

# Internet Activity Presentation Planner

## Introduction to Business Chapter 15 Human Resources Management

In Chapter 15 you learned about human resource management. Human resource management involves the finding and hiring of employees, as well as keeping them satisfied. To attract and keep employees, businesses need to offer competitive salaries and benefits. Benefits are extra compensation employees receive such as health insurance, holiday pay, and retirement plans. One option for a retirement plan is a 401(k). A 401(k) is a retirement plan that is funded by employee contributions; the employer will usually match the contribution made by the employee. Produce and present a 10-minute talk about 401(k) retirement plans. Discuss the pros and cons of this type of plan and describe at least one alternative retirement plan.

### *Action Steps for Planning a Presentation*

1. Get started by building background knowledge. Read newspaper articles, search the Internet, and make personal phone calls to local experts to understand the issues.
2. Decide on a specific topic. Narrow your focus to a topic that interests you.
3. Research your topic in greater depth. Use books, local media, the Internet, and personal interviews. Take detailed notes and maintain a bibliography as you work.
4. Review your notes and write an outline of your presentation.
5. Plan and create visual aids.
6. Write a draft of your presentation and practice it. Rewrite, practice again, and present.

### **1. Build Background Knowledge**

#### **Did You Know?**

*Think about these fascinating facts and what they might have to do with issues related to your topic.*

#### **[begin bulleted list]**

- In 1978, Congress amended the Internal Revenue Code to add section 401(k).
- Governmental employers in the United States (that is, federal, state, county, and city governments) are currently barred from offering 401(k) plans unless they were established before May 1986.
- In countries such as India and Singapore, the equivalent of the U.S. 401(k) plans are referred to as Provident Funds.

#### **[end bulleted list]**

#### **Questions to Ponder**

*Think about these questions and what they might have to do with issues related to your topic.*

#### **[begin bulleted list]**

- Is there a maximum amount you can contribute to a 401(k) plan?
- What is the difference between pretax contributions and posttax contributions?
- Can you withdraw funds from a 401(k) account before you retire?

- What happens to 401(k) contributions if you change jobs?
  - What is the difference between a 401(k) plan and an annuity?
- [end bulleted list]**

**Key Word Search**

*Use these key words to search for Web sites that relate to your topic. List other key words you uncover in your search. Take notes about what you find and review your notes later as you narrow your topic.*

retirement planning, 401(k), pension plan options, ERISA, defined benefit plan

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**Web Sites**

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## 2. Decide on Your Topic

### **Narrow Your Focus**

*Complete the following flow chart to narrow your topic. Choose a topic that interests you and that will also interest your audience. Write a title and a sentence or two about your talk and ask your teacher to approve it or suggest changes.*

Investments > Retirement Planning > 401(k) Accounts > \_\_\_\_\_

Title: \_\_\_\_\_

Description: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Approval: \_\_\_\_\_ Date: \_\_\_\_\_

(Teacher's Signature)

## 3. Conduct Research

### **Maintain a Bibliography**

*In addition to Web sites you use in your research, list books and periodicals you consult, and contact information for experts you interview.*

#### **Books**

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\_\_\_\_\_

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#### 4. Write an Outline

##### **Main Ideas and Details**

*Review your notes and think through the main ideas and details you want to include in your presentation. Put the main ideas in a logical order and list them in outline form as major headings. Include at least two details under each main idea.*

##### I. Introduction

A. \_\_\_\_\_

B. \_\_\_\_\_

##### II. Main Idea

A. \_\_\_\_\_

B. \_\_\_\_\_

##### III. Main Idea

A. \_\_\_\_\_

B. \_\_\_\_\_

##### IV. Main Idea

A. \_\_\_\_\_

B. \_\_\_\_\_

##### V. Conclusion

A. \_\_\_\_\_

B. \_\_\_\_\_

## 5. Plan Visual Aids

### **Charts, Graphs, Photos, and Video Clips**

*Describe the visual aids you plan to use in your presentation or use the space below to sketch charts or graphs you will create.*

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### **Tips on Creating and Using Visual Aids**

**[begin bulleted list]**

Keep them simple, use them sparingly, and make them visible to everyone in the audience.

Explain the content of the aid when you first show it.

When you finish with the aid, remove it or cover it up.

Be prepared to give your talk without visual aids if technical problems occur.

