

## FINANCE CAREER CLUSTER DESIGN

# Business Finance Pathway

CIP CODE 52.0801

### INTRODUCTORY LEVEL

Title	Code	Credit
* Business Essentials	12050	0.5

### TECHNICAL LEVEL

Title	Code	Credit
* Accounting	12104	1

### APPLICATION LEVEL

#### ● FINANCIAL INSTITUTIONS AND SERVICES STRAND

Title	Code	Credit
Banking and Finance	12101	0.5
Investing	12107	0.5
Risk Management and Insurance	12106	0.5

#### ● ACCOUNTING STRAND

Title	Code	Credit
Advanced Accounting	33108	1
College Accounting	33109	1

#### OPTIONAL SUPPORTIVE COURSES

Title	Code	Credit
Business Economics	12105	0.5
Business Communications	12009	0.5
Business Law	12054	0.5
Entrepreneurship	12053	0.5
Advanced Spreadsheet Applications	33110	0.5

#### OPTIONAL SUPPORTIVE COURSES

Title	Code	Credit
■ Finance - Workplace Experience	12148	0.5
■ Finance - Workplace Experience	12148	1
Advanced Finance - Workplace Experience	33200	1

### APPROVED PATHWAY:

- Includes a minimum of three secondary-level credits.
- Includes a work-based element.
- Consist of a sequence:
  - Introductory-level course.
  - Technical-level course.
  - Application-level course.
- Supporting documentation includes:
  - Articulation Agreement(s).
  - Certification.
  - Program Improvement Plan.
  - Program of Study.
- Technical-level and Application-level courses receive .5 state weighted funding in an approved CTE pathway.

\* Required courses for pathway approval.

● **ONE CREDIT** from at least one strand is required.

■ School may include both in pathway. Student only takes one for completer status.

The Consumer and Personal Finance course (22210) for .5 credit will not be available within Pathways due to the new Financial Literacy graduation requirement.

Name: \_\_\_\_\_ ID: \_\_\_\_\_

Instructor: \_\_\_\_\_ School Year: \_\_\_\_\_

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**CCTC CAREER READY PRACTICES**  
 Career Ready Practices (CRP) describe the career-ready skills that educators should seek to develop in their students. These practices are not exclusive to a Career Pathway, program of study (PoS), discipline or level of education. CRP should be taught and reinforced in all career exploration and preparation programs with increasingly higher levels of complexity and expectation as a student advances through a PoS.  
<https://cte.careertech.org>

Rating Scale: 4 - Exemplary Achievement 3 - Proficient Achievement  
 2 - Limited Achievement 1 - Inadequate Achievement 0 - No Exposure

Topic	1						
<b>Benchmark</b>	<b>1</b>	<b>CCTC CAREER READY PRACTICES (To be included in all courses)</b>					
		Competencies	Sample Indicators				
	1.1	Act as a responsible and contributing citizen and employee.	4	3	2	1	0
	1.2	Apply appropriate academic and technical skills.	4	3	2	1	0
	1.3	Attend to personal health and financial well-being.	4	3	2	1	0
	1.4	Communicate clearly, effectively and with reason.	4	3	2	1	0
	1.5	Consider the environmental, social and economic impacts of decisions.	4	3	2	1	0
	1.6	Demonstrate creativity and innovation.	4	3	2	1	0

	1.7	Employ valid and reliable research strategies.		4	3	2	1	0
	1.8	Utilize critical thinking to make sense of problems and persevere in solving them.		4	3	2	1	0
	1.9	Model integrity, ethical leadership and effective management.		4	3	2	1	0
	1.10	Plan education and career path aligned to personal goals.		4	3	2	1	0
	1.11	Use technology to enhance productivity.		4	3	2	1	0
	1.12	Work productively in teams while using cultural/global competence.		4	3	2	1	0

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**Finance Career Cluster**

The Common Career Technical Core. (To be taught throughout the Pathway.)

[www.careertech.org/finance](http://www.careertech.org/finance)

<https://cte.careertech.org/sites/default/files/FN-CCTC-PerformanceElements.pdf>

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Topic	1	Finance Career Cluster					
<b>Benchmark</b>	<b>1.0</b>	<b>Utilize mathematical concepts, skills and problem solving to obtain necessary information for decision making in the finance industry.</b>					
		Competencies	Sample Indicators				
	1.1	Employ numbers and operations in finance.	4	3	2	1	0
	1.2	Apply algebraic skills to make business decisions.	4	3	2	1	0
	1.3	Perform data analysis to make business decisions.	4	3	2	1	0
	1.4	Use problem-solving techniques to evaluate the accuracy of mathematical responses in finance.	4	3	2	1	0
<b>Benchmark</b>	<b>2</b>	<b>Utilize tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.</b>					
		Competencies	Sample Indicators				

	2.1	Describe the nature and scope of finance.		4	3	2	1	0
<b>Benchmark</b>	<b>3</b>	<b>Plan, staff, lead and organize human resources in finance to enhance employee productivity and job satisfaction.</b>						
		Competencies	Sample Indicators					
	3.1	Describe the role and function of human resources management.		4	3	2	1	0
<b>Benchmark</b>	<b>4</b>	<b>Determine effective tools, techniques, and systems to communicate and deliver value to finance customers.</b>						
		Competencies	Sample Indicators					
	4.1	Discuss marketing's role and function.		4	3	2	1	0
	4.2	Describe customer/client/business behavior in finance.		4	3	2	1	0
	4.3	Explain a finance organization's unique selling proposition.		4	3	2	1	0
<b>Benchmark</b>	<b>5</b>	<b>Create and maintain positive, ongoing relationships with finance customers.</b>						
		Competencies	Sample Indicators					
	5.1	Foster positive relationships with finance customers.		4	3	2	1	0
	5.2	Reinforce finance organization's image by exhibiting the company's brand promise.		4	3	2	1	0
	5.3	Explain the nature and scope of customer relationship management in finance.		4	3	2	1	0
<b>Benchmark</b>	<b>6</b>	<b>Plan, monitor and manage day-to-day activities to ensure effective and efficient finance operations.</b>						
		Competencies	Sample Indicators					
	6.1	Describe production's role and function.		4	3	2	1	0
	6.2	Discuss operation's role and function in finance.		4	3	2	1	0
	6.3	Implement purchasing activities in finance.		4	3	2	1	0

	6.4	Implement quality-control processes in finance.		4	3	2	1	0
<b>Benchmark</b>	<b>7</b>	<b>Implement safety, health and environmental controls to ensure a safe and productive finance work workplace.</b>						
		Competencies	Sample Indicators					
	7.1	Adhere to health and safety regulations in finance.		4	3	2	1	0
	7.2	Implement safety procedures in finance.		4	3	2	1	0
	7.3	Determine needed safety policies/procedures in finance.		4	3	2	1	0
	7.4	Implement security policies/procedures in finance.		4	3	2	1	0
	7.5	Develop policies/procedures to protect workplace security in finance.		4	3	2	1	0
<b>Benchmark</b>	<b>8</b>	<b>Describe and follow laws, regulations and ethical standards that affect finance operations and transactions.</b>						
		Competencies	Sample Indicators					
	8.1	Employ ethical actions in obtaining and providing finance information.		4	3	2	1	0
	8.2	Apply ethics in finance.		4	3	2	1	0
	8.3	Manage internal and external business relationships in finance.		4	3	2	1	0
	8.4	Explain the nature and scope of business laws and regulations.		4	3	2	1	0
	8.5	Discuss the civil foundations of the legal environment of business.		4	3	2	1	0
	8.6	Explore the regulatory environment of United States' businesses.		4	3	2	1	0
	8.7	Describe human resources laws and regulations.		4	3	2	1	0
	8.8	Determine form of business ownership.		4	3	2	1	0

	8.9	Explain commerce laws and regulations.		4	3	2	1	0
	8.10	Discuss tax laws and regulations.		4	3	2	1	0
	8.11	Describe government regulation of the finance industry.		4	3	2	1	0
	8.12	Discuss the nature and scope of compliance in finance.		4	3	2	1	0
<b>Benchmark</b>	<b>9</b>	<b>Plan, manage and maintain the use of financial resources to protect solvency.</b>						
		Competencies	Sample Indicators					
	9.1	Discuss the fundamental principles of money.		4	3	2	1	0
	9.2	Describe the use of financial services providers.		4	3	2	1	0
	9.3	Use investment strategies.		4	3	2	1	0
	9.4	Identify potential business threats and opportunities to protect a business's financial well-being.		4	3	2	1	0
	9.5	Obtain business credit and control its use.		4	3	2	1	0
	9.6	Manage financial resources to ensure solvency.		4	3	2	1	0
	9.7	Explain the importance of financial markets in business.		4	3	2	1	0
	9.8	Explain the nature of assets' values.		4	3	2	1	0
	9.9	Utilize sources of securities information to make informed financial decisions.		4	3	2	1	0
	9.10	Use debt and equity capital to raise funds for business growth.		4	3	2	1	0
<b>Benchmark</b>	<b>10</b>	<b>Plan, organize and manage a finance organization/department.</b>						
		Competencies	Sample Indicators					

	10.1	Explain management's role in business success.		4	3	2	1	0
	10.2	Utilize planning tools that can guide finance organization's/department's activities.		4	3	2	1	0
	10.3	Control a finance organization's/department's activities.		4	3	2	1	0
<b>Benchmark</b>	<b>11</b>	<b>Plan, monitor and manage day-to-day activities required to sustain continued business functioning.</b>						
		Competencies	Sample Indicators					
	11.1	Implement expense-control strategies.		4	3	2	1	0
	11.2	Maintain property and equipment.		4	3	2	1	0
<b>Benchmark</b>	<b>12</b>	<b>Access, evaluate and disseminate financial information to enhance financial decision-making processes.</b>						
		Competencies	Sample Indicators					
	12.1	Explain the nature and scope of financial information management.		4	3	2	1	0
	12.2	Discuss the importance of accurately reporting a business's financial position.		4	3	2	1	0
	12.3	Discuss the nature and scope of financial information analysis.		4	3	2	1	0
	12.4	Utilize financial information technology tools.		4	3	2	1	0
<b>Benchmark</b>	<b>13</b>	<b>Manage a financial product or service mix in order to respond to market opportunities.</b>						
		Competencies	Sample Indicators					
	13.1	Explain the nature and scope of product/service management.		4	3	2	1	0
	13.2	Develop a financial product/service mix.		4	3	2	1	0
	13.3	Position financial products/services to acquire desired business image.		4	3	2	1	0
	13.4	Position company to acquire desired business image.		4	3	2	1	0

Benchmark	14	Employ financial risk-management strategies and techniques used to minimize business loss.									
		Competencies	Sample Indicators								
	14.1	Describe the nature and scope of risk management in finance.		4	3	2	1	0			
	14.2	Use risk-management techniques in finance.		4	3	2	1	0			
	14.3	Describe risk-control methods in finance.		4	3	2	1	0			

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CCTC Accounting Career Pathway  
 (To be taught throughout the Pathway.)

<https://cte.careertech.org/sites/default/files/FN-CCTC-PerformanceElements.pdf>

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**Competencies reflect standards from National Career Clusters, National Business Education Association and The Council for Economic Education.**

Topic	1						
<b>Benchmark</b>	<b>1</b>	<b>Describe and follow laws and regulations to manage accounting operations and transactions.</b>					
		Competencies	Sample Indicators				
	1.1	Describe regulation of accounting	4	3	2	1	0
<b>Benchmark</b>	<b>2</b>	<b>Utilize accounting tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.</b>					
		Competencies	Sample Indicators				
	2.1	Classify, record and summarize financial data.	4	3	2	1	0
	2.2	Maintain cash controls.	4	3	2	1	0
	2.3	Perform accounting functions specific to a merchandising business.	4	3	2	1	0
	2.4	Perform accounts payable functions.	4	3	2	1	0

	2.5	Perform accounts receivable functions.		4	3	2	1	0
	2.6	Maintain inventory records to track the location, quantity and value of current assets.		4	3	2	1	0
	2.7	Complete payroll procedures to calculate, record and distribute payroll earnings.		4	3	2	1	0
	2.8	Perform specialized accounting procedures to track cash flow.		4	3	2	1	0
	2.9	Utilize cost accounting methods.		4	3	2	1	0
	2.10	Prepare budget reports to make business decisions.		4	3	2	1	0
	2.11	Perform accounting functions specific to a partnership.		4	3	2	1	0
	2.12	Perform accounting functions specific to a corporation.		4	3	2	1	0
	2.13	Determine suitable internal accounting controls to ensure the proper recording of financial transactions.		4	3	2	1	0
	2.14	Conduct an audit.		4	3	2	1	0
	2.15	Perform tax accounting functions.		4	3	2	1	0
<b>Benchmark</b>	<b>3</b>	<b>Process, evaluate and disseminate financial information to assist business decision making.</b>						
		Competencies	Sample Indicators					
	3.1	Utilize accounting technology.		4	3	2	1	0
	3.2	Develop an understanding and working knowledge of annual reports and financial statements.		4	3	2	1	0
	3.3	Assess the financial condition and operating results of a company.		4	3	2	1	0

Benchmark	4	Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop an accounting career.					
		Competencies	Sample Indicators				
	4.1	Describe careers in accounting.	4	3	2	1	0
	4.2	Explore accounting licensing and certification programs.	4	3	2	1	0
	4.3	Describe fundamental cost accounting concepts.	4	3	2	1	0
	4.4	Discuss the significance of responsibility in accounting.	4	3	2	1	0
	4.5	Describe Generally Accepted Accounting Principles (GAAP).	4	3	2	1	0

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Topic	1							
<b>Benchmark</b>	<b>1.0</b>	<b>Describe and follow laws and regulations to manage accounting operations and transactions.</b>						
		Competencies	Sample Indicators					
	1.1	Describe regulations governing corporate finance.	Explain laws and regulations pertaining to business finance.	4	3	2	1	0
			Explain the nature of business taxation.					
			Describe regulations and laws governing ownership change transactions.					
	1.2	Explain the role of the U.S. Securities and Exchange Commission in the regulation of corporate finance.	Discuss the impact of the U.S. Securities and Exchange Commission Division of Corporation Finance on business finance.	4	3	2	1	0
<b>Benchmark</b>	<b>2.0</b>	<b>Manage the use of financial resources to ensure business stability.</b>						

	2.1	Describe fundamental financial concepts involved in the management of corporate finances.	Discuss the nature of depreciation.	4	3	2	1	0
			Describe the nature of cash flows.					
	2.2	Discuss the need for efficient capital markets in corporate finance.	Explain the role of efficient capital markets in business finance.	4	3	2	1	0
			☑ Discuss weaknesses and strengths of efficient capital markets.					
	2.3	Explore capital budgeting.	Discuss the capital budgeting process.	4	3	2	1	0
			Discuss formal methods used in capital budgeting.					
	2.4	Perform calculations necessary for capital budgeting decision-making.	Calculate the initial investment associated with a proposed capital expenditure.	4	3	2	1	0
			Determine operating cash inflows.					
			Determine terminal cash flow.					
	2.5	Conduct cash flow analysis to select an acceptable capital expenditure.	Discuss the nature of relevant cash flow analysis.	4	3	2	1	0
			Explain the nature of the payback period.					
			Calculate the payback period.					
			Discuss the use of net present value (NPV).					
			Explain the relationship between the internal rate of return and NPV.					
			Calculate the NPV.					
			Calculate the internal rate of return (IRR).					

2.6	Explain the role of financial planning in corporate finance.	Discuss the financial planning process.	4	3	2	1	0
		Discuss the nature of short-term (operating) financial plans.					
		Describe the nature of long-term (strategic) financial plans.					
2.7	Conduct cash planning.	Explain the use of cash budgets.	4	3	2	1	0
		Cope with uncertainty in cash budgets.					
		Prepare a cash budget.					
		Evaluate a cash budget.					
2.8	Conduct profit planning.	Discuss the use of pro forma statements in profit planning.	4	3	2	1	0
		Develop a pro forma income statement.					
		Prepare a pro forma balance sheet.					
		Evaluate pro forma statements.					
2.9	Describe short-term financial management.	Describe the nature of short-term financial management.	4	3	2	1	0
		Discuss the link between short-term and long-term financing.					
2.10	Explain the role of valuation in making appropriate financial decisions for a company.	Discuss the role of project valuation in capital allocation decisions.	4	3	2	1	0
		Discuss methods for valuing flexibility.					
		Discuss the valuation implications in business finance.					
2.11	Analyze a company's financial statements.	Discuss the analysis of a company's financial situation using its financial statements.	4	3	2	1	0

		Discuss external forces affecting a company's value.						
		Explain how value is created for a company.						
		Analyze a company's financial situation.						
2.12	Calculate business ratios to evaluate company performance.	Discuss the use of financial ratios in business finance.	4	3	2	1	0	
		Determine business liquidity.						
		Calculate corporate activity ratios.						
		Calculate corporate debt ratios.						
		Calculate business profitability.						
		Calculate market ratios.						
		Discuss the use of benchmarks when analyzing ratios.						
		Describe bankruptcy prediction models.						
2.13	Utilize capital market securities to secure financing for a company.	Discuss ways to determine the best financing option for a company.	4	3	2	1	0	
		Determine financing options for a company.						
		Discuss the nature of corporate bonds.						
		Discuss the cost of long-term debt.						
		Determine the cost of long-term debt.						
		Discuss the issuance of stock from a corporation.						
		Calculate the cost of preferred stock.						

			Discuss the cost of common stock.					
			Calculate the cost of common stock.					
2.14	Explain the role of dividends in corporate finance.	Explain forms of dividends.		4	3	2	1	0
		Explain the nature of dividend reinvestment plans (DRIPs).						
		Describe the effect of a firm's dividend decisions on its external financing requirements.						
		Discuss the residual theory of dividends.						
		Describe the impact of dividends on the value of the firm.						
		Explain the nature of a dividend policy.						
		Discuss factors to consider when deciding on the form of dividend distribution.						
2.15	Analyze ownership change transactions.	Compare mergers and acquisitions.		4	3	2	1	0
		Explain the nature of hostile takeovers.						
		Discuss issues that arise from mergers and acquisitions.						
		Explain methods for evaluating potential merger/acquisition targets.						
		Evaluate potential merger/acquisition targets.						
		Discuss the nature of restructurings.						
<b>Benchmark</b>	<b>3.0</b>	<b>Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop in a corporate finance career.</b>						
	3.1	Discuss the fundamentals of corporate finance.	Discuss short-term decisions and methods in relation to corporate finance.	4	3	2	1	0
			Discuss long-term decisions and methods in relation to corporate finance.					

			Discuss the principle objective of corporate finance.					
	3.2	Discuss the role of ethics in corporate finance.	Discuss business ethics for business finance.	4	3	2	1	0
			Discuss corporate responsibility issues in business finance.					
	3.3	Describe the relationship of corporate governance and corporate finance.	Discuss corporate governance issues in business finance.	4	3	2	1	0
			Describe the components of a well-governed company (e.g., board of directors, reporting, transparency, internal and external audit functions).					
	3.4	Describe careers in corporate finance.	Explain the role and responsibilities of financial managers.	4	3	2	1	0
			Explain the role and responsibilities of a financial analyst.					
			Describe the role and responsibilities of a controller.					
			Describe the role and responsibilities of a risk manager.					
			Discuss the role and responsibilities of a treasurer.					
			Discuss the role and responsibilities of a chief financial officer (CFO).					
	3.5	Explore corporate finance licensing and certification programs.	Explain professional designations in the field of business finance (e.g., CF, CFA, CCM, CTP, CFM, etc.).	4	3	2	1	0
			Discuss licensing and certification educational degree requirements.					
<b>Benchmark</b>	<b>4.0</b>	<b>Employ risk-management strategies and techniques in corporate finance to minimize business loss.</b>						
	4.1	Manage risk to protect a business's security and viability.	Discuss the relationship between risk management and business finance.	4	3	2	1	0
			Discuss the nature of risk measurement.					

		Measure risk.						
		Explain the nature of interest rate risk.						
		Manage interest rate risk.						
		Explain approaches to financial risk management.						
		Discuss the use of derivatives in financial risk management.						
		Evaluate the risks of derivatives.						
		Discuss reasons to integrate risk management into business operations.						
		Identify business risks.						
		Integrate risk management into business operations.						
4.2	Explain enterprise risk management.	Discuss the nature of enterprise risk management (ERM).	4	3	2	1	0	
		Discuss the various enterprise risk management (ERM) frameworks.						
4.3	Evaluate existing client insurance and risk management needs.	Evaluate a client's insurance needs.	4	3	2	1	0	
		Recommend coverage upgrades to clients where appropriate.						
4.4	Complete an insurance sale.	Identify prospective clients.	4	3	2	1	0	
		Schedule appointments with prospective clients.						
		Interview client.						
		Determine client's insurance needs.						
		Prepare sales presentation materials.						

			Present insurance recommendation to client.					
			Complete the insurance sale.					
			Manage objections.					
			Prepare insurance documentation.					

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Common Career Technical Core (CCTC) Banking Services Career Pathway. (To be taught throughout the Pathway.)

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Topic	1							
<b>Benchmark</b>	<b>1.0</b>	<b>Describe and follow laws and regulations to manage business operations and transactions in the banking services industry.</b>						
		Competencies	Sample Indicators					
	1.1	Develop a compliance program to protect the company well-being.		4	3	2	1	0
	1.2	Describe regulations governing banking services.		4	3	2	1	0
<b>Benchmark</b>	<b>2.0</b>	<b>Create and maintain positive, ongoing relationships with banking customers.</b>						
		Competencies	Sample Indicators					
	2.1	Develop positive relationships with customers to enhance company image.		4	3	2	1	0
	2.2	Manage a profitable investment portfolio to build customer relationships.		4	3	2	1	0
<b>Benchmark</b>	<b>3.0</b>	<b>Manage the use of financial resources to enhance banking performance.</b>						

		Competencies	Sample Indicators				
	3.1	Describe the manner in which banks generate profit.	4	3	2	1	0
	3.2	Utilize financial formulas commonly used in banking to aid in the growth and stability of banking services.	4	3	2	1	0
<b>Benchmark</b>	<b>4.0</b>	<b>Demonstrate the use of banking technology and equipment.</b>					
		Competencies	Sample Indicators				
	4.1	Utilize banking technology to increase workplace efficiency and effectiveness.	4	3	2	1	0
	4.2	Determine the appropriate technology to use in banking operations.	4	3	2	1	0
<b>Benchmark</b>	<b>5.0</b>	<b>Plan, monitor and manage the day-to-day activities within a banking organization to ensure secure operations.</b>					
		Competencies	Sample Indicators				
	5.1	Describe how bank security programs minimize chance for loss.	4	3	2	1	0
	5.2	Perform daily cash processing activities.	4	3	2	1	0
	5.3	Underwrite loan applications to determine creditworthiness of customers.	4	3	2	1	0
	5.4	Discuss real estate lending and servicing.	4	3	2	1	0
	5.5	Manage problem loans.	4	3	2	1	0
<b>Benchmark</b>	<b>6.0</b>	<b>Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop a career in banking services.</b>					
		Competencies	Sample Indicators				
	6.1	Describe environments in which banking services are offered.	4	3	2	1	0
	6.2	Identify the nature and scope of types of banking institutions.	4	3	2	1	0

	6.3	Acquire knowledge of banking processes and services to facilitate workplace activities.		4	3	2	1	0
	6.4	Describe roles and responsibilities in banking services.		4	3	2	1	0
<b>Benchmark</b>	<b>7.0</b>	<b>Determine client needs and wants and respond through planned, personalized communication to guide purchase decisions and enhance future business opportunities in banking services.</b>						
		Competencies	Sample Indicators					
	7.1	Generate new business using sales techniques.		4	3	2	1	0

Name: \_\_\_\_\_ ID: \_\_\_\_\_

Instructor: \_\_\_\_\_ School Year: \_\_\_\_\_

Enrollment Date      Completion Date      Credits Completed  
 \_\_\_/\_\_\_/\_\_\_      \_\_\_/\_\_\_/\_\_\_      \_\_\_/\_\_\_/\_\_\_

I certify that the student received the training in the area indicated.

Student Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Instructor Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Common Career Technical Core (CCTC) Insurance Career Pathway  
 (To be taught through the Pathway.)

<https://cte.careertech.org/sites/default/files/FN-CCTC-PerformanceElements.pdf>

Rating Scale: 4 - Exemplary Achievement 3 - Proficient Achievement  
 2 - Limited Achievement 1 - Inadequate Achievement 0 - No Exposure

Topic	1						
<b>Benchmark</b>	<b>1.0</b>	<b>Describe and follow laws and regulations to manage business operations and transactions in the insurance industry.</b>					
		Competencies	Sample Indicators				
	1.1	Define regulations that ensure compliance and demonstrate adherence to insurance industry regulations.	4	3	2	1	0
	1.2	Explain legal concepts pertinent to the insurance industry.	4	3	2	1	0
<b>Benchmark</b>	<b>2.0</b>	<b>Plan, monitor and manage day-to-day insurance organization activities.</b>					
		Competencies	Sample Indicators				
	2.1	Use investigative techniques to identify insurance fraud.	4	3	2	1	0
	2.2	Manage agency/company policies to protect the insurance company's financial well-being.	4	3	2	1	0

	2.3	Process a claim to fulfill company's legal obligation to client.		4	3	2	1	0
<b>Benchmark</b>	<b>3.0</b>	<b>Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop a career in insurance.</b>						
		Competencies	Sample Indicators					
	3.1	Describe essential knowledge and skills needed to be employed in the insurance industry.		4	3	2	1	0
	3.2	Describe roles and responsibilities in insurance.		4	3	2	1	0
	3.3	Describe insurance licensing and certification programs.		4	3	2	1	0
<b>Benchmark</b>	<b>4.0</b>	<b>Demonstrate underwriting techniques and strategies to evaluate the risk posed by potential insurance clients.</b>						
		Competencies	Sample Indicators					
	4.1	Analyze the risk posed by potential clients in order to make insurance approval/denial decisions.		4	3	2	1	0
<b>Benchmark</b>	<b>5.0</b>	<b>Determine client needs and wants and respond through planned, personalized communication to guide purchase decisions and enhance future insurance business opportunities.</b>						
		Competencies	Sample Indicators					
	5.1	Describe insurance products and their benefits.		4	3	2	1	0

Name: \_\_\_\_\_ ID: \_\_\_\_\_

Instructor: \_\_\_\_\_ School Year: \_\_\_\_\_

Enrollment Date      Completion Date      Credits Completed  
 \_\_\_/\_\_\_/\_\_\_      \_\_\_/\_\_\_/\_\_\_      \_\_\_/\_\_\_/\_\_\_

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Student Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Instructor Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Common Career Technical Core (CCTC) Securities and Investments Career Pathways  
 (To be taught throughout the Pathway.)  
  
<https://cte.careertech.org/sites/default/files/FN-CCTC-PerformanceElements.pdf>

Rating Scale: 4 - Exemplary Achievement 3 - Proficient Achievement  
 2 - Limited Achievement 1 - Inadequate Achievement 0 - No Exposure

Topic	1						
<b>Benchmark</b>	<b>1.0</b>	<b>Describe and follow laws and regulations to manage business operations and transactions in the securities and investments industry.</b>					
		Competencies	Sample Indicators				
	1.1	Explain regulation of the securities and investments industry.	4	3	2	1	0
	1.2	Describe fundamental concepts of real estate law.	4	3	2	1	0
	1.3	Explain the nature and scope of real estate titling.	4	3	2	1	0
<b>Benchmark</b>	<b>2.0</b>	<b>Manage the use of financial resources to perform key duties in the securities and investments industry.</b>					
		Competencies	Sample Indicators				
	2.1	Describe investment analysis and selection processes.	4	3	2	1	0
	2.2	Select investments for clients.	4	3	2	1	0

	2.3	Appraise a property to determine its value.		4	3	2	1	0
<b>Benchmark</b>	<b>3.0</b>	<b>Plan, monitor and manage day-to-day securities and investments operations.</b>						
		Competencies	Sample Indicators					
	3.1	Implement securities and investments operations activities.		4	3	2	1	0
<b>Benchmark</b>	<b>4.0</b>	<b>Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop in a securities and investments career.</b>						
		Competencies	Sample Indicators					
	4.1	Describe careers in securities and investments.		4	3	2	1	0
	4.2	Explore securities and investments licensing and certification programs.		4	3	2	1	0
	4.3	Describe the environments in which securities and investments services are offered.		4	3	2	1	0
	4.4	Describe careers in real estate.		4	3	2	1	0
<b>Benchmark</b>	<b>5.0</b>	<b>Determine client needs and wants and respond through planned, personalized communication to guide purchase decisions and enhance future securities and investments opportunities.</b>						
		Competencies	Sample Indicators					
	5.1	Explain securities and investments products and their benefits.		4	3	2	1	0
	5.2	Complete a securities and investments sale.		4	3	2	1	0
	5.3	Describe real estate sales functions.		4	3	2	1	0
	5.4	List property owners in the sale of their real estate.		4	3	2	1	0
	5.5	Demonstrate knowledge of Investment and Savings Plan.		4	3	2	1	0

Name: \_\_\_\_\_ ID: \_\_\_\_\_

Instructor: \_\_\_\_\_ School Year: \_\_\_\_\_

Enrollment Date      Completion Date      Credits Completed  
 \_\_\_/\_\_\_/\_\_\_      \_\_\_/\_\_\_/\_\_\_      \_\_\_/\_\_\_/\_\_\_

I certify that the student received the training in the area indicated.

Student Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Instructor Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Introductory Level Course**

*This is a core course designed to give students an overview of the business, marketing and finance career cluster occupations. Students will develop an understanding of how academic skills in mathematics, economics, and written and oral communications are integral components of success in these occupations. Students will examine current events to determine their impact on business and industry and legal and ethical behavior, acquire knowledge of safe and secure environmental controls to enhance productivity, determine how resources should be managed to achieve company goals, and identify employability and personal skills needed to obtain a career and be successful in the workplace. As students learn about different types of business ownership, they will interpret industry laws and regulations to ensure compliance, identify principles of business management, and analyze business practices to determine ethics and social responsibilities.*

Rating Scale: 4 - Exemplary Achievement 3 - Proficient Achievement  
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Topic	1																																						
<b>Benchmark</b>	<b>1.0</b>																																						
		Competencies	Sample Indicators																																				
	1.1	Analyze fundamental economic concepts necessary for employment in business.	<table border="1"> <tr> <td>Distinguish between economic goods and services.</td> <td>4</td> <td>3</td> <td>2</td> <td>1</td> <td>0</td> </tr> <tr> <td>Explain the concept of economic resources.</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Describe the concepts of economics and economic activities.</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Determine economic utilities created by business activities.</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Explain the principles of supply and demand.</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Describe the functions of prices in markets.</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </table>	Distinguish between economic goods and services.	4	3	2	1	0	Explain the concept of economic resources.						Describe the concepts of economics and economic activities.						Determine economic utilities created by business activities.						Explain the principles of supply and demand.						Describe the functions of prices in markets.					
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Describe the functions of prices in markets.																																							

1.2	Describe the nature of business and its contribution to society.	Explain the role of business in society.	4	3	2	1	0
		Describe types of business activities.					
		Explain the organizational design of businesses.					
		Discuss the global environment in which businesses operate.					
		Describe factors that affect the business environment.					
		Explain how organizations adapt to today's markets.					
1.3	Recognize how economic systems influence environments in which businesses function.	Explain the types of economic systems.	4	3	2	1	0
		Explain the concept of private enterprise.					
		Identify factors affecting a business's profit.					
		Determine factors affecting business risk.					
		Explain the concept of competitions.					
		Describe market structures.					
1.4	Analyze cost/profit relationships to guide business decision-making.	Explain the concept of productivity.	4	3	2	1	0
		Analyze impact of specialization/division of labor on productivity.					
		Explain the concept of organized labor and business.					
		Explain the impact of the law of diminishing returns.					
		Describe the concept of economies of scale.					

1.5	Describe the purpose and origin of business within the U.S.	Discuss the various commodities of trade within US history.	4	3	2	1	0
		Explain the origins of Wall Street.					
		Describe the evolution in consumer awareness and buyer relationships.					
		Explain the concept of Gross Domestic Product and its development with the U.S.					
1.6	Analyze the history and importance of trade within a global marketplace.	Difference between imports and exports.	4	3	2	1	0
		Explain the role of cultures and political systems on global trade.					
		Explain the currency exchanges and how the value fluctuates.					
1.7	Apply verbal skills when obtaining and conveying information.	Participate in group discussions.	4	3	2	1	0
		Demonstrate open listening when cultivating relationships.					
		Share thoughts respectfully while being direct.					
1.8	Compose internal and external multi-paragraph documents clearly, succinctly, and accurately to convey and obtain information.	Prepare simple written correspondence (cover letters, memorandums, resumes).	4	3	2	1	0
		Identify the elements of effective written communications.					
		Use appropriate etiquette in written communications.					
		Write analytical reports (i.e., reports that examine a problem/issue and recommend an action.)					
		Write research reports.					
		Develop and deliver formal and informal presentations using appropriate media to engage					

	1.9	Prepare oral presentations to provide information for specific purposes and audiences.	Organize information effectively.	4	3	2	1	0
			Select and use appropriate graphic aids.					
			Make oral presentations.					
			Describe business's responsibility to know and abide by laws and regulations that affect business					
	1.10	Describe the nature of legally binding business contracts.	Identify the basic torts relating to business enterprises.	4	3	2	1	0
			Describe the nature of legally binding contracts.					
			Understand the civil foundations of the legal requirements of business to demonstrate					
	1.11	Identify regulatory agencies and regulatory legislation.	Describe the nature of legal procedure.	4	3	2	1	0
			Discuss the nature of debtor-creditor relationships.					
			Explain the nature of agency relationships.					
			Discuss the nature of environmental law.					
			Discuss the role of administrative law.					
	1.12	Identify types of business ownership.	Explain types of business ownership.	4	3	2	1	0
			Select form of business ownership.					
<b>Topic</b>	<b>2</b>							
<b>Benchmark</b>	<b>2.0</b>	<b>Technical Skills: Use the technical knowledge and skills required to pursue the targeted careers for all pathways in the career cluster, including knowledge of design, operation, and maintenance of technological systems critical to the career cluster.</b>						

		Competencies	Sample Indicators					
	2.1	Perform customer service activities to support customer relationships and encourage repeat business.	Explain a customer-service mindset.	4	3	2	1	0
			Respond to customer inquiries and complaints.					
			Interpret business policies to customers/clients.					
			Understands the techniques and strategies used to foster positive-ongoing relationships with					
	2.2	Utilize technology to facilitate customer relationship management.	Understand the nature of customer relationship management.	4	3	2	1	0
<b>Topic</b>	<b>3</b>							
<b>Benchmark</b>	<b>3.0</b>	<b>EMOTIONAL INTELLIGENCE: Employ and manage techniques, strategies, and systems used by management to foster self-understanding and enhance business relationships</b>						
		Competencies	Sample Indicators					
	3.1	Demonstrate managerial and business ethics.	Discuss ethics, responsibility, honesty, integrity, and work habits.	4	3	2	1	0
	3.2	Develop personal traits and behaviors to foster career advancement.	Identify desirable personality traits important to business.	4	3	2	1	0
			Exhibit a positive attitude.					
			Exhibit self-confidence.					
			Demonstrate interest and enthusiasm.					
			Demonstrate initiative.					
			Foster positive working relationships.					
			Participate as a team member.					

			Explain the nature of effective communications.					
<b>Topic</b>	<b>4</b>							
<b>Benchmark</b>	<b>4.0</b>	<b>ENTREPRENEURSHIP: Assess entrepreneurship/small-business management-career information to enhance opportunities for career success.</b>						
		Competencies	Sample Indicators					
	4.1	Analyze entrepreneur careers to determine careers of interest.	Discuss entrepreneurial discovery processes.	4	3	2	1	0
			Describe entrepreneurial planning considerations.					
			Explain the need for entrepreneurial discovery.					
			Assess global trends and opportunities for business ventures.					
	4.2	Compare individual’s abilities, interests, and attitudes with those associated with entrepreneurial success to determine the match between the two.	Analyze desired lifestyle associated with entrepreneurship.	4	3	2	1	0
			Discern between desired benefits and those associated with entrepreneurship.					
			Research current business issues and entrepreneurs (e.g., Donald Trump, Martha Stewart, Mark Zuckerberg, Magic Johnson, etc.)					
			Contrast personal characteristics with those associated with entrepreneurial success.					
			Examine similarities and differences between personal educational goals and educational requirements for entrepreneurship.					
<b>Topic</b>	<b>5</b>							

Benchmark	5.0	<b>FINANCIAL ANALYSIS: Understand how to maintain, monitor, plan, and control the use of financial resources to protect an entrepreneur and business’s fiscal well-being.</b>						
		Competencies	Sample Indicators					
	5.1	Analyze how proper management of personal finance relates with maintaining business financial efficiency.	Explain forms of financial exchange.	4	3	2	1	0
			Manage personal finances to achieve financial goals with savings and investing.					
			Identify a business’s risks.					
			Explain the time value of money.					
			Explain the purposes and importance of credit.					
	5.2	Define the accounting equation and how accounting can assist in maintaining financial solvency.	Interpret cash-flow statements.	4	3	2	1	0
			Monitor business’s profitability.					
			Develop personal budget.					
			Properly maintain a personal financial account (e.g., savings, checking, etc.)					
			Interpret a pay stub.					
			Read and reconcile bank statements.					
			Maintain financial records.					
			Describe sources of income (e.g., wages/salaries, interest, rent, dividends, transfer payments, etc.)					

Topic	6							
Benchmark	6.0	<b>INFORMATION TECHNOLOGY APPLICATIONS: Use information technology tools specific to the career cluster to access, manage, integrate, and create information.</b>						
		Competencies	Sample Indicators					
	6.1	Use information technology tools to manage and perform work responsibilities.	Assess information needs.	4	3	2	1	0
			Use information literacy skills to increase workplace efficiency and effectiveness.					
			Identify ways that technology impacts business.					
			Explain the role of information systems.					
			Operate writing and publishing applications to prepare business communications.					
	6.2	Prepare simple documents and other business communications.	Demonstrate basic research skills.	4	3	2	1	0
			Evaluate quality and source of information.					
Topic	7							
Benchmark	7.0	<b>MARKETING: Manage marketing activities to facilitate business development and growth.</b>						
		Competencies	Sample Indicators					
	7.1	Understand marketing's role and function in business to facilitate economic exchanges with customers.	Plan product mix.	4	3	2	1	0
			Determine services to provide customers.					
			Explain the role of customer service in positioning/image.					
			Analyze factors that contribute to business success.					

			Develop strategies to position product/business.					
			Acquire foundational knowledge of customer, client, and business behavior to understand what motivates decision-making.					
	7.2	Explain marketing and its importance in global economy.	Identify considerations in implementing international marketing strategies.	4	3	2	1	0
	7.3	Describe marketing functions and related activities.	Identify elements of the marketing mix.	4	3	2	1	0
<b>Topic</b>	<b>8</b>							
<b>Benchmark</b>	<b>8.0</b>	<b>EMPLOYABILITY AND CAREER DEVELOPMENT: Know and understand the importance of employability skills. Explore, plan, and effectively manage careers. Know and understand the importance of entrepreneurship skills. Explore, obtain, and develop strategies for ensuring a successful business career.</b>						
		Competencies	Sample Indicators					
	8.1	Develop personal traits and behaviors to foster career advancement.	Discuss appropriate personal appearance.	4	3	2	1	0
			Explain the importance of having a vision through properly setting personal short, mid and long-term goals.					
			Conduct mock interviews using local business representatives as interviewers.					
			Use time-management skills.					
	8.2	Identify the impact business has on local communities.	Invite guest speakers from represented modules (e.g., accountant, banker, marketer, etc.) to speak	4	3	2	1	0
			Tour a large business in the local community.					
			Tour a small business in the local community.					
	8.3	List the standards and qualifications that must be met in career.	Prepare a resume.	4	3	2	1	0

			Prepare a letter of application.					
			Complete an employment application.					
			Interview for employment.					
8.4	Utilize critical thinking and decision-making skills to exhibit qualifications to a potential employer.		Demonstrate problem-solving skills.	4	3	2	1	0
			Obtain needed information efficiently					
			Evaluate quality and source of information.					
			Apply information to accomplish a task.					
8.5	Demonstrate project-management skills.			4	3	2	1	0
8.6	Demonstrate employability/career success skills.		Place artifacts that demonstrate employability/career success skills in the electronic portfolio section of the IPS (Individual Plan of Study).	4	3	2	1	0

Name: \_\_\_\_\_ ID: \_\_\_\_\_

Instructor: \_\_\_\_\_ School Year: \_\_\_\_\_

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I certify that the student received the training in the area indicated.

Student Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Instructor Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Technical Level Course**

Accounting courses introduce and expand upon the fundamental accounting principles and procedures used in businesses. Course content typically includes the full accounting cycle, payroll, taxes, debts, depreciation, ledger and journal techniques, and periodic adjustments. Students may learn how to apply standard auditing principles and to prepare budgets and final reports. Calculators, electronic spreadsheets, or other automated tools are usually used. Advanced topics may include elementary principles of partnership and corporate accounting and the managerial uses of control systems and

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Topic	1	Academic Foundations	Achieve additional academic knowledge and skills required to pursue the full range of career and post-secondary education opportunities within a career cluster/pathway.					
Benchmark	1.01	Utilize accounting tools, strategies, and systems to maintain, monitor, control, and plan the use of financial resources in relation to a business.						
		Competencies	Sample Indicators					
	1.01.01	Understand the components of the accounting equation.	Define Assets, Liabilities, and Equity.	4	3	2	1	0
			Indicate debit/credit and normal balance sides.					
			Write the equation.					
			Describe why this equation must always balance.					
	1.01.02	Classify and record financial data.	Use T accounts.	4	3	2	1	0
			Record transactions in a general journal.					
			Post journal entries to general ledger accounts.					

	1.01.03	Demonstrate the effects of transactions on the accounting equation.	Journalize and post adjusting entries.	4	3	2	1	0
	1.01.04	Demonstrate how to develop and maintain a chart of accounts.	Prepare a chart of accounts.	4	3	2	1	0
	1.01.05	Discuss the nature of the accounting cycle.	Identify the steps and their importance in the cycle.	4	3	2	1	0
	1.01.06	Summarize financial data.	Prepare worksheets.	4	3	2	1	0
			Prepare a trial balance.					
			Prepare a balance sheet.					
			Prepare income statements.					
			Prepare a post-closing trial balance.					
			Discuss the nature of annual reports.					
	1.01.07	Calculate business profitability.	Discuss the use of financial ratios in accounting.	4	3	2	1	0
			Determine business liquidity.					
			Reduce accounts payable.					
			Effects of journal entries on profitability reports.					
<b>Benchmark</b>	<b>2.01</b>	<b>Explain cash control procedures. For example: signature cards, deposit slips, internal/external controls, cash clearing, etc..</b>						
		Competencies	Sample Indicators					
	2.01.01	Banking activities.	Maintain cash controls.	4	3	2	1	0
			Prepare bank deposits.					
			Journalize and post entries related to banking activities.					
			Explain the benefits of electronic funds transfer.					

			Prove cash.					
			Explain service charges related to credit card usage.					
			Journalize direct deposit.					
<b>Benchmark</b>	<b>3.01</b>	<b>Perform accounting functions specific to a merchandising business.</b>						
		<b>Competencies</b>	<b>Sample Indicators</b>					
	3.01.01	Explain the nature of special journals.	Explain the nature of accounts payable.	4	3	2	1	0
			Explain the nature of accounts receivable.					
			Record transactions in special journals.					
	3.01.02	Perform accounts payable functions to a merchandising business.	Prepare purchase requisitions.	4	3	2	1	0
			Prepare purchase orders.					
			Maintain a vendor file.					
			Analyze purchase transactions.					
			Post to an accounts payable subsidiary ledger.					
			Prepare a credit memorandum for returned goods.					
			Process invoices for payment.					
			Process accounts payable checks.					
			Prepare an accounts payable schedule.					
	3.01.03	Perform accounts receivable functions to a merchandising business.	Prepare sales slips.	4	3	2	1	0
			Prepare invoices.					

			Maintain a customer file for accounts receivable.					
			Analyze sales transactions.					
			Post to an accounts receivable subsidiary ledger.					
			Process sales orders and invoices.					
			Process sales returns and allowances.					
			Process customer payments.					
			Prepare customer statements.					
			Process uncollectible accounts.					
			Prepare an accounts receivable schedule.					
			Determine uncollectible accounts receivable.					
<b>Benchmark</b>	<b>4.01</b>	<b>Maintain inventory records to track the location-quantity and value of current assets.</b>						
		Competencies	Sample Indicators					
	4.01.01	Classify and record inventory data.	Record inventory usage.	4	3	2	1	0
			Process invoice of inventory.					
			Process results of inventory.					
			Process inventory adjustments.					
			Determine the cost of inventory.					
	4.01.02	Complete payroll procedures to calculate, record, and distribute payroll earnings.	Calculate time cards.	4	3	2	1	0
			Maintain employee earnings records.					

			Calculate employee earning (e.g. gross pay, net pay).					
			Calculate employee-paid withholdings.					
			Prepare a payroll register.					
			Record the payroll in the general ledger.					
			Complete payroll tax expense forms.					
			Prepare federal, state, and local payroll tax reports.					
			Prepare tax forms. Examples: W-2, 941, 1040.					
<b>Benchmark</b>	<b>5.01</b>	<b>Perform account receivable and payable functions.</b>						
		Competencies	Sample Indicators					
	5.01.01	Explain the nature of special journals.	Explain the nature of accounts payable.	4	3	2	1	0
			Explain the nature of accounts receivable.					
			Record transactions in special journals.					
	5.01.02	Perform accounts payable functions.	Explain the nature of accounts payable.	4	3	2	1	0
			Prepare purchase requisitions, purchase orders, vouchers, etc.					
			Maintain a vendor file.					
			Analyze purchase transactions.					
			Post to an accounts payable subsidiary ledger.					
			Prepare a credit memorandum for returned goods.					
			Process invoices for payment.					

			Process accounts payable checks.					
			Prepare an accounts payable schedule.					
	5.01.03	Perform accounts receivable functions.	Explain the nature of accounts receivable.	4	3	2	1	0
			Prepare sales slips and invoices.					
			Maintain a customer file for accounts receivable.					
			Analyze sales transactions.					
			Post to an accounts receivable subsidiary ledger.					
			Process sales orders and invoices.					
			Process sales returns and allowances.					
			Process customer payments.					
			Prepare customer statements.					
			Process uncollectible accounts.					
			Prepare an accounts receivable schedule.					
			Determine uncollectible accounts receivable.					
<b>Benchmark</b>	<b>6.01</b>	<b>Accounting Controls</b>						
		<b>Competencies</b>	<b>Sample Indicators</b>					
	6.01.01	Determine suitable internal accounting controls to ensure the proper recording of financial transactions.	Explain the purpose of internal accounting controls.	4	3	2	1	0

			Determine the components of internal accounting control procedures.						
			Maintain internal accounting controls.						
	6.01.02	Access, process, maintain, evaluate, and disseminate financial information to assist business decision-making.	Utilize accounting technology.	4	3	2	1	0	
			Integrate technology into accounting.						
<b>Benchmark</b>	<b>7.01</b>	<b>Payroll</b>							
		Competencies	Sample Indicators						
	7.01.01	Complete payroll procedures to calculate, record, and distribute payroll earnings.	Calculate time cards.	4	3	2	1	0	
			Maintain employee earnings records.						
			Calculate employee earning (e.g. gross pay, net pay).						
			Calculate employee-paid withholdings.						
			Prepare a payroll register.						
			Record the payroll in the general ledger.						
	7.01.02	Complete tax forms.	Complete payroll tax expense forms.	4	3	2	1	0	
			Prepare federal, state, and FICA payroll tax reports.						
			Prepare tax forms. For Example: W-2, 941, 1040, etc.						
<b>Benchmark</b>	<b>8.01</b>	<b>Career Planning</b>							
		Competencies	Sample Indicators						
	8.01.01	Utilize career planning concepts, tools, and strategies to explore, obtain, and develop in an accounting career.	Describe careers in accounting.	4	3	2	1	0	

			Explore accounting licensing and certification programs.					
			Discuss the significance of responsibility/ethics in accounting.					
			Describe Generally Accepted Accounting Principles - GAAP.					

Name: \_\_\_\_\_ ID: \_\_\_\_\_

Instructor: \_\_\_\_\_ School Year: \_\_\_\_\_

Enrollment Date          Completion Date          Credits Completed  
 \_\_\_/\_\_\_/\_\_\_          \_\_\_/\_\_\_/\_\_\_          \_\_\_/\_\_\_/\_\_\_

I certify that the student received the training in the area indicated.

Student Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Instructor Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Supportive Technical Level Course**

Business Economics course integrates economic principles (such as free market economy, consumerism, and the role of American government within the economic system) with entrepreneurship/business concepts (such as marketing principles, business law, and risk).

Rating Scale: 4 - Exemplary Achievement 3 - Proficient Achievement  
 2 - Limited Achievement 1 - Inadequate Achievement 0 - No Exposure

Topic	1	Achieve additional academic knowledge and skills required to pursue the full range of career and postsecondary education opportunities within a career cluster.						
<b>Benchmark</b>	<b>1.01</b>	<b>The student will demonstrate an operational understanding of fundamental terms and concepts to describe what societies can do improve people's lives individually and collectively.</b>						
		Competencies	Sample Indicators					
	1.01.01	Distinguish between economic goods and services.	Describe the difference between goods and services in society.	4	3	2	1	0
	1.01.02	Explain real-world examples of each type of economic resource (For example: Natural, capital, human, and entrepreneurs).	Explain the 4 types of economic resources. Give examples of each and how they are used in our economy.	4	3	2	1	0
	1.01.03	Identify examples of unlimited wants and scarcity in society.	Explain how a hammer might be a scarce resource for a construction company.	4	3	2	1	0
			Describe the value of water to a lumber company.					
			Research why less developed economies have many starving due to lack of resources while affluent societies still have nearly boundless wants.					

1.01.04	Assess opportunity costs and trade-offs involved in making choices.	Describe the impact of choosing one career path over another.	4	3	2	1	0
		Discuss the tradeoffs in calling in sick and going into work.					
		Determine the impact of selling a product below its market value.					
1.01.05	Demonstrate an understanding of costs and benefits analysis by giving real-world examples which properly evaluate alternatives.	Justify why an entrepreneur may consider leaving a successful career to begin a new business.	4	3	2	1	0
		Objectively evaluate how a wage relates to a worker's time.					
		Explain how layoffs may be beneficial to a company.					
1.01.06	Establish a clear distinction between absolute and comparative advantage.	Explain how regions, and countries specialize in production.	4	3	2	1	0
		Demonstrate how each trading partner typically gains by trade.					
1.01.07	Illustrate examples of specialization, recognizing the interdependence it creates.	Explain how one region or country relies upon a good or service that it does not produce. (Examples: Oil, Fruits and Vegetables)	4	3	2	1	0
		Explain the impact a delayed shipment of customized equipment may have to a business that specializes in technology.					
		Describe why a jogger may only run in one brand of athletic footwear over an entire career.					
1.01.08	Explain the four types of economies and how organizations adapt.	List advantages and disadvantages of the four types of economies: Market, Mixed, Traditional, and Command.	4	3	2	1	0
		Convey how economic systems use elements of markets and government direction in producing goods and services.					

	1.01.09	Explain the principles of supply and demand.	Describe how supply and demand affect economic activity.	4	3	2	1	0
			Explain why families may have more than one vehicle or computer.					
	1.01.10	Explain the four types of business cycles.	Determine the impact of business cycles on business activities.	4	3	2	1	0
<b>Topic</b>	<b>2</b>	<b>Technical Skills</b>	<b>Use the technical knowledge and skills required to pursue the full range of career and postsecondary education opportunities within a career cluster.</b>					
<b>Benchmark</b>	<b>2.01</b>	<b>Students will develop an understanding of how national and global markets allocate scarce resources and produce goods and services.</b>						
		Competencies	Sample Indicators					
	2.01.01	Explain the role of price and other determinants of demand (For example: income, expectations, price of related goods).	Illustrate demand curves that conform to the law of demand and explain the inverse relationship between the price and quantity demanded.	4	3	2	1	0
			Depict both demand and supply curves to convey equilibrium.					
			Explain the direction of expected price changes as the result of a surplus or shortage.					
	2.01.02	Define the role of price in influencing the quantity supplied.	Explain how the supply curves that conform to the law of supply and explain the positive relationship between the price and quantity supplied.	4	3	2	1	0
			Depict both demand and supply curves to convey equilibrium.					
	2.01.03	Demonstrate an understanding of how markets can be affected because of scarcity and the roles markets play in response to a changing economy.	Illustrate how scarce resources can impact two different types of economies.	4	3	2	1	0
			Correctly shift the demand curve in response to a change in a non-price determinant of demand (For example: tastes and preferences, income, prices of related goods, number of consumers).					

			Analyze the role of incentives and risks in economic decision making. (Example: Parents offer to pay for Community College, but not University.)					
	2.01.04	Discuss the global environment in which businesses operate.	Discuss the impact of cultural and social environments of global trade.	4	3	2	1	0
			Explain the impact of major trade alliances on business activities.					
			Correctly shift a supply curve in response to a change in a non-price determinant of supply (For example: costs, technology, taxes, number of producers).					
<b>Benchmark</b>	<b>2.02</b>	<b>Explain the analytical process of economic decisions, involving profit maximization and loss minimization.</b>						
		Competencies	Sample Indicators					
	2.02.01	Evaluate relationship between inputs and outputs, explain the concept of productivity and how it affects economies of scale.	Understand marginal product (For example: The extra output from an extra input).	4	3	2	1	0
			Distinguish how productivity within a business affects inputs and outputs.					
			Demonstrate how technological advancements impact productivity and (global) trade.					
	2.02.02	Explain revenues (total revenue and marginal revenue's) role in making profit maximizing decisions.	Distinguish between sunk costs (For example: rent) and key factors like productivity and marginal costs (i.e., the extra cost from an extra unit of output).	4	3	2	1	0
			Demonstrate an understanding that marginal revenue is the extra revenue from an extra unit of output.					
			Analyzing how to maximize profit or minimize loss by determining the price and output.					
	2.02.03	Identify factors affecting a business's profit. (explicit cost, implicit costs and revenues)	Explain the concept of competition.	4	3	2	1	0

			Explain equilibrium price and its purpose in economic decisions.					
<b>Benchmark</b>	<b>2.03</b>	<b>Demonstrate and experience the value and role of marketplace competition and labor economics.</b>						
		Competencies	Sample Indicators					
	2.03.01	Explain the concept of competition. (Pure and imperfect)	Contrast competition and monopoly in the expected price and output.	4	3	2	1	0
	2.03.02	Illustrate the role labor and other resource markets have on the demand for the good or service.	Identify types of resources needed in a business environment and how they can impact profits and/or risk of loss. ( For example: labor, equipment, capital)	4	3	2	1	0
	2.03.03	Explain the concept of organized labor and its impact businesses.	Identify different types of organized labor, and explain how they can change a company's marginal costs.	4	3	2	1	0
<b>Topic</b>	<b>3</b>	<b>Economic Institutions</b>	<b>Know and understand the importance of professional ethics and legal responsibilities.</b>					
<b>Benchmark</b>	<b>3.01</b>	<b>Understand economic institutions and their role in a market economy.</b>						
		Competencies	Sample Indicators					
	3.01.01	Illustrate the role of self-interest in economic decisions by both consumers and producers.	Evaluate the pros and cons of self-interest in the economy.	4	3	2	1	0
			Explain how a farmer's self-interest can affect prices of his produce.					
	3.01.02	Explain the role of government in directing, controlling and regulating market economies.	Explain why public goods (For example: flood control) would not provide optimal amounts through markets.	4	3	2	1	0
<b>Topic</b>	<b>4</b>	<b>Economic Institutions</b>	<b>Using both personal and other financial lessons, explain how individuals and organizations make many financial decisions that have economic implications.</b>					
<b>Benchmark</b>	<b>4.01</b>	<b>Demonstrate an understand that personal spending, saving, and credit decisions have significant implications for the future.</b>						
		Competencies	Sample Indicators					
	4.01.01	Explain the role and impact saving has on building wealth.	Identify and describe examples of saving and investment tools.	4	3	2	1	0

			Develop a sample financial/budget plan that includes saving/investing instruments.					
	4.01.02	Define money and explain the role of banks.	Define the role of financial institutions (For example: banks, capital markets, etc.).	4	3	2	1	0
			Describe how savings and investing tools can affect the money supply.					
			Explain how banks and other depository institutions create money when they lend.					
	4.01.03	Explain fiscal and monetary policies and describe their effects on the economy and businesses.	Describe macroeconomic measures of economic activity.	4	3	2	1	0
			Describe the nature of taxes.					
			Explain of the role of the Federal Reserve system.					
			Describe the impact of government on business activities.					
			Explain the economic impact of interest-rate fluctuations.					
	4.01.04	Explain the role and utilization of credit for a consumer.	Give examples of different types of credit.	4	3	2	1	0
			Identify potential costs and benefits of using credit.					
			Explain how credit systems operate and function.					
	4.01.05	Discuss the measure of consumer spending as an economic indicator.	Explain why a higher national savings rate can affect consumer spending activity on the market.	4	3	2	1	0
<b>Benchmark</b>	<b>4.02</b>	<b>Explain how nations grow and prosper depending on many factors, including resources, technology, and consumers.</b>						
		Competencies	Sample Indicators					
	4.02.01	Explain the concept of Gross Domestic Product [GDP].	Demonstrate the market value of the U.S. economy's output produced in a year.	4	3	2	1	0
			Analyze how GDP is measured.					

	4.02.02	Describe how the different types of price fluctuations occur in the marketplace. (Examples: inflation, deflation, hyperinflation, reflation)	Demonstrate how inflation can impact the marketplace.	4	3	2	1	0
	4.02.03	Define unemployment and discuss the impact of a nation's unemployment rates.	Illustrate how high levels of unemployment impact the labor market and economy.	4	3	2	1	0
	4.02.04	Explain the role and function of public finance.	Explain how government budgets include selling government securities to finance a deficit and the resulting impact on debt such as the national debt of the United States.	4	3	2	1	0
	4.02.05	Explain the impact of the law of diminishing returns.		4	3	2	1	0
<b>Topic</b>	<b>5</b>	<b>Employability and Career Development</b>	<b>Know and understand the importance of employability skills. Explore, plan, and effectively manage careers. Know and understand the importance of entrepreneurship skills.</b>					
<b>Benchmark</b>	<b>5.01</b>	<b>Explore, obtain, and develop strategies for ensuring a successful career.</b>						
		Competencies	Sample Indicators					
	5.01.01	Incorporate economic decision skills in identifying a career path.	Using economic decision tools, identify potential careers that will be in high demand, and relatively low supply, over the next ten years.	4	3	2	1	0
			Evaluate the direction of change in wage rates for those career paths.					
	5.01.02	Explain organizational design of business and types of business models. (Examples: entrepreneurship, small businesses, corporations)	Select a business organization and determine the number of workers to hire, justifying wage rates.	4	3	2	1	0
	5.01.03	Explain the concept of private enterprise.	Describe the difference between a public enterprise and private enterprise in an economy.	4	3	2	1	0

Name: \_\_\_\_\_ ID: \_\_\_\_\_

Instructor: \_\_\_\_\_ School Year: \_\_\_\_\_

Enrollment Date      Completion Date      Credits Completed  
 \_\_\_/\_\_\_/\_\_\_      \_\_\_/\_\_\_/\_\_\_      \_\_\_/\_\_\_/\_\_\_

I certify that the student received the training in the area indicated.

Student Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Instructor Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Supportive Technical Level Course**

Business Communications courses help students to develop an understanding and appreciation for effective communication in business situations and environments. Emphasis is placed on all phases of communication: speaking, listening, thinking, responding, reading, writing, communication non-verbally, and utilizing technology for communication. Business communication functions, processes, and applications in the context of business may be practiced through problem-based projects and real-world applications.

Rating Scale: 4 - Exemplary Achievement 3 - Proficient Achievement  
 2 - Limited Achievement 1 - Inadequate Achievement 0 - No Exposure

Topic	1						
<b>Benchmark</b>	<b>1.0</b>						
		Competencies	Sample Indicators				
	1.1.1	Define, spell, and pronounce frequently used and business-related words.	4	3	2	1	0
	1.1.2	Apply rules for plurals, possessives, prefixes, and word endings.	4	3	2	1	0
	1.1.3	Demonstrate good sentence structure.	4	3	2	1	0
	1.1.4	Demonstrate proficiency in the use of punctuation.	4	3	2	1	0
	1.1.5	Demonstrate proficiency in using reference materials	4	3	2	1	0
	1.1.6	Demonstrate proficiency in using software and hardware instruction manuals	4	3	2	1	0

1.1.7	Use appropriate words, grammar, sentence construction, and punctuation in written communications with customers, coworkers, and supervisors.		4	3	2	1	0
1.1.8	Interpret, analyze, and confirm written instructions or procedure.		4	3	2	1	0
1.1.9	Operate communications equipment.		4	3	2	1	0
1.1.10	Compose and key error-free email messages.		4	3	2	1	0
1.1.11	Write a letter requesting admission and scholarship information.		4	3	2	1	0
1.1.12	Request a room reservation or reply to such a request.		4	3	2	1	0
1.1.13	Ask for material to be sent or grant or deny such a request.		4	3	2	1	0
1.1.14	Ask for credit, grant it, or deny it.		4	3	2	1	0
1.1.15	Request a speaker for a convention or meeting.		4	3	2	1	0
1.1.16	Sell a service/product through the mail.		4	3	2	1	0
1.1.17	Write or answer a letter of complaint.		4	3	2	1	0
1.1.18	Prepare interoffice communications.		4	3	2	1	0
1.1.19	Identify the communications needs of various types of businesses such as retailing, manufacturing, financial, service, government, wholesaling, and distribution.		4	3	2	1	0
1.1.20	Use appropriate technologies to create identified business correspondence.		4	3	2	1	0
1.1.21	Key documents from edited rough draft.		4	3	2	1	0

1.1.22	Proofread documents.		4	3	2	1	0
1.1.23	Meet the standard of mailability for all production work.		4	3	2	1	0
1.1.24	Prepare and deliver an oral presentation.		4	3	2	1	0
1.1.25	Practice customer contact skills.		4	3	2	1	0
1.1.26	Interpret, analyze, and confirm verbal instructions.		4	3	2	1	0
1.1.27	Utilize listening skills.		4	3	2	1	0
1.1.28	Perform a self-evaluation to determine strengths and weaknesses.		4	3	2	1	0
1.1.29	Describe the importance of the following personal qualities and how they relate to professionalism: honesty, loyalty, courtesy, cooperation, alertness, ambition, punctuality, interest, involvement, patience, tact, confidence, sense of humor, dependability/reliability, flexibility, initiative and appearance.		4	3	2	1	0
1.1.30	Describe acceptable conduct in the following professional relationships: employee-employer, employee, coworker, and employee-public.		4	3	2	1	0
1.1.31	Discuss the various terms of harassment in the workplace.		4	3	2	1	0
1.1.32	Research and report on various business careers.		4	3	2	1	0
1.1.33	Prepare a résumé.		4	3	2	1	0
1.1.34	Compose and type employment- related letters such as application, thank you, resignation, etc.		4	3	2	1	0

	1.1.35	Complete an application form.		4	3	2	1	0
	1.1.36	Demonstrate the techniques of a good job interview.		4	3	2	1	0
	1.1.37	Prepare a spreadsheet to analyze and present data.		4	3	2	1	0
	1.1.38	Prepare graphic presentations of data by computer.		4	3	2	1	0
	1.1.39	Incorporate graphic presentation of data in a printed document.		4	3	2	1	0
	1.1.40	Email Etiquette (For Example: Reply all, CC, Bcc, Complete sentences).		4	3	2	1	0

Name: \_\_\_\_\_ ID: \_\_\_\_\_

Instructor: \_\_\_\_\_ School Year: \_\_\_\_\_

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I certify that the student received the training in the area indicated.

Student Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Instructor Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Supportive Technical Level Course**

Business Law identifies and promotes the skills needed in law and law associated professions. Topics include the origins, ethics, structures, and institutions of law. It concentrates on several types of law including criminal, civil, consumer, contract, property, agency, employment, family and environmental law. The intent of the class is to allow areas of concentration once all the competencies are met.

Rating Scale: 4 - Exemplary Achievement 3 - Proficient Achievement  
 2 - Limited Achievement 1 - Inadequate Achievement 0 - No Exposure

Topic	1	Basics of Law					
<b>Benchmark</b>	<b>1.01</b>	<b>Analyze the relationship between ethics and the law.</b>					
		Competencies					
	1.01.01	Discuss the responsibility for obeying the law.	4	3	2	1	0
	1.01.02	Describe the role of ethics and values in personal and legal systems.	4	3	2	1	0
	1.01.03	Compare various ethical systems, and discuss how they may conflict.	4	3	2	1	0
<b>Benchmark</b>	<b>1.02</b>	<b>Demonstrate understanding of the structure and processes in the U.S. legal system.</b>					
		Competencies					
	1.02.01	Discuss the Constitution and the Bill of Rights.	4	3	2	1	0
	1.02.02	Understand the spirit and intent of laws and regulations.	4	3	2	1	0

	1.02.03	Discuss the nature of law and sources of law in the United States.	4	3	2	1	0
	1.02.04	Describe the United States' judicial system.	4	3	2	1	0
<b>Topic</b>	<b>2</b>	<b>Types of Law</b>					
<b>Benchmark</b>	<b>2.01</b>	<b>Demonstrate the ability to identify and discuss Criminal law.</b>					
		Competencies					
	2.01.01	Recognize the differences between various levels of crime (For example: felonies, misdemeanors, infractions).	4	3	2	1	0
	2.01.02	Identify and recognize potential defense strategies (For example: insanity, self-defense, etc.)	4	3	2	1	0
	2.01.03	Describe the nature of legal procedures	4	3	2	1	0
<b>Benchmark</b>	<b>2.02</b>	<b>Demonstrate the ability to identify and discuss Civil law.</b>					
		Competencies					
	2.02.01	Discuss and classify different types of tort claims.	4	3	2	1	0
	2.02.02	Discuss the challenges faced and remedies of tort cases.	4	3	2	1	0
	2.02.03	Identify the basic torts relating to business enterprises.	4	3	2	1	0
<b>Benchmark</b>	<b>2.03</b>	<b>Demonstrate the ability to identify issues and discuss Contract Law.</b>					
		Competencies					
	2.03.01	Demonstrate an understanding of the nature of contractual relationships, and a list of elements required in a valid contract.	4	3	2	1	0
	2.03.02	Demonstrate an understanding of the variety of different types of contracts.	4	3	2	1	0
	2.03.03	Explain a minor's right to avoid a contract and identify people who lack contractual capacity.	4	3	2	1	0

	2.03.04	Discuss the several ways contracts may be invalidated or violated.	4	3	2	1	0
	2.03.05	Recognize how technology advancements impact Contract law.	4	3	2	1	0
<b>Benchmark</b>	<b>2.04</b>	<b>Demonstrate the ability to identify issues and discuss Property law.</b>					
		Competencies					
	2.04.01	Recognize and discuss the various types of property cases (For example: real, personal, intellectual).	4	3	2	1	0
	2.04.02	Describe the methods used to protect intellectual property.	4	3	2	1	0
<b>Benchmark</b>	<b>2.05</b>	<b>Demonstrate the ability to identify issues and discuss Consumer law.</b>					
		Competencies					
	2.05.01	Demonstrate an understanding of the Uniform Consumer Code, various enforcement agencies (For example: Federal Trade Commission) and consumer protection laws.	4	3	2	1	0
	2.05.02	Identify legislation which regulates consumer credit (e.g., Fair Credit Reporting Act, Equal Credit Opportunity Act, etc).	4	3	2	1	0
	2.05.03	Define common unfair practices (For example: bait and switch, usury, identity theft, misrepresentation fly by night companies).	4	3	2	1	0
	2.05.04	Discuss the nature of debtor-creditor relationships.	4	3	2	1	0
	2.05.05	Analyze the relationships between contract law, law of sales, and consumer law.	4	3	2	1	0
<b>Benchmark</b>	<b>2.06</b>	<b>Analyze the role and importance of Agency law and Employment law as they relate to the conduct of business in the national and international marketplaces.</b>					
		Competencies					
	2.06.01	Explain the nature of human resource regulations through administrative law.	4	3	2	1	0
	2.06.02	Discuss and explain the nature of employer and employee relationships and reporting requirements.	4	3	2	1	0
	2.06.03	Demonstrate an understanding of discrimination both justified and unjustified.	4	3	2	1	0

	2.06.04	Develop strategies for legal/government compliance.	4	3	2	1	0
	2.06.05	Identify and discuss employment regulation (Child/youth labor, minimum wage, collective bargaining).	4	3	2	1	0
	2.06.06	Explain the nature of workplace regulations (including OSHA, ADA).	4	3	2	1	0
	2.06.07	Discuss the nature and sources of foreign law. (export/imports, customs, trade and antitrust).	4	3	2	1	0
	2.06.08	Explain the nature of employee tax regulations on a business.	4	3	2	1	0
	2.06.08	Discuss and define an agency's code of ethics.	4	3	2	1	0
<b>Benchmark</b>	<b>2.07</b>	<b>Demonstrate the ability to identify issues and discuss Family law.</b>					
		Competencies					
	2.07.01	Demonstrate an understanding of marriage, dissolution of marriage, and parental custody issues.	4	3	2	1	0
	2.07.02	Demonstrate an understanding of wills trusts, probate and estate planning.	4	3	2	1	0
<b>Benchmark</b>	<b>2.08</b>	<b>Demonstrate the ability to identify and discuss issues about Environmental Law.</b>					
		Competencies					
	2.08.01	Demonstrate an understanding of environmental regulation, energy regulation and pollution controls.	4	3	2	1	0
	2.08.02	Demonstrate an understanding of the relationship between law and the use of pollution taxes and emissions credit trading.	4	3	2	1	0
	2.08.03	Demonstrate an understanding of environmental documents, laws, rules etc. and analyze and interpret complex events.	4	3	2	1	0
	2.08.04	Explain the nature of business and environment ethics.	4	3	2	1	0
<b>Topic</b>	<b>3</b>	<b>Business Organizations</b>					
<b>Benchmark</b>	<b>3.01</b>	<b>Describe the major types of business organizations, including sole proprietorships, partnerships, corporations, and limited companies operating within the socioeconomic arena of the national and international marketplace.</b>					
		Competencies					

	3.01.01	Outline the legal procedures for forming and running a sole proprietorship and partnership.	4	3	2	1	0
	3.01.02	Identify how a sole proprietorship and partnerships may be dissolved.	4	3	2	1	0
	3.01.03	Distinguish and explain a limited partnership from a general partnership.	4	3	2	1	0
<b>Benchmark</b>	<b>3.02</b>	<b>Demonstrate the ability to identify issues and discuss C Corporations, S Corporations and Limited Liability Corporations</b>					
		Competencies					
	3.02.01	Explain the steps in forming a corporation.	4	3	2	1	0
	3.02.02	Identify rights and responsibilities of board of directors, officers of a corporation and shareholders.	4	3	2	1	0
	3.02.03	Explain the advantages and disadvantages of a corporation.	4	3	2	1	0
	3.02.04	Explain different types of corporations. (Limited Liability Corporation, C Corporation, S Corporation)	4	3	2	1	0
<b>Topic</b>	<b>4</b>	<b>Bankruptcy</b>					
<b>Benchmark</b>	<b>4.01</b>	<b>Different Chapters of Bankruptcy</b>					
	4.01.01	Describe and discuss the various aspects of bankruptcy (For example: Chapter 7, Chapter 11 and Chapter 13).	4	3	2	1	0

Name: \_\_\_\_\_ ID: \_\_\_\_\_

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I certify that the student received the training in the area indicated.

Student Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Instructor Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Supportive Technical Level Course**  
 Entrepreneurship courses acquaint students with the knowledge and skills necessary to own and operate their own businesses or the ability to use the entrepreneurial mindset in an existing organization. Topics from several fields typically form the course content: economics, marketing principles, human relations and psychology, business and labor law, legal rights and responsibilities of ownership, business and financial planning, finance and accounting, and communication.

Rating Scale: 4 - Exemplary Achievement 3 - Proficient Achievement  
 2 - Limited Achievement 1 - Inadequate Achievement 0 - No Exposure

Topic	1							
<b>Benchmark</b>	<b>1.0</b>	<b>Solve mathematical problems and use the information as it relates with entrepreneurship/small business ownership.</b>						
		Competencies	Sample Indicators					
	1.1	Solve mathematical problems using numbers and operations.	Recognize relationships among numbers.	4	3	2	1	0
			Employ mathematical operations.					
			Perform computations successfully.					
			Predict reasonable estimations.					
	1.2	Incorporate algebraic skills to make business decisions.	Recognize patterns and mathematical relations.	4	3	2	1	0
			Use algebraic symbols to represent, solve, and analyze mathematical problems.					

		Create mathematical models from real-life situations.						
		Represent changes in quantities mathematically.						
		Determine rate of change mathematically.						
		Interpret graphical and numerical data.						
1.3	Demonstrate an understanding of how basic economic concepts are utilized by an entrepreneur/small business	Explain the principles of supply and demand.	4	3	2	1	0	
		Explain the factors of production.						
		Explain the concept of scarcity.						
		Explain the concept of opportunity costs.						
1.4	Explain and describe cost/benefit analysis as it explains cost-profit relationships.	Describe cost/benefit analysis.	4	3	2	1	0	
		Analyze the impact of specialization/division of labor on productivity.						
		Explain the concept of organized labor and business.						
		Explain the law of diminishing returns.						
		Describe the concept of economies of scale.						
1.5	Explain and demonstrate the nature of effective communications.	Apply effective listening skills.	4	3	2	1	0	
		Explain the nature of effective verbal communications.						
		Demonstrate effective verbal, written, and digital communications.						
		Make oral presentations.						

			Prepare simple written reports (e.g. cover letters, memorandums, resumes)					
			Use appropriate etiquette in written communications.					
			Use proper grammar and vocabulary.					
	1.6	Describe methods in dealing with conflict as it relates with entrepreneurship/small business ownership.	Explain negotiation skills	4	3	2	1	0
			Describe techniques and importance of handling difficult customers/clients.					
<b>Benchmark</b>	<b>2.0</b>	<b>Describe an entrepreneur’s responsibility to know and abide by laws and regulations that affect all individuals involved in the business operations.</b>						
		Competencies	Sample Indicators					
	2.1	Describe the relationship between principled entrepreneurship and personal responsibility.	Understand the civil foundations of the legal environment of business.	4	3	2	1	0
			Explain the difference and similarities between business and consumer rights to operate in a free market system.					
	2.2	Describe the relationship between government and business.	Describe the nature of legal procedures in business.	4	3	2	1	0
			Explain how an entrepreneur can protect its intellectual property rights (i.e., patents, trademarks, copyrights).					
	2.3	Identify types of business ownership.		4	3	2	1	0
	2.4	Demonstrate understanding of managerial and business ethics.	Discuss ethics, responsibility, honesty, integrity, and work habits.	4	3	2	1	0
	2.5	Analyze and define entrepreneurship.	Define entrepreneurship and entrepreneurs.	4	3	2	1	0
			Contrast the expressions of the entrepreneurial mindset (e.g., classic, change agent, intrapreneur), identifying their value and role.					

	2.6	Expound on the importance of entrepreneurship on market economies.	Describe the need for entrepreneurial discovery.	4	3	2	1	0
			Analyze the importance of entrepreneurship to US/global economy.					
	2.7	Explain characteristics of an entrepreneur as it relates to personal assessment and management.	Analyze desired lifestyle and that associated with entrepreneurship.	4	3	2	1	0
			Discern between desired benefits and those associated with entrepreneurship.					
			Examine similarities and differences between personal educational goals and educational requirements for entrepreneurship.					
<b>Benchmark</b>	<b>3.0</b>	<b>Developing and recognizing a successful business venture opportunity through entrepreneurial discovery, concept development, resourcing, actualization and harvesting.</b>						
		Competencies	Sample Indicators					
	3.1	Identify successful methods in developing and assessing innovative business ideas.	Utilize techniques for idea creation.	4	3	2	1	0
			Incorporate innovative thinking methods to meet consumer demands.					
			Identify methods in which technology creates innovation.					
			Use creativity in business activities/decisions.					
	3.2	Give explanation on how entrepreneurs recognize marketplace opportunities.	Assess global trends and opportunities for business ventures.	4	3	2	1	0
			Observe trends in the marketplace.					
	3.3	Explain tools used by entrepreneurs for venture planning.	Assess start-up requirements.	4	3	2	1	0
			Assess risks associated with venture.					
			Describe external resources useful to entrepreneurs during concept development.					

			Use components of a business plan to define venture idea.					
3.4	Explain proper methods in assessing and calculating risk in developing a business venture.		Select an existing business and identify its initial business risks.	4	3	2	1	0
			Using financial and economic tools (e.g., Break-even, ROI, cost-benefit analysis, etc.) determine a venture's risk threshold (i.e., investing in a new business versus an established franchise).					
			Explain the complexity of business operations.					
			Explain the need for business systems and procedures.					
			Explain methods/processes for organizing work flow.					
			Identify processes for ongoing opportunity recognition.					
			Understand the need for changes in a business environment.					
3.5	Describe the need for continuation planning as it relates with entrepreneurship/small business ownership.		Describe methods of venture harvesting.	4	3	2	1	0
			Evaluate options for continued venture involvement.					
			Develop exit strategies.					
3.6	The student demonstrates an understanding of information management concepts and how they support effective business operations.		Explain the role of and justification for information management.	4	3	2	1	0
			Describe the nature of business records.					
			Explain the business and legal benefits of a records management system.					

			Explain how a records management program is established.					
			Describe the steps in planning and implementing a records management system.					
3.7	Describe the impact of the Internet on entrepreneurship/small business ownership.		Explain the nature of e-commerce.	4	3	2	1	0
			Develop basic website.					
			Communicate by computer.					
			Demonstrate basic search skills on the Web.					
			Evaluate credibility of Internet resources.					
<b>Benchmark</b>	<b>4.0</b>	<b>Understands the concepts, processes, and systems needed to determine and satisfy customer needs/wants/expectations, meet business goals/objectives, and create new product/service ideas.</b>						
		Competencies	Sample Indicators					
4.1	Understand marketing's role and function in business to facilitate economic exchanges with customers.		Determine services to provide customers.	4	3	2	1	0
			Explain the role of customer service in positioning/image.					
4.2	Analyze the role of marketing research in constructing a small business management model.		Identify the reasons for conducting research.	4	3	2	1	0
			Explain the methods of market research, including an evaluation of the main research techniques.					
4.3	Identify and explain primary and secondary market research.		Analyze the market viability of a new venture by conducting primary market research (surveys, interviews, etc) and secondary market research (publicly available reports, articles, etc).	4	3	2	1	0
4.4	Describe marketing functions and related activities.		Identify elements of the marketing mix.	4	3	2	1	0

	4.5	Describe the components and purpose of a business plan.	Write a business venture executive summary.	4	3	2	1	0
			Describe the business venture in a company overview.					
			Determine the company mission statement, goals and objectives.					
			Describe the business environment and competition.					
			Describe the company description and marketing strategy.					
			Identify financial considerations.					
	4.6	Examine and explain the components and purpose of a financial plan for a business.	Estimate expenses for a start-up business.	4	3	2	1	0
			Identify break-even point.					
			Set profit goals.					
			Identify sources of capital.					
	4.7	Identify and evaluate a local entrepreneurial venture/business.	Evaluate all functions of business.	4	3	2	1	0
<b>Benchmark</b>	<b>5.0</b>	<b>Understand organizational and financial tools used in making business decisions as it relates to entrepreneurship/small business ownership.</b>						
		Competencies	Sample Indicators					
	5.1	Develop organizational skills to improve efficiency.	Apply time management principles.	4	3	2	1	0
			Develop a project plan.					
			Develop project management skills.					
			Describe the way technology affects operations management.					

5.2	Identify and explain expense control strategies to enhance the financial well-being of a business.	Explain the nature of overhead/operating costs.	4	3	2	1	0
		Define expense control plans.					
5.3	Give explanation on how entrepreneurs incorporate accounting in making business decisions.	Explain accounting standards (GAAP)	4	3	2	1	0
		Prepare estimated/projected income statement.					
		Estimate cash-flow needs.					
		Prepare estimated/projected balance sheet.					
		Calculate financial ratios.					
5.4	Understand the need for proper financial and money management as it relates to an entrepreneur/small business owner.	Explain the purposes and importance of obtaining business credit.	4	3	2	1	0
		Describe use of credit bureaus.					
		Explain the nature of overhead/operating expenses.					
		Determine financing needed to start a business.					
		Determine risks associated with obtaining business credit.					
		Explain sources of financial assistance.					
		Explain loan evaluation criteria used by lending institutions.					
		Identify sources of business loans.					
		Determine business's value.					

			Explain the importance of having financial goals and objectives.					
			Define how to build and monitor a budget.					
			Explain the nature of capital investment.					
<b>Benchmark</b>	<b>6.0</b>	<b>Know and understand the importance of employability skills. Explore, plan, and effectively manage careers. Know and understand the importance of entrepreneurship skills. Obtain and develop strategies for ensuring a successful career in entrepreneurship/small business ownership.</b>						
		Competencies	Sample Indicators					
	6.1	Develop personal traits and behaviors to foster career advancement.	Discuss appropriate personal appearance.	4	3	2	1	0
			Set personal goals.					
			Use time-management skills.					
			Discuss the role of one’s community and network in achieving personal and professional success.					
	6.2	Demonstrate employability/career success skills.	Place artifacts that demonstrate employability/career success skills in the electronic portfolio section of the IPS (Individual Plan of Study).	4	3	2	1	0

Name: \_\_\_\_\_ ID: \_\_\_\_\_

Instructor: \_\_\_\_\_ School Year: \_\_\_\_\_

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I certify that the student received the training in the area indicated.

Student Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Instructor Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Supportive Technical Level Course**

Upon completion of this course students should understand the basic concepts of spreadsheets, be able to format cells, ranges, and worksheets, work with data, use basic and advanced formulas and functions, create and modify charts, and insert pictures and shapes to a worksheet.

Rating Scale: 4 - Exemplary Achievement 3 - Proficient Achievement  
 2 - Limited Achievement 1 - Inadequate Achievement 0 - No Exposure

Topic	1	Create and Manage Worksheets and Workbooks					
<b>Benchmark</b>	<b>1.1</b>	<b>Create Worksheets and Workbooks</b>					
		Competencies					
	1.1.2	Create a workbook.	4	3	2	1	0
	1.1.2	Import data from a standard delimited text file.	4	3	2	1	0
	1.1.3	Start with an existing workbook and add a worksheet.	4	3	2	1	0
	1.1.4	Copy and move a worksheet in a workbook.	4	3	2	1	0
	1.1.5	Access and use spreadsheet templates.	4	3	2	1	0
<b>Benchmark</b>	<b>1.2</b>	<b>Navigate in Worksheets and Workbooks</b>					
		Competencies					
	1.2.1	Search for data in a workbook.	4	3	2	1	0
	1.2.2	Navigate to a named cell, named range or workbook element.	4	3	2	1	0
	1.2.3	Insert hyperlinks and remove hyperlinks.	4	3	2	1	0
	1.2.4	Manipulate the Quick Access Toolbar and use Hotkeys.					
<b>Benchmark</b>	<b>1.3</b>	<b>Format Worksheets and Workbooks</b>					
		Competencies					
	1.3.1	Change the color of the worksheet tab.	4	3	2	1	0
	1.3.2	Complete the renaming of a worksheet.	4	3	2	1	0
	1.3.3	Change the order of the worksheet.	4	3	2	1	0

	1.3.4	Modify the page setup.	4	3	2	1	0
	1.3.5	Insert and delete rows or insert and delete columns.	4	3	2	1	0
	1.3.6	Change the spreadsheet workbook theme.	4	3	2	1	0
	1.3.7	Adjust the column width the adjust the row height.	4	3	2	1	0
	1.3.8	Insert footers and headers.	4	3	2	1	0
<b>Benchmark</b>	<b>1.4</b>	<b>Customize Options and Views for Worksheets and Workbooks</b>					
		Competencies					
	1.4.1	Hide worksheets and unhide worksheets.	4	3	2	1	0
	1.4.2	Hide or unhide rows or columns.	4	3	2	1	0
	1.4.3	Demonstrate customizing of the Quick Access toolbar.	4	3	2	1	0
	1.4.4	Demonstrate how to change workbook views.	4	3	2	1	0
	1.4.5	Demonstrate how to change window views.	4	3	2	1	0
	1.4.6	Demonstrate how to modify document properties.	4	3	2	1	0
	1.4.7	Illustrate how to change the magnification by utilizing the zoom tools.	4	3	2	1	0
	1.4.8	Show how to display formulas.	4	3	2	1	0
	1.4.9	Explain the toolbar and ribbon options.	4	3	2	1	0
<b>Benchmark</b>	<b>1.5</b>	<b>Configure Worksheets and Workbooks for Distribution</b>					
		Competencies					
	1.5.1	Ascertain how to set a print area.	4	3	2	1	0
	1.5.2	Demonstrate how to save workbooks in alternative file formats.	4	3	2	1	0
	1.5.3	Print part or all of a workbook.	4	3	2	1	0
	1.5.4	Demonstrate how to set print scaling.	4	3	2	1	0
	1.5.5	Display on multipage worksheets repeating column and row titles.	4	3	2	1	0
	1.5.6	Demonstrate inspection of a workbook for personal information or hidden properties.	4	3	2	1	0
	1.5.7	Show how to inspect a workbook for issues of accessibility.	4	3	2	1	0
	1.5.8	Show how to inspect a workbook for issues of compatibility.	4	3	2	1	0
	1.5.9	Manipulate workbook files and folders using backstage view.	4	3	2	1	0
<b>Benchmark</b>	<b>1.6</b>	<b>Securing and Sharing a Workbook</b>					
		Competencies					
	1.6.1	Secure workbook formulas before sharing with others.	4	3	2	1	0
	1.6.2	Insert, view, edit, and delete comments on a worksheet.	4	3	2	1	0
	1.6.3	Track changes to a workbook.	4	3	2	1	0
	1.6.4	Share a workbook by email.	4	3	2	1	0
<b>Topic</b>	<b>2</b>	<b>Manage Data Cells and Ranges</b>					

<b>Benchmark</b>	<b>2.1</b>	<b>Insert Data in Cells and Ranges</b>					
		Competencies					
	2.1.1	Demonstrate how to replace data.	4	3	2	1	0
	2.1.2	Demonstrate how to cut, copy or paste data.	4	3	2	1	0
	2.1.3	Paste data by utilizing special paste options.	4	3	2	1	0
	2.1.4	Utilize Auto Fill to fill cells.	4	3	2	1	0
	2.1.5	Demonstrate how to insert and delete cells.	4	3	2	1	0
<b>Benchmark</b>	<b>2.2</b>	<b>Format Cells and Ranges</b>					
		Competencies					
	2.2.1	Demonstrate how to merge cells.	4	3	2	1	0
	2.2.2	Show how to modify cell alignment and indentation.	4	3	2	1	0
	2.2.3	Utilize Format Painter to format cells.	4	3	2	1	0
	2.2.4	Within cells, show how to wrap text.	4	3	2	1	0
	2.2.5	Demonstrate how to apply number formats.	4	3	2	1	0
	2.2.6	Show how to apply cell formats.	4	3	2	1	0
	2.2.7	Demonstrate how to apply cell styles.	4	3	2	1	0
<b>Benchmark</b>	<b>2.3</b>	<b>Summarize and Organize Data</b>					
		Competencies					
	2.3.1	Show the steps to insert sparklines.	4	3	2	1	0
	2.3.2	Demonstrate how to outline data on a spreadsheet.	4	3	2	1	0
	2.3.3	Demonstrate how to insert subtotals.	4	3	2	1	0
	2.3.4	Ascertain how to apply conditional formatting in a spreadsheet.	4	3	2	1	0
<b>Topic</b>	<b>3</b>	<b>Create Tables</b>					
<b>Benchmark</b>	<b>3.1</b>	<b>Create and Manage Tables</b>					
		Competencies					
	3.1.1	Construct a spreadsheet table from a cell range.	4	3	2	1	0
	3.1.2	Change a spreadsheet table to a cell range.	4	3	2	1	0
	3.1.3	Show how to add or remove table columns and rows.	4	3	2	1	0
<b>Benchmark</b>	<b>3.2</b>	<b>Manage Table Styles and Options</b>					
		Competencies					
	3.2.1	Demonstrate how to apply table styles.	4	3	2	1	0
	3.2.2	Set or change table style options.	4	3	2	1	0
	3.2.3	Show how to insert a total row in a spreadsheet.	4	3	2	1	0
<b>Benchmark</b>	<b>3.3</b>	<b>Filter and Sort a Table</b>					

		Competencies						
	3.3.1	Demonstrate how to filter spreadsheet records.	4	3	2	1	0	
	3.3.2	Show how to data sort by multiple columns.	4	3	2	1	0	
	3.3.3	Demonstrate how to change the order of the sort.	4	3	2	1	0	
	3.3.4	Demonstrate how to remove records that are duplicate.	4	3	2	1	0	
<b>Topic</b>	<b>4</b>	<b>Utilize Formulas and Functions to Perform Operations</b>						
<b>Benchmark</b>	<b>4.1</b>	<b>Use Functions to Summarize Data</b>						
		Competencies						
	4.1.1	Show how to insert a reference.	4	3	2	1	0	
	4.1.2	Demonstrate how to use the SUM function to perform calculations.	4	3	2	1	0	
	4.1.3	Demonstrate how to use the MIN and MAX functions to perform calculations.	4	3	2	1	0	
	4.1.4	Demonstrate how to use the COUNT function to perform calculations.	4	3	2	1	0	
	4.1.5	Demonstrate how to use the AVERAGE function to perform calculations.	4	3	2	1	0	
<b>Benchmark</b>	<b>4.2</b>	<b>Use Functions to Perform Conditional Operations</b>						
		Competencies						
	4.2.1	Show how to use the IF function to perform logical operations.	4	3	2	1	0	
	4.2.2	Show how to utilize the SUMIF function to perform logical operations.	4	3	2	1	0	
	4.2.3	Demonstrate how to use the AVERAGEIF function to perform logical operations.	4	3	2	1	0	
	4.2.4	Demonstrate how to utilize the COUNTIF function to carry out statistical operations.	4	3	2	1	0	
	4.2.5	Generate a formula with values that equals a given criteria.	4	3	2	1	0	
	4.2.6	Demonstrate how to look up data in a workbook utilizing formulas.	4	3	2	1	0	
<b>Benchmark</b>	<b>4.3</b>	<b>Utilize Functions to Format and Modify Text</b>						
		Competencies						
	4.3.1	Demonstrate how to use the LEFT, RIGHT, and MID functions to format text.	4	3	2	1	0	
	4.3.2	Show how to use the LOWER, UPPER, and PROPER functions to format text.	4	3	2	1	0	
	4.3.3	Show how to utilize the CONCATENATE function to format text.	4	3	2	1	0	
<b>Benchmark</b>	<b>4.4</b>	<b>Cell Range</b>						
		Competencies						
	4.4.1	Create formulas that use relative and absolute cell references.	4	3	2	1	0	
	4.4.2	Define a cell range and edit ranges in formulas.	4	3	2	1	0	
	4.4.3	Enter a cell range definition in the formula bar.	4	3	2	1	0	
	4.4.4	Control the appearance of formulas.	4	3	2	1	0	
<b>Topic</b>	<b>5</b>	<b>Create Charts and Objects</b>						
<b>Benchmark</b>	<b>5.1</b>	<b>Create Spreadsheet Charts</b>						

		Competencies					
	5.1.1	Demonstrate how to construct a new chart.	4	3	2	1	0
	5.1.2	Demonstrate how to add a data series to a chart.	4	3	2	1	0
	5.1.3	Demonstrate how to switch between columns and rows in charts.	4	3	2	1	0
	5.1.4	Demonstrate how to utilize Quick Analysis to methodically examine data.	4	3	2	1	0
	5.1.5	Use line and column chart types.	4	3	2	1	0
	5.1.6	Use Win/Loss chart types.	4	3	2	1	0
<b>Benchmark</b>	<b>5.2</b>	<b>Format Spreadsheet Charts</b>					
		Competencies					
	5.2.1	Demonstrate how to change the size of a chart.	4	3	2	1	0
	5.2.2	Demonstrate how to modify and add an element to a chart.	4	3	2	1	0
	5.2.3	Demonstrate how to customize a layout or style of a chart.	4	3	2	1	0
	5.2.4	Show how to move a chart to a new chart sheet.	4	3	2	1	0
<b>Benchmark</b>	<b>5.3</b>	<b>Format and Insert Spreadsheet Objects</b>					
		Competencies					
	5.3.1	Demonstrate how to insert shapes and boxes into spreadsheet charts.	4	3	2	1	0
	5.3.2	Show how to Insert pictures into spreadsheet charts.	4	3	2	1	0
	5.3.3	Demonstrate how to modify the properties of objects.	4	3	2	1	0
	5.3.4	Ascertain how to add alternative text to objects in charts for accessibility.	4	3	2	1	0

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I certify that the student received the training in the area indicated.

Student Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Instructor Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Application Level Course - Financial Institutions & Service Strand**

Banking courses are similar to Banking and Finance courses, but they focus specifically on banking. These courses may also address examining and applying the methods used for measuring the financial performance of banks in addition to examining specialized brokerage products, current issues, and future trends in banking.

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Rating Scale: 4 - Exemplary Achievement 3 - Proficient Achievement  
 2 - Limited Achievement 1 - Inadequate Achievement 0 - No Exposure

Topic	1							
<b>Benchmark</b>	<b>1.01</b>	<b>Describe and abide by laws and regulations for corporate finance transactions.</b>						
		Competencies	Sample Indicators					
	1.01.01	Describe regulations governing corporate finance.	Discuss the Securities Act of 1933.	4	3	2	1	0
			Discuss the Securities Exchange Act of 1934.					
			Discuss the Trust Indenture Act of 1939.					
			Discuss the Investment Company Act of 1940.					
			Discuss the Investment Advisers Act of 1940.					
			Discuss the Sarbanes-Oxley Act of 2002.					
			Discuss the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010.					
		Discuss the Jumpstart Our Business Startups Act of 2012.						
	1.01.02	Explain laws and regulations pertaining to business finance.	Analyze five areas of government regulation of business.	4	3	2	1	0
			Analyze government regulations for a small business.					

	1.01.03	Explain the nature of business taxation.	Define Business Tax and identify five (5) major types of business taxes.	4	3	2	1	0
			Analyze corporate and LLC tax planning.					
	1.01.04	Describe regulations and laws governing ownership change transactions.	Define Change of ownership.	4	3	2	1	0
	1.01.05	Discuss the impact of the U.S. Securities and Finance on business finance.	Analyze the impact of SEC Enforcement on public finance.	4	3	2	1	0
<b>Topic</b>	<b>2</b>							
<b>Benchmark</b>	<b>2.1</b>	<b>Describe and abide by laws and regulations for the banking services industry.</b>						
		Competencies	Sample Indicators					
	2.1.1	Describe regulations governing banking services.	Define banking regulations.	4	3	2	1	0
			Discuss which banking regulations affect the financial services industry.					
			Analyze FDIC and NCUA regulations.					
	2.1.2	Discuss electronic issues in banking services.	Define electronic banking.	4	3	2	1	0
			Describe the different ways to access an online banking account.					
			Describe the common electronic banking services.					
			Analyze issues in banking services.					
	2.1.3	Discuss federal regulation of lending functions.	Analyze Fair Lending Laws and Regulations.	4	3	2	1	0
	2.1.4	Discuss federal regulation of operations functions in banking services.	Analyze FDIC and NCUA regulations.	4	3	2	1	0
			Analyze OCC regulations.					
	2.1.5	Discuss the responsibilities of regulatory agencies that oversee the banking and finance industry.	Discuss the role of the Federal Reserve System.	4	3	2	1	0
			Discuss the role of the Consumer Financial Protection Bureau.					
			Discuss the responsibilities of the FDIC and NCUA.					
	2.1.6	Describe the provisions of bankruptcy law.	Discuss Chapter 7, 11 and 13.	4	3	2	1	0
			Describe the Bankruptcy Abuse Prevention and Consumer Protection Act.					
<b>Topic</b>	<b>3</b>							
<b>Benchmark</b>	<b>3.1</b>	<b>Understand principals of Financial Analysis.</b>						

		Competencies	Sample Indicators				
3.1.1	Discuss the nature of relevant cash flow analysis.	Explain that the purpose of the cash flow statement is to provide information about a company's gross receipts and gross payments for a specified period of time.	4	3	2	1	0
3.1.2	Explain the nature of the payback period.	Explain that the payback period is the length of time required to recover the cost of an investment.	4	3	2	1	0
		Discuss how the payback period of a given investment or project is an important determinant of whether to undertake the position or project, as longer payback periods are typically not desirable for investment.					
3.1.3	Calculate the payback period.		4	3	2	1	0
3.1.4	Discuss the use of net present value (NPV).	Explain that an advantage of the net present value method involves its consideration of the time value of money to predict profitability of an investment.	4	3	2	1	0
		Discuss how the value of money changes over time, especially during periods of high inflation or deflation. Therefore, a company cannot rely on money maintaining the same value in the future as it is worth today.					
3.1.5	Explain the relationship between the internal rate of return and net present value.	Discuss how Net present value (NPV) is the difference between the present value of cash inflows and the present value of cash outflows over a period of time. By contrast, internal rate of return (IRR) is a calculation used to estimate the profitability of potential investments.	4	3	2	1	0
3.1.6	Calculate the net present value (NPV).	Discuss the difference between the present value of cash inflows and the present value of cash outflows.	4	3	2	1	0

	3.1.7	Calculate the internal rate of return (IRR).	Discuss how the internal rate of return can be used to measure and compare capital projects, stock buyback programs, and investments to determine which will yield the most favorable return.	4	3	2	1	0
	3.1.8	Discuss the financial planning process.	Define personal financial planning.	4	3	2	1	0
			Identify steps in the financial planning process.					
<b>Topic</b>	<b>4</b>	<b>Career Planning Concepts</b>						
<b>Benchmark</b>	<b>4.1</b>	<b>Utilize career planning concepts, tools and strategies to explore, obtain and develop in a corporate finance career.</b>						
		Competencies	Sample Indicators					
	4.1.1	Discuss the fundamentals of finance and banking.	Explain that there are three major elements of banking. Savings, Lending and Investments.	4	3	2	1	0
			Explain a financial institution's profit model.					
	4.1.2	Describe the nature of business finance and banking.	Explain that to effectively establish and run a business, you must acquire and utilize capital in order to carry out day to day activities without using important reserves.	4	3	2	1	0
	4.1.3	Discuss the role of ethics in corporate finance and banking.	Explain that the role of ethics in banking is of the utmost importance for the economy to function effectively. Banks must comply with rules and regulations that govern their safety and soundness.	4	3	2	1	0
	4.1.4	Discuss business ethics.	Explain that it is the principal moral behavior within a business environment that differentiates right from wrong.	4	3	2	1	0
	4.1.5	Discuss corporate responsibility issues in business finance.	Define Corporate responsibility.	4	3	2	1	0
	4.1.6	Describe the relationship of corporate governance and corporate finance.	Explain that both corporate governance and corporate finance occur in order to provide value for its stakeholders. Shareholders appoint the directors, which set up rules for how a company will directed, creating value.	4	3	2	1	0
			Define corporate governance and corporate finance.					

	4.1.7	Discuss corporate governance issues in business finance.	Analyze Corporate board of director requirements for corporation structure.	4	3	2	1	0
	4.1.8	Describe the components of a well-governed company.	Board of Directors.	4	3	2	1	0
			Reporting.					
			Transparency.					
			Internal and External audit functions.					
	4.1.9	Explain the roles and responsibilities for a variety of careers in finance and banking.	Define the responsibilities of a bank teller, a personal banker/retail banker, an investment banker, a commercial loan officer, a consumer loan officer and a mortgage loan officer.	4	3	2	1	0
	4.1.10	Explain professional designations in the field of business finance.	CF-CFA-CCM-CTP-CFM, etc.	4	3	2	1	0
	4.1.11	Create and maintain positive, ongoing relationships with banking customers in order to enhance the organizations image.	Analyze community banking.	4	3	2	1	0
	4.1.12	Describe the manner in which banks generate profit.	Explain banking model requires the participation of customer deposits in order to lend money and charge interest.	4	3	2	1	0
	4.1.13	Explain measures banks have taken to ensure profitability.	Explain that banks distribute risk by spreading loan participation in multiple well know financial environments and setting a ceiling. Analyze reserve requirement.	4	3	2	1	0
	4.1.14	Utilize financial formulas commonly used in banking to aid in the growth and stability of banking services.	Define financial formulas: ROA, ROE, NIM.	4	3	2	1	0
	4.1.15	Explain key ratios / terms in banking.	Define Key ratios: Loan to assets, Liquidity, Leverage, ROI.	4	3	2	1	0
<b>Topic</b>	<b>5</b>	<b>Technology</b>						
<b>Benchmark</b>	<b>5.1</b>	<b>Use tools-strategies and systems to operate banking equipment.</b>						
		Competencies	Sample Indicators					

	5.1.1	Utilize banking technology to increase workplace efficiency and effectiveness.	Analyze technology that allows bankers to securely remote from anywhere, allowing bankers to work from non-traditional environments while maximizing work hours flexibility.	4	3	2	1	0
	5.1.2	Discuss the impact of technology on the banking industry.	Explain that technology has improved, allowing for longer business day operations while reducing discrepancies in banker work by streamlining processes. Discuss how technology has allowed banks to carry less cash in vaults, reduced the need for frontline staff while shrinking salaries, all while allowing for faster customer service, 24/7.	4	3	2	1	0
			Discuss how technology has changed customer account security.					
<b>Topic</b>	<b>6</b>	<b>Banking Security</b>						
<b>Benchmark</b>	<b>6.1</b>	<b>Monitor banking organization and security plans.</b>						
		Competencies	Sample Indicators					
	6.1.1	Describe how bank security programs minimize chance for loss.	Discuss how investments in security programs protect sensitive information while deterring crime from happening.	4	3	2	1	0
	6.1.2	Discuss procedures for the secure handling of cash.	Analyze how technology improvements have helped combat crime, acceptance of counterfeit bills and lowered the need for cash onsite.	4	3	2	1	0
	6.1.3	Discuss the secure handling of checks.	Analyze the steps required for checks to be deposited or cashed. Explain how technology has reduced the time needed to ensure a checking account has the funds available.	4	3	2	1	0
	6.1.4	Explain procedures for detecting and reporting counterfeit currency.	Analyze how technology has improved detection on the frontline.	4	3	2	1	0
	6.1.5	Describe crimes to which a bank could fall victim.	Analyze Pretexting, Dumpster diving, skimming, phishing, changing addresses.	4	3	2	1	0
	6.1.6	Discuss the elements and role of a bank security program.	Analyze the Bank Secrecy Act and Bank Protection Act.	4	3	2	1	0

	6.1.7	Describe cash processing activities.	Discuss Bank Internal Control Processes.	4	3	2	1	0
	6.1.8	Discuss the role of the Federal Reserve System in banking operations	Explain why the Federal Reserve was created by Congress. Define the primary functions of the Federal Reserve System and how it is structured across 12 districts and the Board of Governors.	4	3	2	1	0
	6.1.9	Describe the nature of business continuity plans	Analyze Disaster Recovery Banking processes.	4	3	2	1	0
<b>Topic</b>	<b>7</b>	<b>Loan Application</b>						
<b>Benchmark</b>	<b>7.1</b>	<b>Describe the Loan Application Process.</b>						
		Competencies	Sample Indicators					
	7.1.1	Describe the loan application generating process.		4	3	2	1	0
	7.1.2	Explain the process of credit analysis.	Define Credit Analysis and the 5 C's of Credit.	4	3	2	1	0
	7.1.3	Describe factors affecting loan pricing and loan structuring.		4	3	2	1	0
	7.1.4	Discuss the nature of problem loan management.		4	3	2	1	0
<b>Topic</b>	<b>8</b>	<b>Client/Business Relations</b>						
<b>Benchmark</b>	<b>8.1</b>	<b>Understand and explain the significance of the client/business relations.</b>						
		Competencies	Sample Indicators					
	8.1.1	Generate new business using sales techniques.		4	3	2	1	0
	8.1.2	Describe the importance of selling in the finance and banking industry.						
	8.1.3	Cross-sell products and services.						
	8.1.4	Demonstrate the relationship-selling process.						
	8.1.5	Discuss how to assist a customer in the opening of an account.						
	8.1.6	Discuss calling on small business clients.						
	8.1.7	Interpret loan terms for a client.						
	8.1.8	Describe the nature of event-based selling.						
	8.1.9	Plan a sales campaign.						

Name: \_\_\_\_\_ ID: \_\_\_\_\_

Instructor: \_\_\_\_\_ School Year: \_\_\_\_\_

Enrollment Date                  Completion Date                  Credits Completed

\_\_\_/\_\_\_/\_\_\_                  \_\_\_/\_\_\_/\_\_\_                  \_\_\_/\_\_\_/\_\_\_

I certify that the student received the training in the area indicated.

Student Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Instructor Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Application Level Course - Financial Institutions and Services Strand**

Investing courses emphasize the formulation of business and individual investment decisions by comparing and contrasting the investment qualities of cash, stock, bonds, and mutual funds. Students typically review annual reports, predict growth rates, and analyze trends. Stock market simulations are often incorporated into Investing courses.

Rating Scale: 4 - Exemplary Achievement 3 - Proficient Achievement  
2 - Limited Achievement 1 - Inadequate Achievement 0 - No Exposure

Topic		1									
Benchmark	1.0	<b>Examine characteristics to distinguish between stocks, bonds, and commodities.</b>									
	1.1	Compare and contrast stocks, bonds, and commodities.	4	3	2	1	0				
	1.2	Analyze stocks, bonds, commodity investments to calculate rates of return and access the risks involved.	4	3	2	1	0				
	1.3	Explain forms of dividends.	4	3	2	1	0				
Topic		2									
Benchmark	2.0	<b>Examine characteristics to distinguish between insurance and annuity products.</b>									
	2.1	Evaluate information to explain insurable risk.	4	3	2	1	0				
	2.2	Compare and contrast term and whole life insurance.	4	3	2	1	0				
	2.3	Analyze annuity investment to calculate the return on investment.	4	3	2	1	0				
Topic		3									

<b>Benchmark</b>	<b>3.0</b>	<b>Examine characteristics to distinguish between secured and unsecured credit.</b>						
	3.1	Compare and contrast secure vs. unsecured credit to arrive at cost factors and determine advantages.	4	3	2	1	0	
<b>Topic</b>	<b>4</b>							
<b>Benchmark</b>	<b>4.0</b>	<b>Follow appropriate steps to develop an investment plan.</b>						
	4.1	Prepare money management documents to meet needs of clients.	4	3	2	1	0	
	4.2	Review client needs to identify risk tolerance.	4	3	2	1	0	
	4.3	Evaluate information to project rates of return.	4	3	2	1	0	
	4.4	Select appropriate investment to provide desired rate of return.	4	3	2	1	0	
	4.5	Review financial information to determine current financial situation.	4	3	2	1	0	
<b>Topic</b>	<b>5</b>							
<b>Benchmark</b>	<b>5.0</b>	<b>Analyze a company's financial statements.</b>						
	5.1	Discuss the analysis of a company's financial situation using its financial statements.	4	3	2	1	0	
	5.2	Discuss external forces affecting a company's values.	4	3	2	1	0	
	5.3	Explain how value is created for a company.	4	3	2	1	0	
	5.4	Analyze a company's financial situation.	4	3	2	1	0	
	5.5	Calculate business ratios to evaluate company performance.	4	3	2	1	0	
<b>Topic</b>	<b>6</b>							
<b>Benchmark</b>	<b>6.0</b>	<b>Utilize capital market securities to secure financing for a company.</b>						
	6.1	Discuss ways to determine the best financing option for a company.	4	3	2	1	0	

	6.2	Discuss the nature of corporate bonds.	4	3	2	1	0
	6.3	Discuss the cost of long-term debt.	4	3	2	1	0
	6.4	Discuss the issuance of stock from a corporation.	4	3	2	1	0
	6.5	Discuss the cost of common stock and preferred stock.	4	3	2	1	0
	6.6	Explain the role of dividends in corporate finance.	4	3	2	1	0
	6.7	Explain forms of dividends.	4	3	2	1	0
	6.8	Explain the nature of dividend reinvestments plans (DRIPS).	4	3	2	1	0
<b>Topic</b>	<b>7</b>						
<b>Benchmark</b>	<b>7.0</b>	<b>Employ risk management strategies and techniques in corporate finance to minimize business loss.</b>					
	7.1	Manage risk to protect a business's well-being.	4	3	2	1	0
	7.2	Discuss the nature of risk management.	4	3	2	1	0
	7.3	Identify and measure risk.	4	3	2	1	0
	7.4	Discuss the nature of short-term (operating) financial plans.	4	3	2	1	0
	7.5	Describe the nature of long-term (strategic) financial plans.	4	3	2	1	0
	7.6	Analyze a company's financial statements.	4	3	2	1	0

Name: \_\_\_\_\_ ID: \_\_\_\_\_

Instructor: \_\_\_\_\_ School Year: \_\_\_\_\_

Enrollment Date      Completion Date      Credits Completed  
 \_\_\_/\_\_\_/\_\_\_      \_\_\_/\_\_\_/\_\_\_      \_\_\_/\_\_\_/\_\_\_

I certify that the student received the training in the area indicated.

Student Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Instructor Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Application Level Course - Financial Institutions and Service Strand**

Risk Management and Insurance courses analyze risk management techniques from the viewpoints of those employed in the industry as well as of business owners seeking to meet risk management needs. Insurance products are evaluated in relation to cost and effectiveness.

Rating Scale: 4 - Exemplary Achievement 3 - Proficient Achievement  
 2 - Limited Achievement 1 - Inadequate Achievement 0 - No Exposure

Topic	1	Risk Management	Risk-management strategies and techniques used to minimize business loss.					
<b>Benchmark</b>	<b>1.0</b>	<b>Acquire a foundational understanding of risk management.</b>						
		Competencies	Sample Indicators					
	1.1	Discuss the role of ethics in risk management.		4	3	2	1	0
	1.2	Describe the technology use in risk management.		4	3	2	1	0
	1.3	Discuss the legal considerations affecting risk management.		4	3	2	1	0
<b>Benchmark</b>	<b>2.0</b>	<b>Utilize risk management techniques to plan for the possibility of damaging events.</b>						
		Competencies	Sample Indicators					
	2.1	Discuss the relationship between business objectives and risk.		4	3	2	1	0
	2.2	Develop a program for risk management.		4	3	2	1	0
	2.3	Assess a risk management program.	Explain ways to assess risk.	4	3	2	1	0
<b>Benchmark</b>	<b>3.0</b>	<b>Explore risk control and its relationship to risk management.</b>						
		Competencies	Sample Indicators					
	3.1	Examine the nature of risk control (internal and external).		4	3	2	1	0

	3.2	Describe ways to assess risk.		4	3	2	1	0
	3.3	Explain the importance of auditing risk control.		4	3	2	1	0
	3.4	Examine risk control systems.		4	3	2	1	0
<b>Topic</b>	<b>2</b>	<b>Business Law</b>	<b>Understands business’s responsibility to know, abide by, and enforce laws and regulations that affect business operations and transactions.</b>					
<b>Benchmark</b>	<b>4.0</b>	<b>Understand regulation of the insurance industry to adhere to the regulation of the government.</b>						
		Competencies	Sample Indicators					
	4.1	Discuss state and federal regulations that govern the insurance industry.		4	3	2	1	0
	4.2	Explain health insurance benefits that are federally mandated. (ERISA, COBRA, HIPAA, etc.)		4	3	2	1	0
<b>Benchmark</b>	<b>5.0</b>	<b>Interpret the legal environment of insurance to understand insurance contracts.</b>						
		Competencies	Sample Indicators					
	5.1	Describe fundamental legal principles that pertain to insurance (utmost good faith, indemnity, insurable interest, subrogation, etc.)		4	3	2	1	0
	5.2	Discuss the nature of insurance contracts.		4	3	2	1	0
<b>Topic</b>	<b>3</b>	<b>Information Management</b>	<b>Understands strategies, tools, and systems that are needed to access, process, maintain, evaluate, and disseminate information to help with business decision-making.</b>					
<b>Benchmark</b>	<b>6.0</b>	<b>Obtain information to process insurance claims.</b>						
		Competencies	Sample Indicators					
	6.1	Administer a database search to acquire background information on claimants and witnesses.		4	3	2	1	0
	6.2	Utilize claims analytics.		4	3	2	1	0
<b>Benchmark</b>	<b>7.0</b>	<b>Use information-technology tools to underwrite an insurance policy.</b>						
		Competencies	Sample Indicators					
	7.1	Utilize computer smart systems to support the underwriting process.		4	3	2	1	0

	7.2	Employ the Internet to discover a potential client's risk.		4	3	2	1	0
<b>Topic</b>	<b>4</b>	<b>Operations</b>	<b>Understands the systems and processes implemented to plan, monitor, and control the day-to-day activities required for continued business functioning.</b>					
<b>Benchmark</b>	<b>8.0</b>	<b>Manage agency accounts to preserve the financial wellbeing of the insurance company.</b>						
		Competencies	Sample Indicators					
	8.1	Demonstrate how to notify client in writing when policy is cancelled.		4	3	2	1	0
	8.2	Monitor agency accounts.		4	3	2	1	0
<b>Benchmark</b>	<b>9.0</b>	<b>Process a claim to fulfill company's legal obligation to client.</b>						
		Competencies	Sample Indicators					
	9.1	Describe the nature of insurance claims.		4	3	2	1	0
	9.2	Process an insurance claim.		4	3	2	1	0
	9.3	Explain how to interview claimant, medical experts, witnesses, and/or other individuals as needed while processing the claim.		4	3	2	1	0
	9.4	Inspect the property damage.		4	3	2	1	0
	9.5	Evaluate the injury claims and necessary medical treatment.		4	3	2	1	0
	9.6	Allocate value to an insurance claim.		4	3	2	1	0
	9.7	Compile a claim report.		4	3	2	1	0
	9.8	Explain how to negotiate with claimant.		4	3	2	1	0
	9.9	Explain how to settle an insurance claim.		4	3	2	1	0
<b>Benchmark</b>	<b>10.0</b>	<b>Utilize investigative techniques to identify insurance fraud.</b>						
		Competencies	Sample Indicators					
	10.1	Determine the nature of insurance fraud.		4	3	2	1	0
	10.2	Investigate the suspicion of insurance fraud.		4	3	2	1	0
	10.3	Explain how to conduct surveillance work.		4	3	2	1	0
<b>Benchmark</b>	<b>11.0</b>	<b>Understand how to set prices for insurance products to generate company profit.</b>						
		Competencies	Sample Indicators					
	11.1	Explain the nature of rate-making and pricing in insurance.		4	3	2	1	0

	11.2	Determine how to set rates for insurance products.		4	3	2	1	0
	11.3	Revise insurance rates as appropriate.		4	3	2	1	0
<b>Topic</b>	<b>5</b>	<b>Professional Development</b>	<b>Understands concepts, tools, and strategies used to explore, obtain, and develop in an insurance career.</b>					
<b>Benchmark</b>	<b>12.0</b>	<b>Obtain knowledge of the insurance industry to acquire a foundation for employment in insurance.</b>						
		Competencies	Sample Indicators					
	12.1	Discuss the nature of the insurance industry.		4	3	2	1	0
	12.2	Describe the role of the supervisory/regulatory agency in the insurance industry.		4	3	2	1	0
	12.3	Investigate ethical issues in insurance.		4	3	2	1	0
	12.4	Describe the nature of errors and omissions (E&O) claims made against insurance professionals.		4	3	2	1	0
	12.5	Discuss insurance industry trends. (identity theft insurance, hacker insurance, etc.)		4	3	2	1	0
	12.6	Discuss how insurance companies generate income.		4	3	2	1	0
	12.7	Describe the utilization of state risk pool programs.		4	3	2	1	0
	12.8	Explain alternative risk transfer (ART) techniques (self-insurance, reinsurance, captives, etc.)		4	3	2	1	0
<b>Benchmark</b>	<b>13.0</b>	<b>Explore careers in insurance to determine which responsibilities and roles best match personal traits and abilities.</b>						
		Competencies	Sample Indicators					
	13.1	Explore career opportunities in insurance.		4	3	2	1	0
<b>Benchmark</b>	<b>14.0</b>	<b>Analyze career-advancement activities in insurance to increase professional development.</b>						
		Competencies	Sample Indicators					
	14.1	Examine certification and licensing in the insurance industry.		4	3	2	1	0

	14.2	Explain the services of professional insurance organizations.		4	3	2	1	0
<b>Topic</b>	<b>6</b>	<b>Risk Analysis</b>	<b>Examines strategies and techniques utilized to gather, access, and evaluate the risk posed by potential insurance clients.</b>					
<b>Benchmark</b>	<b>15.0</b>	<b>Analyze the risk present by potential clients in order to make decisions regarding insurance approval/denial.</b>						
		Competencies	Sample Indicators					
	15.1	Describe insurance underwriting techniques and processes.		4	3	2	1	0
	15.2	Explain the nature of credit-based insurance scores.		4	3	2	1	0
	15.3	Describe the significance of actuarial science in the insurance industry.		4	3	2	1	0
	15.4	Describe how to underwrite an insurance policy.		4	3	2	1	0
	15.5	Measure the results of underwriting.		4	3	2	1	0
<b>Topic</b>	<b>7</b>	<b>Selling</b>	<b>Understands the actions and concepts necessary to determine the needs and wants of clients and respond through personalized, planned communication that influences purchase decisions and enhances future business opportunities.</b>					
<b>Benchmark</b>	<b>16.0</b>	<b>Obtain product knowledge to communicate the product benefits and to ensure appropriateness of customer product.</b>						
		Competencies	Sample Indicators					
	16.1	Explain the components of automobile insurance coverage.		4	3	2	1	0
	16.2	Describe the nature of health insurance coverage.		4	3	2	1	0
	16.3	Describe the components of homeowners and renters insurance.		4	3	2	1	0
	16.4	Describe the nature of liability insurance.		4	3	2	1	0
	16.5	Explain the nature of life insurance.		4	3	2	1	0
	16.6	Discuss the nature of disability insurance.		4	3	2	1	0
	16.7	Explain the components of earthquake and flood and insurance.		4	3	2	1	0
	16.8	Describe the nature of title insurance.		4	3	2	1	0
	16.9	Explain the components of commercial property insurance.		4	3	2	1	0

	16.1	Examine the nature of commercial liability insurance.		4	3	2	1	0
	16.11	Explain the nature of unemployment insurance.		4	3	2	1	0
	16.12	Examine the nature of workers compensation insurance.		4	3	2	1	0
	16.13	Describe the nature of Medicaid.		4	3	2	1	0
	16.14	Describe the nature of Medicare.		4	3	2	1	0
	16.15	Explain the nature of long-term care insurance.		4	3	2	1	0
	16.16	Explain the life insurance role in investment, retirement, and estate planning.		4	3	2	1	0
	16.17	Describe the nature of annuities.		4	3	2	1	0
<b>Benchmark</b>	<b>17.0</b>	<b>Use sales techniques and processes to assist in successful completion of the sale.</b>						
		Competencies	Sample Indicators					
	17.1	Identify potential clients.		4	3	2	1	0
	17.2	Schedule prospective clients appointments.		4	3	2	1	0
	17.3	Conduct client interviews.		4	3	2	1	0
	17.4	Determine the insurance needs of clients.		4	3	2	1	0
	17.5	Prepare materials for sales presentations.		4	3	2	1	0
	17.6	Present clients with insurance recommendations.		4	3	2	1	0
	17.7	Explain how to close the insurance sale.		4	3	2	1	0
	17.8	Describe how to handle objections.		4	3	2	1	0
	17.9	Process insurance documentation.		4	3	2	1	0
<b>Benchmark</b>	<b>18.0</b>	<b>Examine existing client insurance and risk management needs to create more business.</b>						
		Competencies	Sample Indicators					
	18.1	Examine an existing client's insurance needs.		4	3	2	1	0
	18.2	Recommend upgrades to current clients coverage where appropriate.		4	3	2	1	0

Name: \_\_\_\_\_ ID: \_\_\_\_\_

Instructor: \_\_\_\_\_ School Year: \_\_\_\_\_

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I certify that the student received the training in the area indicated.

Student Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Instructor Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Application Level Course - Accounting Strand**

Advanced Accounting courses expand upon the fundamental accounting principles and procedures used in businesses. Course content typically includes the full accounting cycle, payroll, taxes, debts, depreciation, ledger and journal techniques, and periodic adjustments. Students learn how to apply standard auditing principles and to prepare budgets and final reports. Calculators, electronic spreadsheets, or other automated tools are usually used. Topics include principles of partnership and corporate accounting and the managerial uses of control systems and the accounting process and further enhancement of accounting skills.

Rating Scale: 4 - Exemplary Achievement 3 - Proficient Achievement  
 2 - Limited Achievement 1 - Inadequate Achievement 0 - No Exposure

<b>Topic</b>	<b>1</b>	<b>Accounting Systems</b>	<b>Adapt the Fundamental Accounting Equation into an efficient and effective accounting information system.</b>					
<b>Benchmark</b>	<b>1.1</b>	<b>Analyze, journalize, and post transaction information to document business activities.</b>						
		Competencies	Sample Indicators					
	1.1.1	Use accounting systems in the practice of accounting.	Analyze business transactions and their effects on assets, liabilities, and owners' equity of a company.	4	3	2	1	0
			Create journal entries from their analysis of business transactions.					
			Post journal entries to a general ledger.					
			Make accounting adjustments for deferred and accrued revenue and for deferred and accrued expenses.					
<b>Topic</b>	<b>2</b>	<b>Introduction to Basic Income Taxes</b>						
<b>Benchmark</b>	<b>2.1</b>	<b>Calculate taxes for clients.</b>						
		Competencies	Sample Indicators					

	2.1.1	Provide simple tax accounting services for wage employees.	Calculate taxes owed by clients.	4	3	2	1	0
			Prepare tax returns for clients.					
			Identify tax issues for clients.					
			Analyze business tax returns.					
<b>Topic</b>	<b>3</b>	<b>Accounting Controls</b>	<b>Limit risk of asset misappropriation, corruption, and financial reporting fraud through accounting controls.</b>					
<b>Benchmark</b>	<b>3.1</b>	<b>Employ internal controls to manage risk.</b>						
		Competencies	Sample Indicators					
	3.1.1	Recognize and use control features in accounting systems.	Define accounting control features.	4	3	2	1	0
			Identify accounting control features present in an accounting system.					
			Use a voucher system for purchases and payments.					
	3.1.2	Describe cyber security needs in accounting.	Explain emerging technologies.	4	3	2	1	0
			Use best practices in passwords, web surfing, and emails.					
			Define firewalls, phishing, website security protocols.					
<b>Topic</b>	<b>4</b>	<b>Income Transactions</b>	<b>Review accounting cycle for revenues and expenses</b>					
<b>Benchmark</b>	<b>4.1</b>	<b>Record income statement transactions to measure profitability.</b>						
		Competencies	Sample Indicators					
	4.1.1	Account for revenues and expenses in an accrual-based accounting system.	Use accrual accounting to recognize revenue before cash is received, when cash is received, and after cash is received.	4	3	2	1	0
			Use accrual accounting to recognize expenses before cash is paid, when cash is paid, and after cash is paid.					

Topic	5	Assets	Record purchase and use cycles for assets.					
<b>Benchmark</b>	<b>5.1</b>	<b>Record current assets at origination and use to value business resources.</b>						
		Competencies	Sample Indicators					
	5.1.1	Account for current assets.	Account for merchandise inventory purchase and sale using FIFO, LIFO and average cost methods.	4	3	2	1	0
			Account for accounts receivable using direct write off and allowance methods.					
			Account for notes.					
<b>Benchmark</b>	<b>5.2</b>	<b>Record long-term assets at purchase and during use to value business resources.</b>						
		Competencies	Sample Indicators					
	5.2.1	Account for long-term assets.	Account for long-term asset acquisition, trade, and disposal.	4	3	2	1	0
			Calculate depreciation using the straight-line, units, and double-declining balance methods.					
Topic	6	Corporations	Record transactions with owners and creditors.					
<b>Benchmark</b>	<b>6.1</b>	<b>Expand equities to stockholders' equity and bond issuance.</b>						
		Competencies	Sample Indicators					
	6.1.1	Perform accounting for stockholders.	Differentiate corporations from sole proprietorships and partnerships.	4	3	2	1	0
			Account for corporations transactions including the following: Corporate formation/issuance of stock; Dividend declaration and payment; repurchase of treasury stock.					
			Account for bonds payable.					
	6.1.2	Perform accounting for long term liabilities.	Time Value of Money.	4	3	2	1	0
			Account for large purchases (For Example: Equipment).					

<b>Benchmark</b>	<b>6.2</b>	<b>Perform accounting functions for a partnership and/or corporation.</b>												
		Competencies			Sample Indicators									
	6.2.1	Perform accounting functions specific to a partnership.			Analyze a partnership agreement.					4	3	2	1	0
					Allocate profits and losses to the partners.									
					Prepare a statement of partners' equity.									
					Prepare a balance sheet for a partnership.									
					Journalize starting a partnership.									
					Journalize a partner leaving a partnership.									
	6.2.2	Perform accounting functions specific to a corporation.			Understand legal rights of corporations.					4	3	2	1	0
					Understand stock and changes to equity accounts.									
					Prepare financial statements specific to a corporation.									
<b>Topic</b>	<b>7</b>	<b>Financial Statements and Analysis</b>			<b>Prepare and issue financial statements using financial software.</b>									
<b>Benchmark</b>	<b>7.1</b>	<b>Prepare financial statements to describe company profitability and financial position.</b>												
		Competencies			Sample Indicators									
	7.1.1	Create financial statements for a corporation.			Prepare a balance sheet and statement of retained earnings for a corporation.					4	3	2	1	0
					Prepare an income statement for a corporation, including associated income tax.									
<b>Benchmark</b>	<b>7.2</b>	<b>Prepare the Statement of Cash Flows to describe company liquidity.</b>												
		Competencies			Sample Indicators									
	7.2.1	Prepare cash flow statements using financial statements.			Classify cash flows as operating, investing, and financing.					4	3	2	1	0

			Prepare a direct cash flow statement from cash flows classified as operating, investing, and financing.					
			Reconcile net income to cash flow from operations.					
<b>Benchmark</b>	<b>7.3</b>	<b>Interpret financial statement information to describe company profitability, liquidity, and financial position.</b>						
		Competencies	Sample Indicators					
	7.3.1	Use financial statement analysis to summarize company performance.	Calculate profitability ratios.	4	3	2	1	0
			Calculate liquidity ratios.					
			Calculate efficiency ratios.					
			Calculate solvency ratios.					
<b>Topic</b>	<b>8</b>	<b>Managerial Accounting</b>	<b>Define the foundational concepts of managerial and cost accounting.</b>					
<b>Benchmark</b>	<b>8.1</b>	<b>Describe the role of managerial accounting.</b>						
		Competencies	Sample Indicators					
	8.1.1	Distinguish financial accounting and managerial accounting.	Define financial and managerial accounting.	4	3	2	1	0
			Distinguish internal and external stakeholders.					
<b>Benchmark</b>	<b>8.2</b>	<b>Describe the costs in business operations.</b>						
		Competencies	Sample Indicators					
	8.2.1	Identify cost behavior.	Identify variable, mixed, and fixed costs.	4	3	2	1	0
			Calculate production costs based on the classification of variable, mixed, and fixed costs.					
<b>Topic</b>	<b>9</b>	<b>Cost-Volume-Profit Analysis</b>	<b>Use cost behaviors for profit planning using financial software.</b>					
<b>Benchmark</b>	<b>9.1</b>	<b>Employ the relationships between cost, volume, and profit to plan profit strategies.</b>						
		Competencies	Sample Indicators					

	9.1.1	Perform cost-volume profit analysis.	Calculate contribution margin rate.	4	3	2	1	0
			Create and use contribution margin income statements.					
			Find breakeven point and target profit performance.					
			Determine the effect of changes in sales volume, unit costs and unit sales prices on net operating income.					
			Calculate sales mix and describe its effect on cost-volume-profit analysis.					
<b>Benchmark</b>	<b>9.2</b>	<b>Employ budgets to plan for and control an organization.</b>						
		Competencies	Sample Indicators					
	9.2.1	Prepare and interpret operational budgets.	Calculate expenses for forecasted sales.	4	3	2	1	0
			Prepare a projected income statement.					
			Compare projected results to actual results.					
<b>Topic</b>	<b>10</b>	<b>Professional Ethics</b>	<b>Describe the role of accountants as trusted advisors in business, governmental, and not-for-profit enterprises.</b>					
<b>Benchmark</b>	<b>10.1</b>	<b>Identify how accountants have professional responsibilities within a business enterprise and within the greater society.</b>						
		Competencies	Sample Indicators					
	10.1.1	Describe ethical issues in accounting practice.	Identify ethical issues in accounting practice.	4	3	2	1	0
			Generate and evaluate alternatives to resolve ethical issues in accounting practice.					

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I certify that the student received the training in the area indicated.

Student Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Instructor Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Application Level Course - Accounting Strand**

This course includes financial accounting, managerial accounting and financial statement analysis topics. Compared to the traditional, stand-alone financial accounting and managerial accounting courses, this course encompasses more topics and learning outcomes than the traditional financial accounting course, and at least a quarter of the topics and learning outcomes in a traditional managerial course.

Rating Scale: 4 - Exemplary Achievement 3 - Proficient Achievement  
 2 - Limited Achievement 1 - Inadequate Achievement 0 - No Exposure

Topic	1						
<b>Benchmark</b>	<b>1.0</b>	<b>Introduction to Accounting</b>					
		Competencies	Sample Indicators				
	1.1	Explain how and why the conceptual framework of accounting and generally accepted accounting principles provides guidance and structure for preparing financial statements.	4	3	2	1	0
	1.2	Describe the information provided in each financial statement and how the statements articulate with each other.	4	3	2	1	0
	1.3	Identify business ownership structures.	4	3	2	1	0
	1.4	Explain the role of management and the auditor in preparing and issuing an annual report.	4	3	2	1	0

	1.5	Describe the relationship between assets, liabilities and equity on the balance sheet.		4	3	2	1	0
	1.6	Identify and explain the classifications within assets, liabilities, and equity.		4	3	2	1	0
	1.7	Define and calculate the current ratio and debt-equity ratio.		4	3	2	1	0
	1.8	Describe the information presented in an income statement.		4	3	2	1	0
	1.9	Calculate return on sales (net profit margin) and return on equity.		4	3	2	1	0
	1.10	Identify and explain the three phases of the management cycle.		4	3	2	1	0
	1.11	Identify and explain the four business processes.		4	3	2	1	0
	1.12	Explain and calculate the operating cycle (accounts receivable turnover and inventory turnover).		4	3	2	1	0
	1.13	Explain how internal control procedures are used to safeguard assets.		4	3	2	1	0
	1.14	Prepare a bank reconciliation.		4	3	2	1	0
<b>Benchmark</b>	<b>2.0</b>	<b>Accounting Information System</b>						
		Competencies	Sample Indicators					
	2.1	Describe the purpose of the accounting system.		4	3	2	1	0
	2.2	Describe the purpose of journals and ledgers and their relationship.		4	3	2	1	0
	2.3	Analyze and describe how business transactions impact the accounting equation.		4	3	2	1	0
	2.4	Apply the double-entry system of accounting to record business transactions and prepare a trial balance.		4	3	2	1	0

	2.5	Explain the need for adjusting entries and record adjusting entries		4	3	2	1	0
	2.6	Prepare the financial statements for the different types of business operations and ownership structures.		4	3	2	1	0
	2.7	Explain the purposes of the closing process and record closing entries.		4	3	2	1	0
	2.8	Complete the steps in the accounting cycle and prepare financial statements.		4	3	2	1	0
<b>Benchmark</b>	<b>3.0</b>	<b>Accounting for Merchandising Companies</b>						
		Competencies	Sample Indicators					
	3.1	Describe the differences between the periodic and perpetual inventory systems.		4	3	2	1	0
	3.2	Record business transactions using the periodic inventory system and the perpetual inventory system.		4	3	2	1	0
	3.3	Describe the difference between the gross price method and the net price method.		4	3	2	1	0
	3.4	Record business transactions using the gross price method and the net price method.		4	3	2	1	0
	3.5	Determine cash paid for inventory and operating expenses.		4	3	2	1	0
	3.6	Identify and describe the cost flow assumptions for inventory and explain the impact on the balance sheet and income statement.		4	3	2	1	0
	3.7	Calculate cost of goods sold and ending inventory using LIFO and FIFO inventory costing methods.		4	3	2	1	0
	3.8	Explain how inventory for a manufacturing business differs from inventory for a merchandising business.		4	3	2	1	0

	3.9	Explain how an activity-based costing system operates, including the identification of activity cost pools, and the selection of cost drivers.		4	3	2	1	0
	3.10	Explain the flow of costs through the manufacturing accounts used in product costing.		4	3	2	1	0
	3.11	Compute a predetermined overhead rate, and explain its use in job-order costing.		4	3	2	1	0
	3.12	Determine whether manufacturing overhead is over/under-applied.		4	3	2	1	0
	3.13	Prepare journal entries to record the costs of direct material, direct labor, and manufacturing overhead in a job-order costing system.		4	3	2	1	0
	3.14	Prepare a schedule of cost of goods manufactured, a schedule of cost of goods sold, and an income statement for a manufacturer.		4	3	2	1	0
<b>Benchmark</b>	<b>4.0</b>	<b>Introduction to Taxes</b>						
		Competencies	Sample Indicators					
	4.1	Calculate payroll taxes.		4	3	2	1	0
<b>Benchmark</b>	<b>5.0</b>	<b>Accounting for Sales and Accounts Receivable</b>						
		Competencies	Sample Indicators					
	5.1	Describe the criteria used to determine revenue recognition.		4	3	2	1	0
	5.2	Record revenue-related transactions.		4	3	2	1	0
	5.3	Explain the accounting methods used to determine the value of accounts receivable to be reported on the balance sheet and describe the effect on the income statement.		4	3	2	1	0

	5.4	Record transactions for accounts receivable, including uncollectible accounts, write-offs, and recoveries.		4	3	2	1	0
<b>Benchmark</b>	<b>6.0</b>	<b>Time Value of Money</b>						
		Competencies	Sample Indicators					
	6.1	Determine the present value and future value cash flows.		4	3	2	1	0
<b>Benchmark</b>	<b>7.0</b>	<b>Accounting for Fixed Assets</b>						
		Competencies	Sample Indicators					
	7.1	Use net present value concepts to make investment decisions.		4	3	2	1	0
	7.2	Explain the purpose and methods of cost allocation.		4	3	2	1	0
	7.3	Calculate and record depreciation, depletion and amortization and explain the impact on the financial statements.		4	3	2	1	0
	7.4	Record the sale and disposal of fixed assets and the impact on the financial statements.		4	3	2	1	0
<b>Benchmark</b>	<b>8.0</b>	<b>Accounting for Debt</b>						
		Competencies	Sample Indicators					
	8.1	Compare and contrast debt and equity financing.		4	3	2	1	0
	8.2	Define and calculate TIE (Times-interest-earned ratio).		4	3	2	1	0
	8.3	Compare and contrast a periodic payment note payable, a lump-sum note payable, and a periodic and lump-sum note payable.		4	3	2	1	0
	8.4	Calculate the carrying value, interest expense and cash payment for note payable (periodic payment, lump-sum, periodic and lump-sum) transactions		4	3	2	1	0

	8.5	Record transactions for notes payable: issuance and interest expense		4	3	2	1	0
	8.6	Record transactions for bonds issued at face value, a premium and a discount.		4	3	2	1	0
	8.7	Record interest expense for bonds issued at face value, a premium and a discount using the straight-line method and effective-interest method.		4	3	2	1	0
<b>Benchmark</b>	<b>9.0</b>	<b>Accounting for Stockholder's Equity</b>						
		Competencies	Sample Indicators					
	9.1	Identify and describe the different classes of stock and explain the rights afforded each class of stock.		4	3	2	1	0
	9.2	Describe the difference between cash dividends, stock dividends and stock splits, and the impact on the financial statements.		4	3	2	1	0
	9.3	Record stock transactions: contributions by owners, corporate distributions (dividends), and the reacquisition of company stock.		4	3	2	1	0
<b>Benchmark</b>	<b>10.0</b>	<b>Financial Statements</b>						
		Competencies	Sample Indicators					
	10.1	Describe the information provided in an income statement, and the purpose of an income statement.		4	3	2	1	0
	10.2	Prepare an income statement.		4	3	2	1	0
	10.3	Explain the difference in net income and income from continuing operations (discontinued operations, extraordinary items).		4	3	2	1	0

	10.4	Describe the information provided in a balance sheet and statement of equity, and the purpose of a balance sheet and statement of equity.		4	3	2	1	0
	10.5	Prepare a balance sheet and statement of equity.		4	3	2	1	0
	10.6	Describe the information provided in statement of cash flows, and the purpose of a statement of cash flows.		4	3	2	1	0
	10.7	Prepare a statement of cash flows using the direct method.		4	3	2	1	0
<b>Benchmark</b>	<b>11.0</b>	<b>Cost-Volume-Profit Analysis</b>						
		Competencies	Sample Indicators					
	11.1	Identify the activities in the three operating processes.		4	3	2	1	0
	11.2	Identify and explain variable costs, fixed costs, and mixed costs.		4	3	2	1	0
	11.3	Use high-low analysis to determine variable costs, fixed costs, and mixed costs.		4	3	2	1	0
	11.4	Calculate break-even point and perform cost-volume-profit (CVP) analysis.		4	3	2	1	0
	11.5	Apply sensitivity analysis to CVP analysis.		4	3	2	1	0
	11.6	Determine selling price using sensitivity analysis and CVP analysis.		4	3	2	1	0
	11.7	Describe the process of determining selling prices and demonstrate how various strategies are used to determine selling price.		4	3	2	1	0
	11.8	Describe the differences among product and non-product costs.		4	3	2	1	0

	11.9	Identify and explain product costs: direct/indirect materials, direct/indirect labor, manufacturing overhead.		4	3	2	1	0
	11.10	Record direct materials and direct labor transactions.		4	3	2	1	0
	11.11	Analyze a make-or-buy decision.		4	3	2	1	0
	11.12	Describe the process of determining selling prices and demonstrate how various strategies are used to determine selling price.		4	3	2	1	0
<b>Benchmark</b>	<b>12.0</b>	<b>Summary of Ratios:</b>						
		Competencies	Sample Indicators					
	12.1	Assess a company's profitability by calculating: Return on sales (Net profit margin); Earnings per share (EPS); DuPont ROI (ROA); and ROE (Return on Equity).		4	3	2	1	0
	12.2	Assess a company's liquidity and solvency by calculating: Current ratio; Operating cycle: Inventory turnover in days and accounts receivable turnover in days.		4	3	2	1	0
	12.3	Assess a company's debt position and ability to pay interest by calculating: Debt-equity ratio and TIE (Times-interest-earned ratio).		4	3	2	1	0

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I certify that the student received the training in the area indicated.

Student Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Instructor Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Supportive Application Level Course (Optional)**

Finance—Workplace Experience courses provide students with work experience in fields related to finance. Goals are typically set cooperatively by the student, teacher, and employer (although students are not necessarily paid). These courses may include classroom activities as well, involving further study of the field or discussion regarding experiences that students encounter in the workplace.

Comprehensive - Students are able to take Finance Workplace Experience as a year-long course for a more in-depth study of the financial industry.

Rating Scale: 4 - Exemplary Achievement 3 - Proficient Achievement  
 2 - Limited Achievement 1 - Inadequate Achievement 0 - No Exposure

Topic	1	Focused Partnerships						
Benchmark	1							
		Competencies	Sample Indicators					
	1.1	Enhance Individual Plan of Study (IPS).	Connect a career occupation based upon completed technical courses and/or interest assessment result.	4	3	2	1	0
	1.2	Complete a Professional Learning Experience Plan.	Participate in an orientation that reviews workforce responsibilities.	4	3	2	1	0
			Understand what it means to take part in a professional learning experience.	4	3	2	1	0
			Understand ramifications if the experience is discontinued due to Professional Learning Experience agreement policies.	4	3	2	1	0
Topic	2	Relevant Work-based Experiences						
Benchmark	2							
		Competencies	Sample Indicators					
	2.1	Develop career competencies to enhance employability and advancement in the finance field.		4	3	2	1	0

	2.2	Develop good work habits and attitudes necessary to become a responsible employee at school and the work site.	Demonstrate attendance and communication.	4	3	2	1	0
	2.3	Apply knowledge and technical skills related to current trends in industry.		4	3	2	1	0
	2.4	Create and maintain effective and productive work relationships.		4	3	2	1	0
<b>Topic</b>	<b>3</b>	<b>Student Perceptions</b>						
<b>Benchmark</b>	<b>3</b>							
		<b>Competencies</b>	<b>Sample Indicators</b>					
	3.1	Assess abilities, interest, aptitudes, preferences, personalities, and attitudes in regards to a career choice.		4	3	2	1	0
	3.2	Interpret and apply standard workplace policies.	Rules and regulations related to safety	4	3	2	1	0
			Punctuality and dependability					
			Responsibility and initiative					
			Accuracy to details					
	3.3	Compile evidence of work experience and technical skill development.	Place artifacts that demonstrate work experience and technical skill development in the electronic portfolio.	4	3	2	1	0
			Compile evidence utilizing a reflection template.					
			Compile evidence in a journal.					
			Compile evidence that culminates in a presentation.					
	3.4	Demonstrate the twelve identified Career Ready Practices (Cross-walked with Employability Skills/Career Success Skills)	Place artifacts that demonstrate employability/career success skills in the electronic portfolio section of the IPS.	4	3	2	1	0

Name: \_\_\_\_\_ ID: \_\_\_\_\_

Instructor: \_\_\_\_\_ School Year: \_\_\_\_\_

Enrollment Date                  Completion Date                  Credits Completed

\_\_\_/\_\_\_/\_\_\_                  \_\_\_/\_\_\_/\_\_\_                  \_\_\_/\_\_\_/\_\_\_

I certify that the student received the training in the area indicated.

Student Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Instructor Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Supportive Application Level Course (Optional)**

Advanced Finance Workplace Experience is a course which expands on the knowledge and skills a student has learned throughout the entire pathway of courses and provides a second level of application in the industry.

Rating Scale: 4 - Exemplary Achievement 3 - Proficient Achievement  
2 - Limited Achievement 1 - Inadequate Achievement 0 - No Exposure

Topic	1	Interpersonal Skills						
<b>Benchmark</b>	<b>1.1</b>	<b>Examine and employ interpersonal skills in making informed decisions to continue business operations.</b>						
		Competencies	Sample Indicators					
	1.1.1	Demonstrate the ability to build successful relationships with customers.		4	3	2	1	0
	1.1.2	Participates in development programs, civic meetings, conferences, functions, industry trade associations, and other community based programs.		4	3	2	1	0
	1.1.3	Develops and maintains professional working relationships.		4	3	2	1	0
Topic	2	Communication	Use oral and written communication skills in creating, expressing and interpreting information and ideas including technical terminology and information.					
<b>Benchmark</b>	<b>2.1</b>	<b>Demonstrate use of the concepts, strategies, and systems for obtaining and conveying ideas and information to enhance communication in the workplace.</b>						
		Competencies	Sample Indicators					
	2.1.1	Apply verbal skills when obtaining and conveying information.	Strong written and oral communication skills to explain financial jargon in simple terms.	4	3	2	1	0
			Ability to make complex industry language legible to clients who have limited knowledge.					
<b>Benchmark</b>	<b>2.2</b>	<b>Use correct grammar, punctuation and terminology to write and edit documents.</b>						

		Competencies	Sample Indicators					
	2.2.1	Compose internal and external multi-paragraph documents clearly, succinctly, and accurately to convey and obtain information effectively.	Prepare simple written correspondence (For example: cover letters, memorandums, resumes).	4	3	2	1	0
			Identify the elements of effective written communications.					
			Use appropriate etiquette in written communications.					
			Write analytical reports (For example: reports that examine a problem/issue and recommend an action).					
			Write research reports.					
<b>Benchmark</b>	<b>2.3</b>	<b>Develop and deliver formal and informal presentations using appropriate media to engage and inform audiences.</b>						
		Competencies	Sample Indicators					
	2.3.1	Develop and deliver oral presentations to provide information for specific purposes.	Organize information effectively.	4	3	2	1	0
			Select and use appropriate graphic aids.					
			Make oral presentations.					
<b>Topic</b>	<b>3</b>	<b>Professional Knowledge</b>	<b>Know and understand the importance of professional ethics and legal responsibilities.</b>					
<b>Benchmark</b>	<b>3.1</b>	<b>Demonstrate professional skill and/or knowledge in areas of the finance industry.</b>						
		Competencies	Sample Indicators					
	3.1.1	Demonstrate knowledge of the understanding of the movement of money.		4	3	2	1	0
	3.1.2	Analyze federal, state and local government regulations related to the financial industry.		4	3	2	1	0
	3.1.3	Apply concepts related to risk analysis, debt management and investment analysis.		4	3	2	1	0
<b>Benchmark</b>	<b>3.2</b>	<b>Identify regulatory agencies and regulatory legislation.</b>						
		Competencies	Sample Indicators					
	3.2.1	Apply concepts applicable to state and federal programs and/or, regulations relating to investor-owned public and/or private entities.	Discuss the nature of agency relationships.	4	3	2	1	0

	3.2.2	Connect laws, regulations, practices and concepts of applicable financial business and/or program area.		4	3	2	1	0
<b>Topic</b>	<b>4</b>	<b>Technical Skills</b>	<b>Use the technical knowledge and skills required to pursue the targeted careers for all pathways in the career cluster, including knowledge of design, operation, and maintenance of technological systems critical to the career cluster.</b>					
	<b>4.1</b>	<b>Demonstrate technical knowledge and skills.</b>						
	4.1.1	Utilize knowledge and skills to perform job duties to industry standards.		4	3	2	1	0
	<b>4.2</b>	<b>Demonstrate high aptitude for financial reporting.</b>						
		Competencies	Sample Indicators					
	4.1.1	Implement lateral thinking.		4	3	2	1	0
	4.1.2	Implement the ability to analyze scenarios and draw suitable conclusions.		4	3	2	1	0
	4.1.3	Demonstrate knowledge and proficiency in predictive analytics, accounts payable automation, and accounting software.		4	3	2	1	0
<b>Topic</b>	<b>5</b>	<b>Problem Solving and Decision Making</b>						
<b>Benchmark</b>	<b>5.1</b>	<b>Assess the financial implication of a complicated business structure.</b>						
		Competencies	Sample Indicators					
	5.1.1	Develop personalized solutions for a client.		4	3	2	1	0
<b>Benchmark</b>	<b>5.2</b>	<b>Connect and analyze information for sound decision making.</b>						
		Competencies	Sample Indicators					
	5.2.1	Gather, organize, summarize and analyze data within prescribed timeframes.		4	3	2	1	0
	5.2.2	Analyze business operations, regulatory filings and/or financial statements.		4	3	2	1	0
	5.2.3	Determine compliance with laws and regulations and draw conclusions.		4	3	2	1	0
	5.2.4	Review, examine and prepare documents and projections.		4	3	2	1	0
	5.2.5	Recommend corrective action when necessary based on acquired knowledge and observation of best practices in the industry while maintaining confidentiality.		4	3	2	1	0
<b>Topic</b>	<b>6</b>	<b>Information Technology Applications</b>	<b>Use information technology tools specific to the career cluster to access, manage, integrate, and create information.</b>					

Benchmark	6.1	Employ technological tools to expedite workflow.						
		Competencies	Sample Indicators					
	6.1.1	Use information technology tools to manage and perform work responsibilities.	Assess information needs.	4	3	2	1	0
			Use information literacy skills to increase workplace efficiency and effectiveness.	4	3	2	1	0
			Identify ways that technology impacts business.	4	3	2	1	0
			Explain the role of information systems.	4	3	2	1	0
Benchmark	6.2	Operate writing and publishing applications to prepare business communications.						
		Competencies	Sample Indicators					
	6.2.1	Prepare simple documents and other business communications.	Demonstrate basic research skills.	4	3	2	1	0
			Evaluate quality and source of information	4	3	2	1	0
Topic	7	Employability and Career Development						
			<b>Know and understand the importance of employability skills. Explore, plan, and effectively manage careers. Know and understand the importance of entrepreneurship skills.</b>					
Benchmark	7.1	Explore, obtain, and develop strategies for ensuring a successful business career.						
		Competencies	Sample Indicators					
	7.1.1	Develop personal traits and behaviors to foster career advancement.		4	3	2	1	0
	7.1.2	Demonstrate employability/career success skills.	Place artifacts that demonstrate employability/career success skills in the electronic portfolio section of the IPS.	4	3	2	1	0
Benchmark	7.2	Demonstrate skills related to seeking and applying for employment to find and obtain a desired job.						
		Competencies	Sample Indicators					
	7.2.1	Create the standards and qualifications that must be met in order for entering a career.	Prepare a resume.	4	3	2	1	0
			Prepare a letter of application.					
			Complete an employment application.					
			Interview for employment.					

## Kansas Human Services Cluster

<b>Course:</b>	Consumer & Personal Finance	<b>Course #:</b>	22210	<b>Credit:</b>	0.5
<b>Pathways &amp; CIP Codes:</b>	Family, Community and Consumer Services (19.0799); Business Finance (52.080); Business Management and Entrepreneurship (52.0799)				
<b>Course Description:</b>	Consumer and Personal Finance teaches essential personal finance skills and habits for independent living as a young adult. Topics explored include career and lifestyle management, savings and investing, credit and debt, insurance, taxes and social security, budget planning, rental leases, auto financing, and consumer protection. Activities will focus on students making decisions that will assist them with living on their own.				

**Directions:** *The following competencies are required for full approval of this course. Check the appropriate number to indicate the level of competency reached for learner evaluation.*

**Rating Scale:**

4. Exemplary Achievement: Student possesses outstanding knowledge, skills, or professional attitude.
3. Proficient Achievement: Student demonstrates good knowledge, skills, or professional attitude.  
Requires limited supervision.
2. Limited Achievement: Student demonstrates fragmented knowledge, skills, or professional attitude.  
Requires close supervision.
1. Inadequate Achievement: Student lacks knowledge, skills, or professional attitude.
0. No Instruction / Training: Student has not received instruction or training in this area.

Student: _____ Graduation Date: _____ <p style="text-align: center;"><b>I certify that the student has received training in the areas indicated.</b></p> Instructor Signature: _____
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**COMPREHENSIVE STANDARD: 6.0 Evaluate management practices related to human, economic and environmental resources. (NASAFACS 2.0 & 3.0; Jump Start National Standards for Finance Education)**

Benchmark 6.1: Analyze factors leading to strong personal and family consumer <b>decision making</b> . (NASAFACS: 2.1, 2.2, 2.5 & 2.6, Jump Start: Financial Decision Making Standards 1, 2, 4, 5, 8)		4	3	2	1	0
6.1.1	Recognize the responsibilities associated with personal financial decisions based on values, priorities, and goals as life circumstances change and affect others (e.g. budgeting for a variety of life settings, cost of raising a child, cost of continuing education, shared financial accounts, cost of caring for elderly parents, power of attorney, wills, living wills, trusts).					
6.1.2	Demonstrate the ability to set SMART individual and family financial goals.					
6.1.3	Analyze and create a long-term personal financial plan and a personal budget, including net worth, goals, spending flows, savings, investing, insurance, charitable gifts, estate plan and will, which can be monitored and modified as situations change (e.g. housing options, transportation options, food & nutrition options, utilities expenditures, clothing expenditures, leisure activities, planning for post-secondary or certification).					
6.1.4	Examine internal and external factors that affect family and consumer decisions (e.g. media/advertising, the economy, environmental issues, culture, geographic region of residence, and availability of resources such as time, skills, knowledge, and money, impact of business and industry trends, consumer research and reporting).					

6.1.5	Analyze opportunity costs of financial decisions including the benefit of return on investment (e.g. spending vs. saving, saving vs investing).				
6.1.6	Identify the procedure to access community resources and services for consumers and families.				
6.1.7	Analyze how sales and property taxes impact financial decisions such as when buying a car or house.				
6.1.8	Make criterion-based financial decisions by systematically considering alternatives and consequences when preparing for the impact of inflation, taxation, and short term and long term circumstantial changes.				
6.1.9	Use reliable resources and professionals such as a financial advisor, attorney, or tax advisor when making financial decisions to ensure that they are objective, accurate and current (e.g. internet vs governmental protection agencies, advertisements vs reading the labels and consumer ratings).				
6.1.10	Compare and contrast financial institutions and their services (e.g. credit union, privately owned bank, web-based banking and tools).				
6.1.11	Apply communication strategies when discussing and negotiating financial issues to ensure that each party's responsibilities and goals are achieved.				
6.1.12	Analyze the requirements of contractual obligations (e.g. factors that make a contract legal and binding, terms of credit card/loan agreements, terms of renter's or homeowners insurance policy, terms of a health insurance plan, landlord rights and responsibilities, apartment lease agreement terms, small claims to solve a dispute, employment related disputes).				

Benchmark 6.2: Promote sound <b>spending and saving practices</b> across the life span. (NASAFACS: 2.3, 2.4, 2.6, 3.2 & 3.3; Jump Start: Spending & Saving 2,3; Credit & Debit 4; Investing 2; Financial Decision Making 4)		4	3	2	1	0
6.2.1	Evaluate fees, tax advantages, and liquidity of savings and investment alternatives to meet different objectives.					
6.2.2	Develop a management system for keeping, using and maintaining financial records (e.g. system for determining records needed, mode of storage (paper vs paperless), accessibility and security of records, deductible and non-deductible expense documents, tax credit documents).					
6.2.3	Enhance development of employability skills to spending and saving practices (e.g. critical thinking, creativity, goal setting, problem solving, decision making, leadership, management, cooperation)					
6.2.4	Apply consumer skills to spending and saving decisions (comparison shopping, owning vs renting, reaching major expenditures, charitable giving)					
6.2.5	Describe the risks, protections, features and costs and responsibilities associated with different payment methods (e.g. cash, checks, stored value cards, debit cards, gift cards, and online and mobile payment systems).					
6.2.6	Use bank account documents and procedures (e.g. bank deposit options, checks, withdrawal, endorsements, read and reconcile a bank statement, maintain a check and saving registers).					
6.2.7	Understand how investing may build wealth and help meet financial goals by comparing investing strategies, by including various sources of retirement income such as social security, retirement plans and personal investment, and by understanding the time value of money.					
6.2.8	Evaluate investment alternatives such as mutual funds, stocks, bonds					

Benchmark 6.3: Understand foundational risk management and risk protection. (NASAFACS: 2.1, 2.6, 3.2, 3.3; Jump Start: Risk Management and Insurance 1, 2, 3)		4	3	2	1	0
6.3.1	Understand the role of estate planning and financial assistance for family left behind as it relates to risk management and protections (e.g. health, disability, long-term care, life insurance, requirements for coverage, sources of insurance).					
6.3.2	Identify behaviors/strategies that reduce the risk of identity theft/consumer fraud.					
6.3.3	Analyze risk management strategies for long-term financial security (e.g. insurance, investment alternatives, practicing safe investing, 401K, 403b, IRA, Roth IRA, etc.)					
6.3.4	Evaluate health related considerations of employment to meet the needs of consumers and their families (e.g. workman's compensation, disability, medical insurance provisions, part time employment considerations and benefits).					
6.3.5	Identify common types of risks and basic risk management methods such as self-insurance, extended warranty, insurance, and describe insurance regulatory agencies and the consequences of insurance fraud.					
6.3.6	Justify reasons for various insurance products for individuals and families by differentiating types of coverages, factors impacting premiums, minimum coverages and demonstrating an understanding of completing an insurance application and an insurance claim (e.g. property, liability, health, disability, long-term care, life).					

Benchmark 6.4: Analyze factors related to credit and debt. (NASAFACS: 2.5, 2.7, 3.2 & 3.3; Jump Start: Credit & Debit 1,2,3,4; Financial Decision Making 3,6)		4	3	2	1	0
6.4.1	Analyze the types of information needed and the costs of credit (grace period, repayment options, interest rate, interest calculation, and fees, net worth impact) as well as the benefits and disadvantages of various types of credit.					
6.4.2	Summarize a borrower's rights and responsibilities related to credit reports including their value, permissible uses, primary reporting agencies, factors impacting scores, accessibility, retention, impact on credit cost and credit accessibility, and methods of disputing inaccuracies (e.g. letter writing to file a consumer complaint, process/steps, documentation collecting).					
6.4.3	Apply strategies to avoid or correct debt management problems such as working with lenders, consumer credit counseling agencies and obtain knowledge of the impact of bankruptcy and student loan obligations.					
6.4.4	Understand the existence of federal policies regarding consumer rights, responsibilities, and consumer protection laws					
6.4.5	Summarize major consumer credit laws including Equal Credit Opportunity Act, Federal Trade Commission, consumer Financial Protection Bureau, state agencies, Fair Debt Collection Practices Act, garnishment and repossession laws.					
6.4.6	Understand the different consumer loan options and how to establish credit.					

Benchmark 6.5: Analyze factors that relate to employment and income (NASAFACS: 3.1; Jump Start: Spending & Savings 3; Employment and Income 1)		4	3	2	1	0
6.5.1	Explore job and career options in relation to developing the student's Individual Plan of Study (IPS), personal interest, financial goals and desired lifestyle.					
6.5.2	Compare the cost associated with postsecondary education and or training.					
6.5.3	Review workforce and labor market information to determine needs when developing a career plan.					

6.5.4	Compare sources of personal income and compensation such as employee benefits and employer contributions and noting the impact of inflation and future needs (e.g. insurance, paid sick leave, vacation leave, family leave, retirement packages)				
6.5.5	Identify local, state, and national taxes and other deductions that impact net income and budgeting.				
6.5.6	Analyze factors that affect net income including W-4 withholding, completing federal and state tax forms, and examining retirement and healthcare savings programs (e.g. interpreting a pay stub, W2, W4, 1040, 1099).				
6.5.7	Determine budgeting considerations related to pay periods and different payment methods. (e.g. Weekly, bi-weekly, monthly, wage vs. salary, stipend earnings, government assistance, payroll cards/reloadable debit cards, direct deposit)				