>ACCOUNT NUMBER</td>
<td>1002 - 4444 - 7</td>
</tr>
<tr>
<td>Date</td>
<td>October 21</td>
</tr>
<tr>
<td>CURRENCY</td>
<td>10.00</td>
</tr>
<tr>
<td>CHECKS</td>
<td>103.52</td>
</tr>
<tr>
<td>TOTAL OF ABOVE ITEMS</td>
<td>113.52</td>
</tr>
</tbody>
</table>

DEPOSITED IN
FIRST NATIONAL BANK
Detroit, Michigan
DE 1 - 59-H

Boulder Bank
and Trust Company
Tulsa, Okla.

No 101
Oct 1, 197

Pay to the
Order of
Westwood Bank Company

$25.50

Twenty-five and 50/100

Dollars

Eugene M. Jones

No 102
Oct 2, 197

Pay to the
Order of
Dr. Ralph Lewis

$15.00

Fifteen and 00/100

Dollars

Eugene M. Jones

No 103
Oct 5, 197

Pay to the
Order of
Smith's Garage

$20.75

Twenty and 75/100

Dollars

Eugene M. Jones

No 104
Oct 9, 197

Pay to the
Order of
Federal Club Company

$13.46

Thirteen and 46/100

Dollars

Eugene M. Jones
Boulder Bank
and Trust Company
TULSA, OKLA
Oct. 12 1977

Pay to the Order of
Blinn Service Station $7.75
Seven and 75c

S. M. Jones

Boulder Bank
and Trust Company
TULSA, OKLA
Oct. 14 1977

Pay to the Order of
Blacks Men's Wear $29.95
Twenty-nine and 95c

S. M. Jones

Boulder Bank
and Trust Company
TULSA, OKLA
Oct. 15 1977

Pay to the Order of
Sympo Department Store $33.15
Thirty-three and 15c

S. M. Jones

Boulder Bank
and Trust Company
TULSA, OKLA
Oct. 20 1977

Pay to the Order of
Oklahoma Optical Company $24.10
Twenty-four and 10c

S. M. Jones
### BANK STATEMENT

**FIRST NATIONAL BANK**

<table>
<thead>
<tr>
<th>ACCOUNT NUMBER</th>
<th>1002-4444-7</th>
</tr>
</thead>
<tbody>
<tr>
<td>STATEMENT PERIOD</td>
<td>10-1-7 - 10-31-7</td>
</tr>
</tbody>
</table>

**Mr. Gary M. Jones**

12 Pryor Drive
Elkburg, Oklahoma 43210

**ACCOUNT NUMBER**

<table>
<thead>
<tr>
<th>NUMBER</th>
<th>2</th>
<th>7</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>PREVIOUS BALANCE</th>
<th>Deposits</th>
<th>Checks</th>
<th>Service Charge</th>
<th>PRESENT BALANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.00</td>
<td>$243.61</td>
<td>$219.03</td>
<td>$0.50</td>
<td>$24.08</td>
</tr>
</tbody>
</table>

**BANK RECONCILIATION FORM**

1. **CHECK STUB BALANCE**
   - A. Less Service Charge
     - $0.00
   - B. Corrected Check Stub Balance
     - (Subtract Service Charge From the Check Stub Balance.)
     - $24.08

2. **BANK STATEMENT BALANCE**
   - A. Total Outstanding Deposits
     - $0.00
   - B. (Add Outstanding Deposits To Bank Statement Balance.)
     - $0.00
   - C. Less Outstanding Checks:
     - No. __________ $ __________
     - No. __________ $ __________
     - No. __________ $ __________
     - Total Outstanding Checks $ __________
   - D. Corrected Bank Statement Balance (Subtract Total Outstanding Check Total From Answer B1.)
     - $24.08

---

**PLEASE EXAMINE AT ONCE. REPORT ANY ERROR DIRECTLY TO OUR AUDITOR WITHIN FIVE (5) DAYS.**
BANKING SERVICES
UNIT III

TEST

1. Match these terms to the correct definition. Write the number of the correct definition in the blank.

____ a. Account
____ b. Account number
____ c. Balance
____ d. Bank statement
____ e. Check
____ f. Checking account
____ g. Deposit
____ h. Endorse
____ i. Endorsement
____ j. Service charge

1. An account where a depositor may write checks against money on deposit in the account
2. Cost charged by the bank for maintaining the checking account
3. To put money into a checking account
4. Amount of money in a checking account
5. Numerical identification given to a bank account
6. Payee's signature on the back of the check
7. A record of all financial transactions and the dates; shows the current balance
8. Bank's record of deposits made and checks drawn (cashed) against the checking account
9. Payee puts his signature on the back of the check so he can cash it
10. Written order presented to a person's bank to pay money to someone else
2. Name two advantages of having a checking account.
   a. 
   b. 

3. List the two types of checking accounts.
   a. 
   b. 

4. Demonstrate the ability to use a checking account by correctly filling out:
   a. A signature card.
   b. Deposit slips.
   c. Check stubs.
   d. Checks.
   e. A bank reconciliation form.
   f. Endorsements of checks when given the type of endorsement.

(NOTE: This is to be completed prior to the test by using Assignment Sheets #3 and #2.)
1. a. 7
   b. 5
   c. 4
   d. 8
   e. 10
   f. 1
   g. 3
   h. 9
   i. 6
   j. 2

2. Any two of the following:
   a. Money can be lost or stolen, but a check can have payment stopped
   b. Bills can be paid by mail
   c. A check can be written for any amount of money in the checking account
   d. Canceled checks serve as proof of payment
   e. Checks can only be cashed when properly endorsed

3. a. Individual account
   b. Joint account

4. Performance skills will be evaluated to the satisfaction of DE teacher-coordinator.
GENERAL INSURANCE
UNIT IV

TERMINAL OBJECTIVE

After completion of this unit, the student should be able to discuss in writing general information concerning types of insurance. He should also be able to discuss the different types of automobile insurance available and additional coverage available. Knowledge of this information will be evidenced by a score of eighty-five percent on the unit test.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Match terms associated with insurance to the correct definition.
2. List two common types of insurance.
3. Select from a list those items that are basic concepts of insurance.
4. Name two types of life insurance.
5. List the three standard types of protection in automobile insurance.
6. Select from a list those items that are true of automobile insurance.
7. Name the six basic coverages under standard automobile insurance.
8. Select from a list facts about liability insurance.
9. Select from a list those items that deal with collision automobile insurance.
10. Select from a list those items that deal with comprehensive automobile insurance.
11. List three facts about uninsured motorist insurance.
12. List three of the four facts about classification of drivers.
13. List three ways to save on automobile insurance.
GENERAL INSURANCE
UNIT IV

SUGGESTED ACTIVITIES

I. DE Teacher-Coordinator:
   A. Provide students with objective sheet.
   B. Provide students with information sheet.
   C. Discuss terminal and specific objectives.
   D. Discuss information sheet.
   E. Have guest speaker on insurance.
   F. Give test.

   (NOTE: Consult audio visual supplement for suggested film.)

II. Student
   A. Read objective sheet.
   B. Study information sheet.
   C. Take test.

INSTRUCTIONAL MATERIALS

I. Included in this unit:
   A. Objective sheet
   B. Information sheet
   C. Test
   D. Answers to test

II. References:


I. Terms and definitions

A. Application--A statement of information made by a person applying for insurance

B. Beneficiary--The person named in the policy to receive proceeds at death of insured.

C. Policy--The document stating terms of contract that is issued to policyholder by company

D. Premium--The payment or consideration one makes as policyholder agreed to in policy for insurance

E. Liability--When one is negligent and therefore liable for injury or damage caused to someone else

F. Collision--Insurance pays for damage to one's car regardless of the burden of negligence

G. Comprehensive--Insures auto against glass breakage, fire, theft, and all weather elements

H. Uninsured motorist--Coverage for holder to recover loss for bodily injury caused by a person having no liability insurance

II. Common types of insurance

A. Life

B. Automobile

III. Basic concepts of insurance

A. Shares economic loss

B. Spreads risk over a large group

C. Each person pays a small portion of each loss

D. Replaces value only
IV. Types of life insurance
   A. Term--Provides protection for life
   B. Permanent
      1. Cash value
      2. Loan value
      3. Assurance of having coverage at advanced age

V. Three standard types of protection in automobile insurance
   A. Liability--Very important to have
   B. Collision--Can get $50 or $100 deductible
   C. Comprehensive--Can get $50 or $100 deductible

VI. Items that are true of automobile insurance
   A. Responsibility to other property as well as to one's car
   B. Reduces jeopardizing future income
   C. Only way most people can protect themselves against automobile risk
   D. Company assumes responsibility for settling claims

VII. Basic coverages under standard automobile insurance
   A. Body injury liability
   B. Property damage liability
   C. Medical payments
   D. Comprehensive physical damage
   E. Collision
   F. Protection against uninsured motorist

VIII. Facts about liability insurance
   A. Protects one regardless of who is at fault
   B. Pays for damage to others when one is at fault
INFORMATION SHEET

C. Compulsory in some states
D. Sold by casualty companies
E. Ninety percent of all claims settled out of court
F. 10/20/10-25/50/25-100/300/100
   (NOTE: First number refers to thousands of dollars company will pay for injury to one person. Second number refers to amount paid for injuries resulting from one accident. Third number refers to amount paid for property damage.)
G. Damage to owner's car not covered
H. Cost varies from one area to another
IX. Items that deal with collision automobile insurance
   A. Pays damage to automobile
   B. Need not be at fault to collect
   C. Premium depends on make and model of car
X. Items that deal with comprehensive automobile insurance
   A. Damage to owner's car is covered such as glass breakage, fire, and theft
   B. Premium depends on make and model of car
XI. Uninsured motorist insurance
   A. One is insured if the other driver has no insurance
   B. Part of liability policy
   C. Covers only death or personal injury
XII. Facts about driver classification
   A. Poor driving record--Charged more
   B. Unmarried young male--Highest
   C. Under 25 years of age--High
   D. Unmarried young female--High
INFORMATION SHEET

XIII. Ways to save on automobile insurance

A. Safe driver discounts
B. Driver education discount
C. Two or more cars discount
GENERAL INSURANCE
UNIT IV

TEST

1. Match the following terms to the correct definition.

____a. Application

____b. Beneficiary

____c. Policy

____d. Premium

____e. Liability

____f. Collision

____g. Comprehensive

____h. Uninsured motorist

1. Insures auto against glass breakage, fire, theft, and all weather elements

2. The document stating terms of contract that is issued to policyholder by company

3. When one is negligent and therefore liable for injury or damage caused to someone else

4. Coverage for holder to recover loss for bodily injury caused by a person having no liability insurance

5. A statement of information made by a person applying for insurance

6. The person named in the policy to receive proceeds at death of insured

7. The payment or consideration one makes as policyholder agreed to in policy for insurance

8. Insurance pays for damage to one's car regardless of the burden of negligence

2. List two common types insurance.

a.

b.
3. Place an "X" in front of those items that are basic concepts of insurance.
   ____ a. Shares economic loss
   ____ b. Spreads risk over long periods of time
   ____ c. Replaces value only
   ____ d. Each person pays a small portion of each loss

4. List two types of life insurance.
   a. 
   b. 

5. List the three standard types of protection in automobile insurance.
   a. 
   b. 
   c. 

6. Place an "X" in front of those items that are true of automobile insurance.
   ____ a. Only way most people can protect themselves against automobile risk
   ____ b. Company assumes responsibility for settling claims
   ____ c. Reduces future income
   ____ d. Responsibility to other property as well as to one's car

7. Name the six basic coverage under standard automobile insurance.
   a. 
   b. 
   c. 
   d. 
   e. 
   f. 

8. Place an "X" in front of those items that are facts about liability insurance.
   ____ a. Protects one regardless of who is at fault
   ____ b. Pays for damage to others when one is at fault
9. Place an "X" in front of the following items which deal with collision automobile insurance.
   _____ a. Pays damage to automobile
   _____ b. Premium same for all automobiles
   _____ c. Need not be at fault to collect
   _____ d. Pays same amount for each accident

10. Place an "X" in front of the following items which deal with comprehensive automobile insurance.
   _____ a. Glass breakage
   _____ b. Fire
   _____ c. Theft
   _____ d. Collision with other cars
   _____ e. Premium same for all cars

11. List three facts about uninsured motorist insurance.
   a.
   b.
   c.

12. List three of the four facts about classification of drivers.
   a.
   b.
   c.

13. List three ways to save on automobile insurance.
   a.
   b.
   c.
GENERAL INSURANCE
UNIT IV

ANSWERS TO TEST

1. a. 5  
   b. 6  
   c. 2  
   d. 7  
   e. 3  
   f. 8  
   g. 1  
   h. 4

2. a. Life  
   b. Automobile

3. a  
   c  
   d

4. a. Term  
   b. Permanent

5. a. Liability  
   b. Collision  
   c. Comprehensive

6. a  
   b  
   d

7. a. Body injury liability  
   b. Property damage liability  
   c. Medical payments  
   d. Comprehensive physical damage

341
e. Collision
f. Protection against uninsured motorist

8. a
b
e

9. a
c

10. a
b
c

11. a. One is insured if the other driver has no insurance
   b. Part of liability policy
   c. Covers only death or personal injury

12. Any three of the following:
   a. Poor driving record—Charged more
   b. Unmarried young male—Highest
   c. Unmarried young female—High
   d. Under 25 years of age—High

13. a. Safe driver discounts
   b. Driver education discount
   c. Two or more cars discount
WHOLE NUMBERS
UNIT 1

TERMINAL OBJECTIVE

After completion of this unit, the student should be able to solve problems involving the four basic operations of whole numbers, give the place value of a six digit number, and round off whole numbers up to thousands. This knowledge will be evidenced by scoring eighty-five percent on the unit test.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Identify the parts of subtraction, addition, division, and multiplication problems.
2. Name the place values in a six-digit numeral.
3. Round five numbers to nearest 10's, 100's, or 1,000's.
4. Solve stated problems using the four basic operations.
WHOLE NUMBERS
UNIT I

SUGGESTED ACTIVITIES

I. DE Teacher-Coordinator:
   A. Provide students with objective sheet.
   B. Provide students with information and assignment sheets.
   C. Discuss terminal and specific objectives
   D. Have students take pre-test. (Assignment Sheet #1)
   E. Discuss information and assignment sheets.
   F. Give test.
      (NOTE: Consult audio visual supplement for suggested films.)

II. Student:
   A. Read objective sheet.
   B. Take pre-test.
   C. Study information sheet.
   D. Take test.

INSTRUCTIONAL MATERIALS

I. Included in this unit:
   A. Objective sheet
   B. Information sheet
   C. Assignment sheets
      1. Assignment Sheet #1--Pre-Test
      2. Assignment Sheet #2--Place Value
      3. Assignment Sheet #3--Rounding
      4. Assignment Sheet #4--Addition
5. Assignment Sheet #5–Subtraction
6. Assignment Sheet #6–Multiplication
7. Assignment Sheet #7–Division

D. Answers to assignment sheets
E. Test
F. Answers to test

II. References:


WHOLE NUMBERS
UNIT I

INFORMATION SHEET

1. Terms and definitions
   A. Addends--The numbers that are added together
   B. Sum or total--The answer to an addition problem
   C. Minuend--The number from which another number is being subtracted
   D. Subtrahend--The number which is being subtracted
   E. Difference--The answer to a subtraction problem
   F. Factors--Numbers that are multiplied
   G. Product--The answer to a multiplication problem
   H. Divisor--The number by which you divide
   I. Dividend--The number that is divided
   J. Quotient--The answer to a division problem
   K. Remainder--The number that is left over when division is completed

II. Place value--143,285
   A. 1--Hundred thousands
   B. 4--Ten thousands
   C. 3--Thousands
   D. 2--Hundreds
   E. 8--Tens
   F. 5--Ones or units

III. Rounding numbers--14,827
   A. Nearer ten--14,830
   B. Nearer hundred--14800
IV. Basic operations

A. Addition
Example:
\[
\begin{array}{c}
486 \\
21 \\
\hline
1213 \\
\hline
1720
\end{array}
\]

B. Subtraction
Example:
\[
\begin{array}{c}
4017 \\
141 \\
\hline
3876
\end{array}
\]

C. Multiplication
Example:
\[
\begin{array}{c}
143 \\
49 \\
\hline
1287 \\
\hline
572 \\
\hline
7007
\end{array}
\]

D. Division
Example:
\[
\begin{array}{c}
13 \\
\hline
12 \left| 156 \\
12 \\
\hline
36 \\
\hline
36
\end{array}
\]
### ASSIGNMENT SHEET #1-PRE-TEST

<table>
<thead>
<tr>
<th>Section</th>
<th>Score</th>
<th>Whole Numbers</th>
<th>Name</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Put answers to problems in the blocks provided.

**Add and Check:**

1. \(7 + 3 + 9 + 4 + 8 + 16 = \)

2. \(279\)

3. \(4789\)

4. \(569397 + 379688\)

**Subtract and Check:**

5. \(4131 - 953\)

6. \(38332 - 19049\)

7. \(402302 - 91559\)

8. \(40050 - 8592\)

9. \(238 \times 79\)

10. \(5698 \times 209\)

11. \(8030 \times 690\)

12. \(409 \times 8800 = \)

**Divide and Check:**

13. \(\text{Divide}\)

14. \(\text{Divide}\)

15. \(\text{Divide}\)

16. \(\text{Divide}\)

\(47604\)

\(927648\)

\(26157664\)

\(5496498\)
ASSIGNMENT SHEET #1

Put answers to problems in the blocks provided.

Add and check:
17. $5.4 + 7.68 + 19 + 2.2 = $20. 64.09
18. $81.51 + 65.52 + 11.5 + 14 = $10. 1.07
19. $55.15 + $.75 + $10 + $12.37 = $3.25

Subtract and check:
21. 32 - 6.17 = 22. 23.5 - 6.01 = 23. 72.519 - 2.360 =

Multiply and check:
24. 23.3 x 4.3 = 25. 1.869 x 37 = 26. 5.766 x 8.01 =

Divide and Check:
27. $8.3 \div 0.415 = 28. 1.08 \div 5.8969 = 29. 5.8969 \div 3.22 = 30. 64400 = 31. 9.06 \div 832.2516 = 32.
WHOLE NUMBERS
UNIT I

ASSIGNMENT SHEET #2-PLACE VALUE

1. Give the place value of each digit in the number 678,924.
   a. 6-
   b. 7-
   c. 8-
   d. 9-
   e. 2-
   f. 4-

2. Give the numeral for the following word numbers.
   a. One hundred two
   b. Three hundred forty-seven
   c. Thirty-six dollars
   d. Five thousand four hundred eleven
   e. Twenty-three thousand forty-one dollars
   f. Three hundred forty-seven thousand, five hundred eighty-nine
### WHOLE NUMBERS
**UNIT I**

**ASSIGNMENT SHEET #3-ROUNDING**

1. **Round to the nearer ten.**
   - a. 35
   - b. 326
   - c. 468
   - d. 9630
   - e. 475
   - f. 67,807
   - g. 91,017
   - h. 834
   - i. 903
   - j. 678,943

2. **Round to the nearer hundred.**
   - a. 670
   - b. 8920
   - c. 4675
   - d. 91,349
   - e. 6793
   - f. 68,924
   - g. 893
   - h. 4756
   - i. 89,204
   - j. 8910

3. **Round to the nearer thousand.**
   - a. 6789
   - b. 46,572
   - c. 693,420
   - d. 67,900
   - e. 86,740
   - f. 89,002
   - g. 6734
   - h. 56,099
   - i. 86,743
   - j. 91,900

---

351
### Whole Numbers

**Unit I**

**Assignment Sheet #4—Addition**

1. **Add:**
   
<table>
<thead>
<tr>
<th>1.</th>
<th>2.</th>
<th>3.</th>
<th>4.</th>
<th>5.</th>
<th>6.</th>
<th>7.</th>
<th>8.</th>
</tr>
</thead>
<tbody>
<tr>
<td>16</td>
<td>96</td>
<td>17</td>
<td>34</td>
<td>56</td>
<td>51</td>
<td>36</td>
<td>79</td>
</tr>
<tr>
<td>94</td>
<td>14</td>
<td>21</td>
<td>25</td>
<td>24</td>
<td>37</td>
<td>74</td>
<td>24</td>
</tr>
<tr>
<td>71</td>
<td>53</td>
<td>72</td>
<td>51</td>
<td>75</td>
<td>42</td>
<td>69</td>
<td>15</td>
</tr>
<tr>
<td>39</td>
<td>57</td>
<td>45</td>
<td>18</td>
<td>35</td>
<td>23</td>
<td>41</td>
<td>95</td>
</tr>
<tr>
<td>65</td>
<td>12</td>
<td>21</td>
<td>61</td>
<td>72</td>
<td>14</td>
<td>28</td>
<td>77</td>
</tr>
<tr>
<td>15</td>
<td>68</td>
<td>24</td>
<td>11</td>
<td>38</td>
<td>33</td>
<td>16</td>
<td>39</td>
</tr>
<tr>
<td>35</td>
<td>12</td>
<td>33</td>
<td>83</td>
<td>17</td>
<td>25</td>
<td>76</td>
<td>45</td>
</tr>
<tr>
<td>12</td>
<td>65</td>
<td>12</td>
<td>27</td>
<td>83</td>
<td>13</td>
<td>34</td>
<td>65</td>
</tr>
<tr>
<td>63</td>
<td>33</td>
<td>65</td>
<td>12</td>
<td>10</td>
<td>72</td>
<td>12</td>
<td>26</td>
</tr>
<tr>
<td>18</td>
<td>14</td>
<td>67</td>
<td>65</td>
<td>62</td>
<td>81</td>
<td>98</td>
<td>84</td>
</tr>
<tr>
<td>31</td>
<td>83</td>
<td>43</td>
<td>33</td>
<td>17</td>
<td>18</td>
<td>39</td>
<td>12</td>
</tr>
<tr>
<td>61</td>
<td>13</td>
<td>19</td>
<td>67</td>
<td>31</td>
<td>11</td>
<td>71</td>
<td>64</td>
</tr>
<tr>
<td>45</td>
<td>82</td>
<td>91</td>
<td>43</td>
<td>81</td>
<td>72</td>
<td>15</td>
<td>34</td>
</tr>
<tr>
<td>12</td>
<td>64</td>
<td>23</td>
<td>15</td>
<td>29</td>
<td>25</td>
<td>81</td>
<td>83</td>
</tr>
<tr>
<td>23</td>
<td>14</td>
<td>67</td>
<td>85</td>
<td>15</td>
<td>13</td>
<td>14</td>
<td>27</td>
</tr>
</tbody>
</table>

2. **Complete the following problems, using horizontal and vertical addition:**

   1. \(10 + 2 + 4 + 6 + 9 + 8 = \)
   2. \(3 + 7 + 6 + 5 + 2 + 6 = \)
   3. \(6 + 9 + 6 + 4 + 1 + 3 = \)
   4. \(2 + 10 + 9 + 4 + 8 + 9 = \)
   5. \(9 + 3 + 8 + 7 + 4 + 9 = \)
   6. \(7 + 8 + 5 + 6 + 5 + 3 = \)
   7. \(7 + 9 + 5 + 10 + 5 + 5 = \)
   8. \(12 + 4 + 9 + 8 + 10 + 8 = \)
   9. \(10 + 4 + 8 + 7 + 6 + 9 = \)
   10. \(9 + 8 + 7 + 3 + 3 + 2 = \)

\[ \begin{align*}
\text{17.} & \quad \text{18.} & \quad \text{19.} & \quad \text{20.} & \quad \text{21.} & \quad \text{22.} & \quad \text{23.} & \quad \text{24.} \\
$18.09 & \quad $10.10 & \quad $1.75 & \quad $17.26 & \quad $12.37 & \quad $1.27 & \quad $32.46 & \quad $6.05 \\
.78 & \quad 1.21 & \quad 16.29 & \quad 8.04 & \quad 1.56 & \quad 10.48 & \quad .74 & \quad 13.12 \\
4.46 & \quad 15.57 & \quad 1.25 & \quad 40.76 & \quad 42.83 & \quad 15.09 & \quad 1.26 & \quad 1.98 \\
12.26 & \quad 7.75 & \quad 75.03 & \quad .39 & \quad 9.03 & \quad 3.23 & \quad 16.27 & \quad .19 \\
.93 & \quad .09 & \quad 8.42 & \quad .68 & \quad .72 & \quad .35 & \quad 3.45 & \quad .46 \\
.07 & \quad 30.01 & \quad .94 & \quad 1.39 & \quad 8.12 & \quad 9.26 & \quad 11.92 & \quad .84 \\
17.99 & \quad 9.96 & \quad 16.05 & \quad 11.18 & \quad 28.11 & \quad 1.84 & \quad 4.12 & \quad 15.13 \\
1.24 & \quad 18.72 & \quad .59 & \quad 18.11 & \quad 5.39 & \quad 7.78 & \quad .93 & \quad 17.49 \\
8.92 & \quad 12.48 & \quad 8.27 & \quad 2.79 & \quad .07 & \quad 19.72 & \quad 3.17 & \quad 8.27 \\
15.55 & \quad 8.93 & \quad 13.03 & \quad 10.06 & \quad 13.60 & \quad 12.29 & \quad 19.18 & \quad 18.03 \\
\end{align*} \]
### Whole Numbers

#### Unit 1

**Assignment Sheet #5 -- Subtraction**

<p>| | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>75</td>
<td>2.</td>
<td>84</td>
<td>3.</td>
</tr>
<tr>
<td></td>
<td>56</td>
<td></td>
<td>57</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>218</td>
<td>6.</td>
<td>983</td>
<td>7.</td>
</tr>
<tr>
<td></td>
<td>119</td>
<td></td>
<td>656</td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td>74</td>
<td>10.</td>
<td>62</td>
<td>11.</td>
</tr>
<tr>
<td></td>
<td>26</td>
<td></td>
<td>29</td>
<td></td>
</tr>
<tr>
<td></td>
<td>79</td>
<td></td>
<td>78</td>
<td></td>
</tr>
<tr>
<td>17.</td>
<td>4890</td>
<td>18.</td>
<td>365</td>
<td>19.</td>
</tr>
<tr>
<td></td>
<td>362</td>
<td></td>
<td>209</td>
<td></td>
</tr>
<tr>
<td>21.</td>
<td>$4815</td>
<td>22.</td>
<td>$51,425</td>
<td>23.</td>
</tr>
<tr>
<td></td>
<td>3927</td>
<td></td>
<td>50,535</td>
<td></td>
</tr>
<tr>
<td>24.</td>
<td>$19,621</td>
<td>25.</td>
<td>$6783</td>
<td>26.</td>
</tr>
<tr>
<td></td>
<td>18,146</td>
<td></td>
<td>2499</td>
<td></td>
</tr>
<tr>
<td>27.</td>
<td>$30,020</td>
<td>28.</td>
<td>$75,892</td>
<td>29.</td>
</tr>
<tr>
<td></td>
<td>9,999</td>
<td></td>
<td>3,475</td>
<td></td>
</tr>
</tbody>
</table>
### WHOLE NUMBERS

#### UNIT I

**ASSIGNMENT SHEET #6 - MULTIPLICATION**

Find the product:

<p>| | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>2.</td>
<td>3.</td>
<td>4.</td>
<td>5.</td>
</tr>
<tr>
<td>3245</td>
<td>1203</td>
<td>2421</td>
<td>5103</td>
<td>4356</td>
</tr>
<tr>
<td>6</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>7</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>6.</th>
<th>7.</th>
<th>8.</th>
<th>9.</th>
<th>10.</th>
</tr>
</thead>
<tbody>
<tr>
<td>481</td>
<td>3758</td>
<td>4256</td>
<td>908</td>
<td>3497</td>
</tr>
<tr>
<td>7</td>
<td>6</td>
<td>4</td>
<td>6</td>
<td>9</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>56</td>
<td>43</td>
<td>62</td>
<td>67</td>
<td>79</td>
<td>89</td>
</tr>
<tr>
<td>54</td>
<td>79</td>
<td>92</td>
<td>85</td>
<td>29</td>
<td>45</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>17.</th>
<th>18.</th>
<th>19.</th>
<th>20.</th>
<th>21.</th>
<th>22.</th>
</tr>
</thead>
<tbody>
<tr>
<td>79</td>
<td>86</td>
<td>89</td>
<td>76</td>
<td>57</td>
<td>43</td>
</tr>
<tr>
<td>86</td>
<td>68</td>
<td>59</td>
<td>36</td>
<td>73</td>
<td>98</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>23.</th>
<th>24.</th>
<th>25.</th>
<th>26.</th>
<th>27.</th>
</tr>
</thead>
<tbody>
<tr>
<td>892</td>
<td>719</td>
<td>728</td>
<td>654</td>
<td>913</td>
</tr>
<tr>
<td>864</td>
<td>396</td>
<td>830</td>
<td>951</td>
<td>537</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>28.</th>
<th>29.</th>
<th>30.</th>
<th>31.</th>
<th>32.</th>
</tr>
</thead>
<tbody>
<tr>
<td>825</td>
<td>586</td>
<td>483</td>
<td>375</td>
<td>483</td>
</tr>
<tr>
<td>619</td>
<td>741</td>
<td>921</td>
<td>381</td>
<td>926</td>
</tr>
</tbody>
</table>

**351**
WHOLE NUMBERS
UNIT I

ASSIGNMENT SHEET #7-DIVISION

Solve the division problems:

1. \(7 \div 49\)
2. \(3 \div 813\)
3. \(4 \div 48\)
4. \(3 \div 750\)

5. \(5 \div 830\)
6. \(2 \div 6704\)
7. \(3 \div 1206\)
8. \(9 \div 279\)

9. \(29 \div 8507\)
10. \(62 \div 7739\)
11. \(28 \div 5212\)

12. \(34 \div 5950\)
13. \(17 \div 8364\)
14. \(71 \div 18,318\)

15. \(43 \div 10,965\)
16. \(56 \div 7616\)
17. \(92 \div 30,084\)

18. \(37 \div 26,679\)
19. \(7 \div 4228\)
20. \(15 \div 24,090\)

21. \(15 \div 4530\)
22. \(26 \div 52,260\)
23. \(13 \div 91,169\)

24. \(34 \div 17,238\)
25. \(36 \div 10,080\)
26. \(17 \div 53,040\)

27. \(321 \div 110,424\)
28. \(417 \div 12,093\)
29. \(558 \div 65,844\)

30. \(713 \div 161,149\)
31. \(308 \div 165,432\)
# Whole Numbers

## Unit I

### Answers to Assignment Sheets

**Assignment Sheet #1**

<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>47</td>
<td>12.</td>
<td>3599200</td>
</tr>
<tr>
<td>2</td>
<td>3517</td>
<td>13.</td>
<td>1901</td>
</tr>
<tr>
<td>3</td>
<td>21598</td>
<td>14.</td>
<td>3072</td>
</tr>
<tr>
<td>4</td>
<td>949085</td>
<td>15.</td>
<td>6064</td>
</tr>
<tr>
<td>5</td>
<td>3178</td>
<td>16.</td>
<td>1787</td>
</tr>
<tr>
<td>6</td>
<td>19283</td>
<td>17.</td>
<td>34.28</td>
</tr>
<tr>
<td>7</td>
<td>310743</td>
<td>18.</td>
<td>172.53</td>
</tr>
<tr>
<td>8</td>
<td>31458</td>
<td>19.</td>
<td>78.27</td>
</tr>
<tr>
<td>9</td>
<td>18802</td>
<td>20.</td>
<td>79.26</td>
</tr>
<tr>
<td>10</td>
<td>1190882</td>
<td>21.</td>
<td>25.83</td>
</tr>
<tr>
<td>11</td>
<td>5540700</td>
<td>22.</td>
<td>17.49</td>
</tr>
</tbody>
</table>

**Assignment Sheet #2**

1. a. hundred thousands
   b. ten thousands
   c. thousands
   d. hundreds
   e. tens
   f. ones or units

2. a. 102
   b. 347
   c. $36
   d. 5,411
   e. $23,041
   f. 347,589
### Assignment Sheet #3

1.  
   a. 40  
   b. 330  
   c. 470  
   d. 9630  
   e. 480  

   f. 67,810  
   g. 91,020  
   h. 830  
   i. 900  
   j. 678,940

2.  
   a. 700  
   b. 8900  
   c. 4700  
   d. 91,300  
   e. 6800  

   f. 68,900  
   g. 900  
   h. 4800  
   i. 89,200  
   j. 8900

3.  
   a. 7000  
   b. 47,000  
   c. 693,000  
   d. 68,000  
   e. 87,000  

   f. 89,000  
   g. 7000  
   h. 56,000  
   i. 87,000  
   j. 92,000

### Assignment Sheet #4

1.  
   1. 300  
   2. 300  
   3. 200  
   4. 200  
   5. 300  

   13. 345  
   14. 330  
   15. 440  
   16. 440  
   17. $80.29  
   18. $114.82  
   19. $141.62  
   20. $111.66  
   21. $121.80  
   22. $81.31  
   23. $93.50  
   24. $81.56
Assignment Sheet #5

<p>| | | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>19</td>
<td>9.</td>
<td>48</td>
<td>17.</td>
<td>4,528</td>
<td>25.</td>
</tr>
<tr>
<td>2.</td>
<td>27</td>
<td>10.</td>
<td>33</td>
<td>18.</td>
<td>156</td>
<td>26.</td>
</tr>
<tr>
<td>3.</td>
<td>1,448</td>
<td>11.</td>
<td>38</td>
<td>19.</td>
<td>1,830</td>
<td>27.</td>
</tr>
<tr>
<td>4.</td>
<td>2,639</td>
<td>12.</td>
<td>56</td>
<td>20.</td>
<td>5,338</td>
<td>28.</td>
</tr>
<tr>
<td>5.</td>
<td>99</td>
<td>13.</td>
<td>32</td>
<td>21.</td>
<td>$888</td>
<td>29.</td>
</tr>
<tr>
<td>6.</td>
<td>327</td>
<td>14.</td>
<td>126</td>
<td>22.</td>
<td>$890</td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>482</td>
<td>15.</td>
<td>178</td>
<td>23.</td>
<td>$1,815</td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td>14</td>
<td>16.</td>
<td>179</td>
<td>24.</td>
<td>$1,475</td>
<td></td>
</tr>
</tbody>
</table>

Assignment Sheet #6

<p>| | | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>19,470</td>
<td>11.</td>
<td>3,024</td>
<td>21.</td>
<td>4,161</td>
<td>31.</td>
</tr>
<tr>
<td>2.</td>
<td>3,690</td>
<td>12.</td>
<td>3,397</td>
<td>22.</td>
<td>4,214</td>
<td>32.</td>
</tr>
<tr>
<td>3.</td>
<td>9,684</td>
<td>13.</td>
<td>5,704</td>
<td>23.</td>
<td>770,688</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>2,5650</td>
<td>14.</td>
<td>5,695</td>
<td>24.</td>
<td>284,724</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>30,492</td>
<td>15.</td>
<td>2,291</td>
<td>25.</td>
<td>604,240</td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>3,367</td>
<td>16.</td>
<td>4,005</td>
<td>26.</td>
<td>621,954</td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>22,548</td>
<td>17.</td>
<td>6,794</td>
<td>27.</td>
<td>490,281</td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td>17,024</td>
<td>18.</td>
<td>5,848</td>
<td>28.</td>
<td>510,675</td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td>5,448</td>
<td>19.</td>
<td>5,251</td>
<td>29.</td>
<td>434,226</td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td>31,473</td>
<td>20.</td>
<td>2,736</td>
<td>30.</td>
<td>444,843</td>
<td></td>
</tr>
</tbody>
</table>

353
<p>| | | | | | | | | | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>7</td>
<td>14.</td>
<td>258</td>
<td>27.</td>
<td>344</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>271</td>
<td>15.</td>
<td>255</td>
<td>28.</td>
<td>29</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>12</td>
<td>16.</td>
<td>136</td>
<td>29.</td>
<td>118</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>250</td>
<td>17.</td>
<td>327</td>
<td>30.</td>
<td>226 R 11</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>166</td>
<td>18.</td>
<td>721 R 2</td>
<td>31.</td>
<td>538 R 272</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>3352</td>
<td>19.</td>
<td>604</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>402</td>
<td>20.</td>
<td>1606</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td>31</td>
<td>21.</td>
<td>302</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td>295 R 15</td>
<td>22.</td>
<td>2010</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td>124 R 51</td>
<td>23.</td>
<td>7013</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11.</td>
<td>186 R 4</td>
<td>24.</td>
<td>507</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12.</td>
<td>175</td>
<td>25.</td>
<td>280</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13.</td>
<td>492</td>
<td>26.</td>
<td>3120</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
WHOLE NUMBERS
UNIT I

TEST

1. Identify the parts of the following operations from the list of words. Write the number of the correct word in the blank. Some of the words may be used more than once.

   364 (a) ___a. 1. Factor
   -298 (b) ___b. 2. Remainder
   68 (c) ___b. 2. Remainder
   36 (d) ___c. 3. Sum
   x10 (e) ___d. 4. Difference
   360 (f) ___d. 4. Difference
   11 (g) ___e. 5. Divisor
   12(1)135 (h) ___f. 6. Minuend
   132 ___f. 6. Minuend
   3 (i) ___g. 7. Subtrahend
   365 (k) ___h. 8. Product
   789 (k) ___h. 8. Product
   340 (k) ___i. 9. Dividend
   1494 (l) ___i. 9. Dividend
   ___j. 10. Quotient
   ___k. 11. Addend
   ___l.

2. Give the place values in the numeral 602,412.

   a. 6--
   b. 0--
   c. 2--
   d. 4--
   e. 1--
   f. 2--
3. Round:
   a. 146 to the nearer hundred
   b. 148,251 to the nearer ten
   c. 7962 to the nearer thousand
   d. 485 to the nearer hundred
   e. 12,421 to the nearer thousand

4. Solve the following:
   a. \[ \begin{array}{c}
       367 \\
       + 2140 \\
       \hline
       2507
     \end{array} \]
   b. \[ \begin{array}{c}
       3526 \\
       - 908 \\
       \hline
       2618
     \end{array} \]
   c. \[ \begin{array}{c}
       39670 \\
       + 234 \\
       \hline
       39904
     \end{array} \]
   d. \[ \begin{array}{c}
       375 \\
       \times 23 \\
       \hline
       8625
     \end{array} \]
   e. \[ \begin{array}{c}
       6248 \\
       \times 324 \\
       \hline
       2034948
     \end{array} \]
   f. \[ \begin{array}{c}
       29609 \\
       \times 23 \\
       \hline
       681497
     \end{array} \]
   g. \[ \begin{array}{c}
       3216892 \\
       - 20892 \\
       \hline
       3196000
     \end{array} \]
WHOLE NUMBERS
UNIT I

ANSWERS TO TEST

1. a. 6  g. 10
b. 7  h. 9
c. 4  i. 2
d. 1  j. 5
e. 1  k. 11
f. 8  l. 3

2. a. Hundred thousands
   b. Ten thousands
   c. Thousands
   d. Hundreds
   e. Tens
   f. Units or ones

3. a. 100
   b. 148,250
   c. 8000
   d. 500
   e. 12,000

4. a. 3179
   b. 2618
   c. 46,694
   d. 8625
   e. 2,028,352
   f. 21
   g. 215 R 12
   h. 15,597
MULTIPLYING DECIMALS
UNIT II

TERMINAL OBJECTIVE

After completion of this unit, the student should be able to multiply decimal numbers correctly locating the decimal point in the product. This knowledge should be evidenced by scoring eighty-five percent on the unit test.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Multiply and locate the decimal point in ten stated problems.
2. Solve three problems using 10, 100, or 1000 as a factor.
MULTIPLYING DECIMALS
UNIT II

SUGGESTED ACTIVITIES

I. DE Teacher-Coordinator:
   A. Provide students with objective sheet.
   B. Provide students with information and assignment sheets.
   C. Discuss terminal and specific objectives.
   D. Discuss information and assignment sheets.
   E. Give test.

II. Student:
   A. Read objective sheet.
   B. Study information sheet.
   C. Complete assignment sheets.
   D. Take test.

INSTRUCTIONAL MATERIALS

I. Included in this unit:
   A. Objectives
   B. Information sheet
   C. Assignment sheets
      1. Assignment Sheet #1--Locating Decimal Points
      2. Assignment Sheet #2--Multiplying Decimals
      3. Assignment Sheet #3--Multiplying by 10, 100, 1000
   D. Answers to assignment sheets
   E. Test
   F. Answers to test
II. References:


MULTIPLYING DECIMALS
UNIT II
INFORMATION SHEET

I. Multiplying decimal numerals
   A. Multiply the same as with whole numbers
      (NOTE: In writing the multiplication problems the decimal points do not
      have to be in column.)
   B. Total the number of decimal places to the right of the decimal point in
      both of the factors being multiplied
   C. Locate the decimal point by starting at the extreme right digit in the answer
      and count off as many places to the left as the total of B indicates

Examples:

Multiply 27.935 x 7.7

\[
\begin{array}{c}
27.935 \\
7.07 \\
\hline
195545 \\
1955450 \\
197.50045
\end{array}
\]

\[
\text{3 places} \\
\text{2 places}
\]

2.31 x .014

\[
\begin{array}{c}
2.31 \\
.014 \\
\hline
.924 \\
231 \\
.03234
\end{array}
\]

\[
\text{2 places} \\
\text{3 places} \\
\text{5 places}
\]

(Note: The zero was added to provide the fifth place as needed.)

II. Multiplying by 10, 100, or 1000
   A. Multiplying by 10—Move the decimal point one place to the right
      Example: \(1.45 \times 10 = 14.5\)
   B. Multiplying by 100—Move the decimal point two places to the right
      Example: \(1.45 \times 100 = 145\)
   C. Multiplying by 1000—Move the decimal point three places to the right
      Example: \(1.45 \times 1000 = 1450\)

(Note: A zero had to be added to get the third place.)
MULTIPLYING DECIMALS
UNIT II

ASSIGNMENT SHEET #1-LOCATING DECIMAL POINTS

(NOTE: Total the number of decimal places to the right of the decimal point in both the factors. This total represents the correct number of decimal places in the product.)

Examples:
4.2 x 0.3 = 1.26 1.4 x 0.49 = 0.686
1 + 1 = 2 places 1 + 2 = 3 places

1. Using the examples above, explain how the decimal point was located in each of these problems.

a. 14.7 x 0.13 = 1.911  d. 0.002 x 15.4 = 0.0308
b. 0.07 x 0.004 = 0.00028  e. 15 x 1.5 = 22.5
c. 2.5 x 7.5 = 18.75  f. 0.008 x 0.9 = 0.072

2. Correctly place the decimal points in these products. Add zeros when needed.

a. 224 x 2.4 = 5376  g. 22.4 x 0.24 = 5376
b. 2.24 x 0.024 = 5376  h. 0.0224 x 0.24 = 5376
c. 0.688 x 0.45 = 30960  i. 68.8 x 0.45 = 30960
d. 6.88 x 0.45 = 30960  j. 6.88 x 4.5 = 30960
e. 3.61 x 5.7 = 20577  k. 0.361 x 5.7 = 20577
f. 36.1 x 5.7 = 20577  l. 0.361 x 0.057 = 20577
MULTIPLYING DECIMALS
UNIT II

ASSIGNMENT SHEET #2-MULTIPLYING DECIMALS

Directions: Rewrite and multiply these problems. Locate the decimal point in the product.

1. \(2.64 \times 3.1 = \)
2. \(120 \times .33 = \)
3. \(2.25 \times .51 = \)
4. \(35 \times 8.5 = \)
5. \(26.4 \times 3.8 = \)
6. \(7.02 \times .92 = \)
7. \(.83 \times .55 = \)
8. \(28.2 \times .9 = \)
9. \(.069 \times .01 = \)
10. \(7.52 \times 3.01 = \)
11. \(32.1 \times 29.9 = \)
12. \(.168 \times 12 = \)
13. \(78 \times 9.1 = \)
14. \(69.3 \times .75 = \)
15. \(.043 \times 2.4 = \)
16. \(574 \times .34 = \)
17. \(10.52 \times .54 = \)
18. \(9.06 \times 4.3 = \)
19. \(21.6 \times .3 = \)
20. \(60.1 \times 8.2 = \)
MULTIPLYING DECIMALS
UNIT II

ASSIGNMENT SHEET #3-MULTIPLYING BY 10, 100, 1000

Directions: Multiply these problems.

1. $\frac{287}{100} \times 100$
2. $0.0351 \times 10$
3. $30.99 \times 100$
4. $4.45 \times 1000$
5. $64.8 \times 10$

6. $0.3967 \times 100$
7. $37.8 \times 100$
8. $0.0064 \times 1000$
9. $0.3684 \times 10$
10. $0.0064 \times 10$

11. $69.239 \times 100 = $
12. $5.766 \times 10,000 = $
13. $2,801 \times 10 = $
14. $8.16 \times 100 = $
15. $0.108 \times 100 = $
16. $0.892 \times 10 = $
17. $6.69 \times 1,000 = $
18. $47.3 \times 100 = $
19. $0.0957 \times 100 = $
20. $61.75 \times 10 = $
## MULTIPLYING DECIMALS
### UNIT II

ANSWERS TO ASSIGNMENT SHEETS

**Assignment Sheet #1**

<p>| | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>a.</td>
<td>1 + 2 = 3</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>b.</td>
<td>2 + 3 = 5</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>c.</td>
<td>1 + 1 = 2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>d.</td>
<td>3 + 1 = 4</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>e.</td>
<td>0 + 1 = 1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>f.</td>
<td>3 + 1 = 4</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

|   |   |   |   |   |   |
| 2 | a. | 537.6 |   |   |   |
|   | b. | .05376 |   |   |   |
|   | c. | .30960 |   |   |   |
|   | d. | 3.0960 |   |   |   |
|   | e. | 20.577 |   |   |   |
|   | f. | 205.77 |   |   |   |

**Assignment Sheet #2**

<p>| | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>8.184</td>
<td></td>
<td></td>
<td>959.79</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>39.60</td>
<td></td>
<td></td>
<td>2.016</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>1.1475</td>
<td></td>
<td></td>
<td>709.8</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>297.5</td>
<td></td>
<td></td>
<td>51.975</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>100.32</td>
<td></td>
<td></td>
<td>.1032</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>6.4584</td>
<td></td>
<td></td>
<td>195.16</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>.4565</td>
<td></td>
<td></td>
<td>5.6808</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>25.38</td>
<td></td>
<td></td>
<td>38.958</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>.00069</td>
<td></td>
<td></td>
<td>6.48</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>22.6352</td>
<td></td>
<td></td>
<td>492.82</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Assignment Sheet #3</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---------------------</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td>28,700</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>0.351</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>3,099</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>4,450</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>648</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>39.67</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>3,780</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td>6.4</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td>3.684</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td>0.064</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11.</td>
<td>6,923.9</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12.</td>
<td>57,660</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13.</td>
<td>28,010</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14.</td>
<td>816</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15.</td>
<td>810.8</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>16.</td>
<td>8.92</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>17.</td>
<td>6,690</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18.</td>
<td>4,730</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>19.</td>
<td>9.57</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20.</td>
<td>617.5</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
MULTIPLYING DECIMALS
UNIT II

TEST

1. Multiply and/or locate the decimal points in these ten problems.
   a. \(2.6 \times 4.7 = 1222\)
   b. \(936 \times .06 = 5634\)
   c. \(8.03 \times 9.2 = 73876\)
   d. \(.119 \times .05 = 595\)
   e. \(.39 \times .25 = 975\)
   f. \(9.8\)
   g. \(1.3 \quad 98\)
   h. \(92.07 \quad 7.392\)
   i. \(16 \times 1.5 = \)
   j. \(9.5 \times .76 = \)

2. Solve these three problems using .10, 100, or 1000 as a factor.
   a. \(8.76 \times 100 = \)
   b. \(.0816 \times 1000 = \)
   c. \(68.4 \times 10 = \)
MULTIPLYING DECIMALS

UNIT II

ANSWERS TO TEST

1. a. 12.22
   b. 56.34
   c. 73.876
   d. .00595
   e. .0975
   f. 7.2
   g. 127.4
   h. 680.58144
   i. 24.0
   j. 7.22

2. a. 876
   b. 81.6
   c. 684

313
After completion of this unit, the student should be able to write fractions as decimals and percents, decimals as fractions and percents, and percents as fractions and decimals. This knowledge should be evidenced by scoring eighty-five percent on the unit test.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Write ten fractions as decimals and percents.
2. Write ten percents as fractions and decimals.
3. Write ten decimals as fractions and percents.
4. Convert whole or mixed numbers to fractions, decimals, and percents.
PERCENT
UNIT III

SUGGESTED ACTIVITIES

I. DE Teacher-Coordinator:
   A. Provide students with objective sheet.
   B. Provide students with information and assignment sheets.
   C. Discuss terminal and specific objectives.
   D. Discuss information and assignment sheets.
   E. Demonstrate and discuss procedures outlined on the assignment sheets.
   F. Give test.

II. Student:
   A. Read objective sheet.
   B. Study information sheet.
   C. Complete assignment sheets.
   D. Take test.

INSTRUCTIONAL MATERIALS

I. Included in this unit:
   A. Objective sheet
   B. Information sheet
   C. Assignment sheets

1. Assignment Sheet #1--Write Fractions as Decimals and Percents
2. Assignment Sheet #2--Write Percents as Fractions and Decimals
3. Assignment Sheet #3--Write Decimals as Fractions and Percents
4. Assignment Sheet #4--Convert Whole or Mixed Numbers to Fractions, Decimals, and Percents

375
D. Answers to assignment sheets

E. Test

F. Answers to test

II. References:


I. Writing fractions as decimals and percents

A. Fractions as decimals—Divide the numerator by the denominator

Example: \( \frac{5}{8} \),\( \frac{625}{1000} = 0.625 \)

\[
\begin{array}{c}
8 \longdiv{5.000} \\
48 \\
20 \\
16 \\
40 \\
40 \\
\end{array}
\]

B. Fractions as percents

1. Express the fraction in decimal form
2. Move the decimal point two places to the right
3. Place the % symbol after the number

Example: \( \frac{7}{33} \),\( \frac{2121}{7000} = 0.2121 = 21.21\% \)

\[
\begin{array}{c}
33 \longdiv{7.00} \\
66 \\
40 \\
33 \\
70 \\
66 \\
40 \\
33 \\
7 \\
\end{array}
\]

(NOTE: Percent means that some number is being compared to 100.)

4. Multiply the numerator and denominator by that number which will change the denominator to 100
5. Drop the denominator
6. Add the % symbol

Example: \( \frac{3}{4} = \frac{3 \times 25}{4 \times 25} = \frac{75}{100} = 75\% \)
II. Expressing percents as fractions and decimals

A. Percents as fractions
   1. Drop the percent symbol
   2. Place the number over 100

   (NOTE: Reduce to simplest form.)

   Examples:
   \[38\% = \frac{38}{100} = \frac{19}{50}\]
   \[33\frac{1}{3}\% = \frac{33\frac{1}{3}}{100} = \frac{100}{3} = \frac{1}{3}\]

B. Percents as decimals
   1. Drop the percent symbol
   2. Move the decimal point two places to the left

   Examples:
   \[74\% = .74\]
   \[33\frac{1}{3}\% = .33\frac{1}{3}\]

III. Expressing decimals as fractions and percents

A. Decimals as fractions
   1. If there is one decimal place, drop the decimal point and place the number over 10

      Example: \[.4 = \frac{4}{10} = \frac{2}{5}\]

   2. If there are two decimal places, drop the decimal point and place the number over 100

      Example: \[.75 = \frac{75}{100} = \frac{3}{4}\]

   3. If there are three decimal places, drop the decimal point and place the number over 1000

      Example: \[.375 = \frac{375}{1000} = \frac{3}{8}\]

   (NOTE: Do not forget to reduce to simplest form.)
**INFORMATION SHEET**

**B. Decimals as percents**

1. Move the decimal point two places to the right
2. Place the percent symbol after the number

Examples: \( 4 = 400\% \)
\( .37 = 37\% \)

**IV. Whole or mixed numbers to fractions, decimals, and percent equivalents**

<table>
<thead>
<tr>
<th>Mixed or Whole number</th>
<th>Fractions</th>
<th>Decimals</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 1/2</td>
<td>1/8</td>
<td>.125 or .12 1/2</td>
<td>12 1/2%</td>
</tr>
<tr>
<td>20</td>
<td>1/5</td>
<td>.20</td>
<td>20%</td>
</tr>
<tr>
<td>25</td>
<td>1/4</td>
<td>.25</td>
<td>25%</td>
</tr>
<tr>
<td>33 1/3</td>
<td>1/3</td>
<td>.33 1/3</td>
<td>33 1/3%</td>
</tr>
<tr>
<td>37 1/2</td>
<td>3/8</td>
<td>.375 or .37 1/2</td>
<td>37 1/2%</td>
</tr>
<tr>
<td>40</td>
<td>2/5</td>
<td>.40</td>
<td>40%</td>
</tr>
<tr>
<td>50</td>
<td>1/2</td>
<td>.50</td>
<td>50%</td>
</tr>
<tr>
<td>60</td>
<td>3/5</td>
<td>.60</td>
<td>60%</td>
</tr>
<tr>
<td>62 1/2</td>
<td>5/8</td>
<td>.625 or .62 1/2</td>
<td>62 1/2%</td>
</tr>
<tr>
<td>66 2/3</td>
<td>2/3</td>
<td>.66 2/3</td>
<td>66 2/3%</td>
</tr>
<tr>
<td>75</td>
<td>3/4</td>
<td>.75</td>
<td>75%</td>
</tr>
<tr>
<td>80</td>
<td>4/5</td>
<td>.80</td>
<td>80%</td>
</tr>
<tr>
<td>87 1/2</td>
<td>7/8</td>
<td>.875 or .87 1/2</td>
<td>87 1/2%</td>
</tr>
<tr>
<td>1</td>
<td>1</td>
<td>1.00</td>
<td>100%</td>
</tr>
</tbody>
</table>
PERCENT
UNIT III

ASSIGNMENT SHEET #1—WRITE FRACTIONS AS DECIMALS AND PERCENTS

1. Express each fraction as a decimal.
   a. 1/8
   b. 1/4
   c. 1/2
   d. 3/4
   e. 5/8
   f. 7/20
   g. 7/16
   h. 1/9
   i. 4/9
   j. 4/5

2. Express each fraction as a percent.
   a. 1/4
   b. 2/9
   c. 7/10
   d. 3/4
   e. 2/2
   f. 9/11
   g. 1/3
   h. 4/9
   i. 2/6
   j. 5/8

389
PERCENT
UNIT III

ASSIGNMENT SHEET #2- WRITE PERCENTS AS FRACTIONS AND DECIMALS

1. Express each percent as a fraction.
   a. 50%
   b. 25%
   c. 33 1/3%
   d. 36%
   e. 28%
   f. 14 2/7%
   g. 21%
   h. 45%
   i. 66 2/3%
   j. 70%

2. Express each percent as a decimal.
   a. 47%
   b. 15%
   c. 33.3%
   d. 62%
   e. 75%
   f. 3%
   g. 16.8%
   h. 9%
   i. 10%
   j. 50%
PERCENT
UNIT III

ASSIGNMENT SHEET #3--WRITE DECIMALS AS FRACTIONS
AND PERCENTS

1. Express each decimal as a fraction.
   a. .5
   b. .8
   c. .7
   d. .25
   e. .68
   f. .55
   g. .94
   h. .375
   i. .875
   j. .212

2. Express each decimal as a percent.
   a. .12
   b. .19
   c. .7
   d. .29
   e. .37
   f. .42
   g. .5
   h. .523
   i. .746
   j. 3.75
PERCENT
UNIT III

ASSIGNMENT SHEET #4—CONVERT WHOLE OR MIXED NUMBERS TO FRACTIONS, DECIMALS, AND PERCENTS

Fill in the blanks on the following chart

<table>
<thead>
<tr>
<th>Whole or Mixed Numbers</th>
<th>Fractions</th>
<th>Decimals</th>
<th>Percents</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. 12 1/2</td>
<td></td>
<td></td>
<td>12 1/2%</td>
</tr>
<tr>
<td>2.</td>
<td>1/5</td>
<td></td>
<td>20%</td>
</tr>
<tr>
<td>3. 25</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. 33 1/3</td>
<td>1/3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>3/8</td>
<td>.375 or</td>
<td>37 1/2%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>.37 1/2</td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>2/5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>1/2</td>
<td>.50</td>
<td></td>
</tr>
<tr>
<td>8. 60</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td>5/8</td>
<td>.625 or</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>.62 1/2</td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td>2/3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. 75</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12.</td>
<td>4/5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>13.</td>
<td></td>
<td></td>
<td>87 1/2%</td>
</tr>
<tr>
<td>14.</td>
<td></td>
<td></td>
<td>100%</td>
</tr>
</tbody>
</table>
## PERCENT
### UNIT III

### ANSWERS TO ASSIGNMENT SHEETS

#### Assignment Sheet #1

<p>| | | | | | | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>a.</td>
<td>.125</td>
<td>f.</td>
<td>.35</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>b.</td>
<td>.25</td>
<td>g.</td>
<td>.4375</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>c.</td>
<td>.50</td>
<td>h.</td>
<td>.1111</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>d.</td>
<td>.75</td>
<td>i.</td>
<td>.444</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>e.</td>
<td>.625</td>
<td>j.</td>
<td>.80</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>a.</td>
<td>25%</td>
<td>f.</td>
<td>81.81% or 81 9/11%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>b.</td>
<td>22 2/9% or 22.22%</td>
<td>g.</td>
<td>33 1/3% or 33.33%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>c.</td>
<td>70%</td>
<td>h.</td>
<td>44.44% or 44 4/9%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>d.</td>
<td>75%</td>
<td>i.</td>
<td>33 1/3% or 33.33%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>e.</td>
<td>100%</td>
<td>j.</td>
<td>62 1/2% or 62.5%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Assignment Sheet #2

<p>| | | | | | | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>a.</td>
<td>1/2</td>
<td>f.</td>
<td>1/7</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>b.</td>
<td>1/4</td>
<td>g.</td>
<td>21/100</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>c.</td>
<td>1/3</td>
<td>h.</td>
<td>9/20</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>d.</td>
<td>9/25</td>
<td>i.</td>
<td>2/3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>e.</td>
<td>7/25</td>
<td>j.</td>
<td>7/10</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>a.</td>
<td>.47</td>
<td>f.</td>
<td>.03</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>b.</td>
<td>.15</td>
<td>g.</td>
<td>.168</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>c.</td>
<td>.333</td>
<td>h.</td>
<td>.09</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>d.</td>
<td>.62</td>
<td>i.</td>
<td>.10</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>e.</td>
<td>.75</td>
<td>j.</td>
<td>.50</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Assignment Sheet #3

<p>| | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>a.</td>
<td>1/2</td>
<td>f.</td>
<td>11/20</td>
</tr>
<tr>
<td></td>
<td>b.</td>
<td>4/5</td>
<td>g.</td>
<td>47/50</td>
</tr>
<tr>
<td></td>
<td>c.</td>
<td>7/10</td>
<td>h.</td>
<td>3/8</td>
</tr>
<tr>
<td></td>
<td>d.</td>
<td>1/4</td>
<td>i.</td>
<td>7/8</td>
</tr>
<tr>
<td></td>
<td>e.</td>
<td>17/25</td>
<td>j.</td>
<td>53/250</td>
</tr>
</tbody>
</table>

| 2. | a. | 12% | f. | 42% |
|    | b. | 19% | g. | 50% |
|    | c. | 70% | h. | 52.3% |
|    | d. | 29% | i. | 74.6% |
|    | e. | 37% | j. | 375% |

Assignment Sheet #4

<p>| | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>1/8</td>
<td>.125 or .12 1/2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>20</td>
<td>.20</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>1/4</td>
<td>.25</td>
<td>25%</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>.33 1/3</td>
<td>.33 1/3%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>37 1/2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>40</td>
<td>.40</td>
<td>40%</td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>50</td>
<td>50%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td>3/5</td>
<td>.60</td>
<td>60%</td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td>62 1/2</td>
<td>62 1/2%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td>66 2/3</td>
<td>.66 2/3</td>
<td>66 2/3%</td>
<td></td>
</tr>
<tr>
<td>11.</td>
<td>3/4</td>
<td>.75</td>
<td>75%</td>
<td></td>
</tr>
<tr>
<td>12.</td>
<td>80</td>
<td>.80</td>
<td>80%</td>
<td></td>
</tr>
<tr>
<td>13.</td>
<td>87 1/2</td>
<td>7/8</td>
<td>.875 or .87 1/2</td>
<td></td>
</tr>
<tr>
<td>14.</td>
<td>1</td>
<td>1</td>
<td>1.00</td>
<td></td>
</tr>
</tbody>
</table>
1. Write the following fractions as decimals and percents.
   a. \( \frac{1}{3} \)  
   b. \( \frac{2}{3} \)  
   c. \( \frac{3}{25} \)  
   d. \( \frac{7}{9} \)  
   e. \( \frac{7}{16} \)  
   f. \( \frac{1}{8} \)  
   g. \( \frac{2}{7} \)  
   h. \( \frac{1}{5} \)  
   i. \( \frac{5}{6} \)  
   j. \( \frac{2}{10} \)  

2. Write the following percents as fractions and decimals.
   a. 8%  
   b. 12%  
   c. 19%  
   d. 22%  
   e. 29%  
   f. 32%  
   g. 45%  
   h. 72%  
   i. 250%  
   j. 100%  

3. Write the following decimals as fractions and percents.
   a. 0.14  
   b. 0.25  
   c. 0.375  
   d. 0.46  
   e. 0.50  
   f. 0.66  
   g. 1.75  
   h. 3.80  
   i. 0.875  
   j. 1.875

4. Performance on objective four will be evaluated by Assignment Sheet #4.
UNIT III

ANSWERS TO TEST

1. a. .33--; 33 1/3% or 33/33%
b. .666--; 66 2/3% or 66.66%
c. .12; 12%
d. .777--; 77 7/9% or 77.77%
e. .4375; 43.75% or 43 3/4%
f. .125; 12.5% or 12 1/2%
g. .2857; 28.57%
h. .20; 20%
i. .833--; 83 1/3% or 83.33%
j. .20; 20%

2. a. 2/25; .08
b. 3/25; .12
c. 19/200; .19
d. 11/50; .22
e. 29/100; .29
f. 8/25; .32
g. 9/20; .45
h. 18/25; .72
i. 5/2; 2/50
j. 1/1; 1

3. a. 7/50; 14%
b. 1/4; 25%
c. 3/8; 37.5% or 37 1/2%
d. 23/50; 46%
e. 1/2; 50%
f. 33/50; 66%
g. 7/4; 175%
h. 19/5; 380%
i. 7/8; 87.5% or 87 1/2%
j. 15/8; 187.5% or 187 1/2%

4. Evaluated to the satisfaction of the instructor. (Assignment Sheet #4)
WAGES
UNIT IV

TERMINAL OBJECTIVE

Upon completion of this unit, the student should be able to figure his wages if he is paid on an hourly basis or on a commission basis. This knowledge will be evidenced by scoring eighty-five percent on the unit test.

SPECIFIC OBJECTIVES

After completion of this unit, the student should be able to:

1. Solve seven problems on wages when given the number of hours worked and rate per hour.

2. Solve six problems when employee is paid a base pay plus a commission on his sales for the week.
WAGES
UNIT IV

SUGGESTED ACTIVITIES

I. DE Teacher-Coordinator:
   A. Provide students with objective sheet.
   B. Provide students with information and assignment sheets.
   C. Discuss terminal and specific objectives.
   D. Discuss information and assignment sheets.
   E. Give test.

II. Student:
   A. Read objective sheet.
   B. Study information sheet.
   C. Complete assignment sheets.
   D. Take test.

INSTRUCTIONAL MATERIALS

I. Included in this unit:
   A. Objective sheet
   B. Information sheet
   C. Assignment sheets
      1. Assignment Sheet #1--Hourly Pay
      2. Assignment Sheet #2--Hourly Wages Involving Overtime
      3. Assignment Sheet #5--Rate of Commission
   D. Answers to assignment sheets
   E. Test
   F. Answers to test

390
II. References:


I. Wages from hourly earnings

A. Regular hours $\times$ base rate $=$ regular pay

Example: $\quad 40$ (regular hours) $\times$ $1.68$ (regular rate) $=$ $67.20$ regular pay

B. Overtime hours $\times$ $1\ 1/2$ base rate $=$ overtime pay

Example: $\quad 6\ 1/2$ (overtime hours) $\times$ $2.52$ (overtime rate) $=$ $16.38$ overtime pay

C. Regular pay $+$ overtime pay $=$ total pay or gross pay

Example: $\quad 67.20$ (regular pay) $+$ $16.38$ (overtime pay) $=$ $83.58$ total pay

II. Earnings on a commission basis

A. Express the rate of commission as a decimal fraction

B. Multiply the number of dollars on which the commission is to be paid by the decimal fraction

C. Add the answer in Step B to the base pay

Example: A salary of $40.00$ per week plus a $7\%$ commission on all sales. Total sales $990$. How much does he earn altogether.

$7\% = 7/100 = .07$

$.07 \times 990 = 69.30$

$40.00 + 69.30 = 109.30$
WAGES
UNIT IV

ASSIGNMENT SHEET #1-HOURLY PAY

1. John has a job washing dishes in a cafe. He works five days per week, eight hours per day. He is paid $1.00 for each hour he works.
   a. How many hours does he work each day?
   b. How many hours does he work per week?
   c. How much does he earn each day he works?
   d. How much is his pay for the week?
   e. If he only worked four days one week, how much would his pay be for that week?

2. Jim works as a janitor in an office building. He works eight hours per day Monday through Friday and four hours on Saturday. He is paid $1.00 for each hour he works.
   a. How many hours does he work per week?
   b. How much does he get paid for a week?
   c. Suppose he took a Saturday off one week, what would his pay be for that week?

3. Jim has a job working in a supermarket. He works seven hours per day Monday through Friday and five hours on Saturday. He is paid at a rate of $1.00 per hour.
   a. How many hours does he work per week?
   b. How much would his pay be for one week?

4. Frank has a job working in a gas station. He works eight hours a day, six days per week. He is paid $1.25 for each hour he works.
   a. How many hours does he work per day?
   b. How many hours does he work each week?
   c. How much does he earn per day?
   d. How much is his weekly wages?

5. John works for a nursery. He works five days per week, eight hours per day. He is paid at the rate of $1.25 for each hour he works.
   a. How many hours does he work each day?
   b. What is he paid per hour?
ASSIGNMENT SHEET #1

c. How much does he earn per day?
d. How many hours does he work per week?
e. How much does he earn per week?

6. Harry works in a furniture shop. He works eight hours per day, six days per week. He is paid at the rate of $1.50 per hour.
a. How many hours does he work per week?
b. What is his pay per week?

7. Figure out the following problems:
a. 40 hours @ $1.52 per hour
b. 20 hours @ $1.00 per hour
c. 48 hours @ $1.50 per hour
d. 35 hours @ $1.10 per hour
e. 44 hours @ $1.30 per hour
f. 40 hours @ $1.15 per hour
g. 44 hours @ $1.60 per hour
h. 40 hours @ $1.38 per hour

8. Joe Brown works in a factory. He is paid by the hour at the rate of $1.55 per hour. He works eight hours per day, Monday through Friday. Figure out the following problems.
a. How much would his daily pay be?
b. How many hours did he work a week?
c. How much did he earn per week?

9. Frank Jones works in a supermarket. He is paid by the hour at the rate of $1.25 per hour. He works eight hours per day Monday through Friday and four hours on Saturday.
a. How much did he earn for each eight hour day he works?
b. How many days per week did he work?
c. How many hours does he work a week?
d. What are his earnings for the week?
10. Jack Stapolsky has a job working in a bakery. He is paid by the hour at the rate of $1.15 per hour. He works seven hours per day Monday through Saturday. Figure out his pay for the week.

   a. How many hours does he work per week?
   b. How much did he get paid for each day he worked?
   c. What is his weekly wage?

11. Compute these wages.

   a. 40 hours @ $1.80 per hour
   b. 40 hours @ $1.35 per hour
   c. 40 hours @ $1.23 per hour
   d. 40 hours @ $1.35 per hour
   e. 40 hours @ $1.42 per hour
   f. 40 hours @ $1.39 per hour

12. Below is an account of the weekly pay roll for a certain company. Find the total number of hours each man worked and the wages for each. Also find the company's total payroll for the week.

<table>
<thead>
<tr>
<th>Name</th>
<th>M</th>
<th>T</th>
<th>W</th>
<th>T</th>
<th>F</th>
<th>S</th>
<th>Hr</th>
<th>Rate</th>
<th>Wages</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. John Doe</td>
<td>7</td>
<td>6</td>
<td>6</td>
<td>6</td>
<td>6</td>
<td>7</td>
<td>7¾</td>
<td>$1.50</td>
<td></td>
</tr>
<tr>
<td>b. Pete Smith</td>
<td>4¾</td>
<td>5¼</td>
<td>6¼</td>
<td>5</td>
<td>6</td>
<td>6</td>
<td></td>
<td>$2.00</td>
<td></td>
</tr>
<tr>
<td>c. Amos Jones</td>
<td>5</td>
<td>5</td>
<td>6</td>
<td>6</td>
<td>7</td>
<td>7</td>
<td>¾</td>
<td>$1.60</td>
<td></td>
</tr>
<tr>
<td>d. David Roe</td>
<td>4</td>
<td>5</td>
<td>5</td>
<td>6</td>
<td>6</td>
<td>6</td>
<td>¾</td>
<td>$2.00</td>
<td></td>
</tr>
<tr>
<td>e. Ellison West</td>
<td>5</td>
<td>5</td>
<td>6</td>
<td>6</td>
<td>6</td>
<td>6</td>
<td></td>
<td>$1.45</td>
<td></td>
</tr>
<tr>
<td>f. Jerry Hill</td>
<td>5</td>
<td>5</td>
<td>6</td>
<td>6</td>
<td>5</td>
<td>5</td>
<td></td>
<td>$1.50</td>
<td></td>
</tr>
<tr>
<td>g. Artie Bell</td>
<td>6</td>
<td>6</td>
<td>7</td>
<td>7</td>
<td>7</td>
<td>¾</td>
<td>5</td>
<td>$1.40</td>
<td></td>
</tr>
<tr>
<td>h. John Reed</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>6</td>
<td>6</td>
<td>6</td>
<td></td>
<td>$1.30</td>
<td></td>
</tr>
<tr>
<td>i. Ray Watson</td>
<td>6</td>
<td>7¼</td>
<td>7¼</td>
<td>7¼</td>
<td>0</td>
<td>0</td>
<td></td>
<td>$1.75</td>
<td></td>
</tr>
<tr>
<td>j. Charles Pierce</td>
<td>7</td>
<td>7</td>
<td>6</td>
<td>6</td>
<td>5</td>
<td>4</td>
<td></td>
<td>$1.80</td>
<td></td>
</tr>
<tr>
<td>k. Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3.35
Complete the following payroll table. Overtime is figured 1 1/2 times regular hourly wage.

<table>
<thead>
<tr>
<th>Number of Hours</th>
<th>Rate per Hour</th>
<th>Rate for Overtime</th>
<th>Regular Wages</th>
<th>Overtime Wages</th>
<th>Total Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. 50</td>
<td>$1.50</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. 48</td>
<td>2.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. 54</td>
<td>.80</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. 44</td>
<td>8.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. 50</td>
<td>6.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. 60</td>
<td>3.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. 51</td>
<td>5.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. 58</td>
<td>2.75</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. 54</td>
<td>6.50</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. 60</td>
<td>10.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. 75</td>
<td>20.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12. 52</td>
<td>1.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13. 34</td>
<td>1.25</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14. 48</td>
<td>1.40</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15. 60</td>
<td>2.10</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Complete the following table.

<table>
<thead>
<tr>
<th>Weekly Base Pay</th>
<th>Week's Sales</th>
<th>Rate of Commission on Sales</th>
<th>Total Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ 75.09</td>
<td>$ 950.00</td>
<td>3%</td>
<td></td>
</tr>
<tr>
<td>50.00</td>
<td>1800.00</td>
<td>10%</td>
<td></td>
</tr>
<tr>
<td>100.00</td>
<td>1200.00</td>
<td>30%</td>
<td></td>
</tr>
<tr>
<td>160.00</td>
<td>850.00</td>
<td>8%</td>
<td></td>
</tr>
<tr>
<td>120.00</td>
<td>800.00</td>
<td>12%</td>
<td></td>
</tr>
<tr>
<td>75.00</td>
<td>1000.00</td>
<td>5%</td>
<td></td>
</tr>
<tr>
<td>120.00</td>
<td>800.00</td>
<td>6%</td>
<td></td>
</tr>
<tr>
<td>60.00</td>
<td>750.00</td>
<td>15%</td>
<td></td>
</tr>
<tr>
<td>65.00</td>
<td>1000.00</td>
<td>8%</td>
<td></td>
</tr>
<tr>
<td>45.00</td>
<td>4500.00</td>
<td>5%</td>
<td></td>
</tr>
<tr>
<td>80.00</td>
<td>900.00</td>
<td>20%</td>
<td></td>
</tr>
<tr>
<td>95.00</td>
<td>2450.00</td>
<td>12%</td>
<td></td>
</tr>
<tr>
<td>100.00</td>
<td>430.00</td>
<td>25%</td>
<td></td>
</tr>
<tr>
<td>55.00</td>
<td>1500.00</td>
<td>15%</td>
<td></td>
</tr>
<tr>
<td>80.00</td>
<td>3000.00</td>
<td>5%</td>
<td></td>
</tr>
</tbody>
</table>
WAGES
UNIT IV

ANSWERS TO ASSIGNMENT SHEETS

Assignment Sheet #1

1. 
   a. 8 hours
   b. 40 hours  
   c. $8.00
   d. $40.00
   e. $32.00

2. 
   a. 44 hours
   b. $44.00
   c. $40.00

3. 
   a. 40 hours
   b. $40.00

4. 
   a. 8 hours
   b. 48 hours  
   c. $10.00
   d. $60.00

5. 
   a. 8 hours
   b. $1.25
   c. $10.00
   d. 40 hours  
   e. $40.00

6. 
   a. 48 hours
   b. $72.00

7. 
   a. $60.80
   b. $20.00
   c. $72.00
<table>
<thead>
<tr>
<th></th>
<th>Hours</th>
<th>Wages</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td>39</td>
<td>$58.50</td>
</tr>
<tr>
<td>b.</td>
<td>33 1/2</td>
<td>67.00</td>
</tr>
<tr>
<td>c.</td>
<td>36 1/4</td>
<td>58.00</td>
</tr>
<tr>
<td>d.</td>
<td>32 1/2</td>
<td>65.00</td>
</tr>
<tr>
<td>e.</td>
<td>34</td>
<td>49.30</td>
</tr>
<tr>
<td>f.</td>
<td>30</td>
<td>45.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>g.</td>
<td>38 1/2</td>
<td>53.90</td>
</tr>
<tr>
<td>h.</td>
<td>33</td>
<td>42.90</td>
</tr>
<tr>
<td>i.</td>
<td>27 1/2</td>
<td>48.13</td>
</tr>
<tr>
<td>j.</td>
<td>35</td>
<td>63.00</td>
</tr>
<tr>
<td>k.</td>
<td>Total</td>
<td>$550.73</td>
</tr>
</tbody>
</table>

**Assignment Sheet #2**

<p>| | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>$ 2.25</td>
<td>$ 60.00</td>
<td>$ 22.50</td>
<td>$ 82.50</td>
</tr>
<tr>
<td>2.</td>
<td>3.00</td>
<td>80.00</td>
<td>24.00</td>
<td>104.00</td>
</tr>
<tr>
<td>3.</td>
<td>1.20</td>
<td>32.00</td>
<td>16.80</td>
<td>48.80</td>
</tr>
<tr>
<td>4.</td>
<td>12.00</td>
<td>320.00</td>
<td>48.00</td>
<td>368.00</td>
</tr>
<tr>
<td>5.</td>
<td>9.00</td>
<td>240.00</td>
<td>90.00</td>
<td>330.00</td>
</tr>
<tr>
<td>6.</td>
<td>4.50</td>
<td>120.00</td>
<td>90.00</td>
<td>210.00</td>
</tr>
<tr>
<td>7.</td>
<td>7.50</td>
<td>200.00</td>
<td>82.50</td>
<td>282.50</td>
</tr>
<tr>
<td>8.</td>
<td>4.13</td>
<td>150.00</td>
<td>74.34</td>
<td>224.34</td>
</tr>
<tr>
<td>9.</td>
<td>9.75</td>
<td>260.00</td>
<td>136.50</td>
<td>396.50</td>
</tr>
<tr>
<td>10.</td>
<td>15.00</td>
<td>400.00</td>
<td>300.00</td>
<td>700.00</td>
</tr>
<tr>
<td>11.</td>
<td>30.00</td>
<td>800.00</td>
<td>750.00</td>
<td>1550.00</td>
</tr>
<tr>
<td>12.</td>
<td>1.50</td>
<td>40.00</td>
<td>18.00</td>
<td>58.00</td>
</tr>
<tr>
<td>13.</td>
<td>1.88</td>
<td>42.50</td>
<td>42.50</td>
<td></td>
</tr>
<tr>
<td>14.</td>
<td>2.10</td>
<td>56.00</td>
<td>16.80</td>
<td>72.80</td>
</tr>
<tr>
<td>15.</td>
<td>3.15</td>
<td>84.00</td>
<td>63.00</td>
<td>147.00</td>
</tr>
</tbody>
</table>

**Assignment Sheet #3**

<p>| | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>$103.50</td>
<td>9.</td>
<td>$145.00</td>
<td>5.</td>
</tr>
<tr>
<td>2.</td>
<td>$230.00</td>
<td>10.</td>
<td>$270.00</td>
<td>6.</td>
</tr>
<tr>
<td>3.</td>
<td>$460.00</td>
<td>11.</td>
<td>$260.00</td>
<td>7.</td>
</tr>
<tr>
<td>4.</td>
<td>$228.00</td>
<td>12.</td>
<td>$389.00</td>
<td>8.</td>
</tr>
</tbody>
</table>
1. Solve these problems on wages.

<table>
<thead>
<tr>
<th>No. of Hours</th>
<th>Rate per Hour</th>
<th>Rate for Overtime</th>
<th>Regular Wages</th>
<th>Overtime Wages</th>
<th>Total Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. 15</td>
<td>$1.60</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. 12</td>
<td>1.25</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. 17</td>
<td>.90</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. 22</td>
<td>1.50</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. 8</td>
<td>1.65</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>f. 60</td>
<td>1.60</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>g. 54</td>
<td>2.70</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

2. Mrs. Smith is a photographer. For each class photograph she takes, she is paid $8.25. For each individual student photograph, she is paid $0.55. Last week, Mr. Smith took 15 class photographs and 221 individual student photographs. How much did he earn last week?

3. Find the total weekly earnings for each employee listed in the following table.

<table>
<thead>
<tr>
<th>Employee</th>
<th>Weekly Base Salary</th>
<th>Week's Sales</th>
<th>Rate of Commission</th>
<th>Total Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. 1</td>
<td>$30.00</td>
<td>$500.00</td>
<td>2%</td>
<td></td>
</tr>
<tr>
<td>b. 2</td>
<td>48.00</td>
<td>2000.00</td>
<td>3%</td>
<td></td>
</tr>
<tr>
<td>c. 3</td>
<td>50.00</td>
<td>250.00</td>
<td>4%</td>
<td></td>
</tr>
<tr>
<td>d. 4</td>
<td>30.00</td>
<td>6000.00</td>
<td>5%</td>
<td></td>
</tr>
<tr>
<td>e. 5</td>
<td>60.00</td>
<td>1060.00</td>
<td>6%</td>
<td></td>
</tr>
<tr>
<td>f. 6</td>
<td>45.00</td>
<td>990.00</td>
<td>3 1/2%</td>
<td></td>
</tr>
</tbody>
</table>
WAGES
UNIT IV
ANSWERS TO TEST

1.  

<table>
<thead>
<tr>
<th>Rate for Overtime</th>
<th>Regular Wages</th>
<th>Overtime Wages</th>
<th>Total Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>a.</td>
<td></td>
<td></td>
<td>$ 24.00</td>
</tr>
<tr>
<td>b.</td>
<td></td>
<td></td>
<td>15.00</td>
</tr>
<tr>
<td>c.</td>
<td></td>
<td></td>
<td>15.30</td>
</tr>
<tr>
<td>d.</td>
<td></td>
<td></td>
<td>33.00</td>
</tr>
<tr>
<td>e.</td>
<td></td>
<td></td>
<td>13.20</td>
</tr>
<tr>
<td>f. $2.40</td>
<td>$64.00</td>
<td>$48.00</td>
<td>112.00</td>
</tr>
<tr>
<td>g. $4.05</td>
<td>$68.00</td>
<td>$56.70</td>
<td>124.70</td>
</tr>
</tbody>
</table>

2. $245.30

3.  
   a. $40.00
   b. $108.00
   c. $60.00
   d. $330.00
   e. $123.60
   f. $79.65
Audio-Visual Supplement

This supplement was written to benefit the teacher in DE I. The films, filmstrips, and slides recommended cannot all be used since the demand for these is great. However, a wide selection of materials is listed from which to choose. These audio-visual materials need to be booked as early as possible to assure coordination of scheduling. All these materials may be obtained from:

Oklahoma State Department, Curriculum
1515 West Sixth
Stillwater, Oklahoma 74074

A key to the listing includes: F. denotes film, F.S. refers to filmstrip, and S. designates slides.
A. Orientation

Unit 1 DECA

F. Tell It Like It Is
Association Sterling Films
8615 Directors Row
Dallas, Texas
PH. (214) 638-6791

Book this film as soon as possible for this school year. There are only forty copies, and they are in great demand. Give one or two alternate dates when ordering this film.

F. Second Effort. Color 30 min., 1968

Selling is compared to the game of football by Vince Lombardi. We must keep going back to the fundamental if we are to succeed.

State Department of Vocational and Technical Education
Curriculum and Instructional Materials Center
1515 West Sixth Avenue
Stillwater, Oklahoma 74074

D. Personal Development

Unit I Good Grooming

F.S. Young Fashion Forecast: Spring
F.S. Young Fashion Forecast: Fall
F.S. Does It Matter How I Look

Unit III Personality

F.S. Your Person and Personality
F.S. Your Personality: You Others Know
F.S. Your Attitude is Showing

E. Human Relations

Unit II Custom and Policies

F. Your Job: Good Work Habits Color, 13 1/2 min., 1970
F. Your Job: You and Your Boss Color, 16 min., 1970
F. Your Job: Fitting In Color, 15 min., 1970
F. Keeping Your Job Is Work Color, 12 min., 1972

F. Job Skills

Unit I Basic Selling

F.S. Know Your Product
F. Make It Happen Color, 30 min., 1968
F.S. Selling As a Career
F.S. Techniques in Selling
F.S. Sales Clerk Procedures
F. Successful Selling Ideas
Unit II  Business Letter
F.  Take a Letter From A to Z  Color, 18 min., 1971

Unit III  Telephone
Bell Telephone Company

G.  Employment
Unit I  Finding The Right Job
F.  Your Job: Finding the Right One  Color, 13 min., 1970
F.  Getting a Job is a Job  Color, 20 min., 1968

Unit III  Application Form
F.S.  Your Job Application
F.S.  How to Apply for a Job
F.  Your Job: Applying for It
F.  Applying for a Job  Color, 13 1/2 min., 1970
Color, 13 1/2 min., 1971

Unit IV  Job Interview
F.S.  Job Interview Tips

H.  Financial Management
Unit I  Budgeting
F.S.  Receiving, Checking, and Marking

Unit II  Credit
F.S.  Credit: Consumer Resource
F.S.  Credit Union
F.S.  Charge Account Application
F.  Credit: Capital Idea
F.S.  Charge Card and Charge statements  Color, 18 min., 1970

Unit III  Banking Services
F.S.  Bank Loan

Unit I  General Insurance
F.S.  Automobile Insurance