

BUSINESS MANAGEMENT & ADMINISTRATION CAREER CLUSTER DESIGN

Business Management & Entrepreneurship Pathway

CIP Code 52.0799

Approved Pathway:

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

INTRODUCTORY LEVEL

*Business Essentials 12050 .5 credit

TECHNICAL LEVEL

*Entrepreneurship 12053 .5 credit
 *Business Management 12052 .5 credit
 *Business Communications 12009 .5 credit

(Optional Technical Courses)

Supportive Business & Entrepreneurship Technical

Business Economics	12105	.5 credit
Accounting	12104	1 credit
Business Law	12054	.5 credit
Principles of Marketing	12164	1 credit
IB Business & Management	12059	1 credit
Consumer & Personal Finance	22210	.5 credit

(Optional Technical Courses)

Supportive Entrepreneurship Technical

Web Page Design	10201	1 credit
Drafting/CAD	21107	1 credit
Ag Welding and/or	18404	1 credit
Production Welding	39207	1 credit
Remodel & Bldg. Maintenance	17009	.5 credit
Carpentry	17002	1 credit
Culinary Essentials	16052	.5 credit
Foundations of Early Childhood	19052	1 credit
Engineering Design & Dev.	21007	1 credit
AgriScience	18002	1 credit
CAM	13204	1 credit
General Service 1	40150	1 credit
Auto Collision	40300	1 credit
Auto Tech	38001	.5 credit
Digital Marketing	35162	.5 credit
Computer Graphics	10202	1 credit

Optional Technical Courses: Students may take up to one credit of **Supportive Entrepreneurship Technical** courses to become a completer and/or concentrator in the Business Management and Entrepreneurship Pathway.

APPLICATION LEVEL **

* Applied Business Development and/or	32200	1 credit
Business Management & Entrepreneurship Workplace Experience	12098 ***	.5 or 1 credit
Advanced Business Management & Entrepreneurship Workplace Experience	32998	1 credit

* Required for pathway approval.

** At least one credit from the Application Level courses of your choice is required for pathway approval

***School may include both in pathway - student only takes one for completer status.

Business Essentials 12050 may be integrated with Computer Applications 10004

Business Management & Administration Career Cluster

Course:	Business Essentials	Course #:	12050	Credit:	0.5
Pathways & CIP Codes:	Business Management & Entrepreneurship (52.0799); Business Finance (52.0801); Marketing (52.1402); Mobile Equipment Maintenance – Automotive Collision (47.9999); Digital Media (09.0702); Restaurant & Event Planning (12.0504); Travel & Tourism (52.0901)				
Course Description:	Introductory Level: 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.				

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: _____

I certify that the student has received training in the areas indicated.

Instructor Signature: _____

Sample Indicators for LEAs can be found at ([link to resource document](#))

Benchmark 1.0: Understand economic principles and the concepts fundamental to business operations.					
	Competencies				
1.1	Analyze fundamental economic concepts necessary for employment in business.	4	3	2	1
1.2	Describe the nature of business and its contribution to society.	4	3	2	1
1.3	Recognize how economic systems influence environments in which businesses function.	4	3	2	1
1.4	Analyze cost/profit relationships to guide business decision-making.	4	3	2	1
1.5	Describe the purpose and origin of business within the U.S.	4	3	2	1
1.6	Analyze the history and importance of trade within a global marketplace.	4	3	2	1
1.7	Describe the nature of legally binding business contracts.	4	3	2	1
1.8	Identify regulatory agencies and regulatory legislation.	4	3	2	1

1.9	Identify types of business ownership.	4	3	2	1	0
-----	---------------------------------------	---	---	---	---	---

Benchmark 2.0: 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.

	Competencies					
2.1	Perform customer service activities to support customer relationships and encourage repeat business.	4	3	2	1	0
2.2	Utilize technology to facilitate customer relationship management.	4	3	2	1	0

Benchmark 3.0: EMOTIONAL INTELLIGENCE: Employ and manage techniques, strategies, and systems used by management to foster self-understanding and enhance business relationships.

	Competencies					
3.1	Demonstrate managerial and business ethics.	4	3	2	1	0
3.2	Develop personal traits and behaviors to foster career advancement.	4	3	2	1	0

Benchmark 4.0: ENTREPRENEURSHIP: Assess entrepreneurship/small-business management-career information to enhance opportunities for career success.

	Competencies					
4.1	Analyze entrepreneur careers to determine careers of interest.	4	3	2	1	0
4.2	Compare individual's abilities, interests, and attitudes with those associated with entrepreneurial success to determine the match between the two.	4	3	2	1	0

Benchmark 5.0: 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.

	Competencies					
5.1	Analyze how proper management of personal finance relates with maintaining business financial efficiency.	4	3	2	1	0
5.2	Define the accounting equation and how accounting can assist in maintaining financial solvency.	4	3	2	1	0

Benchmark 6.0: INFORMATION TECHNOLOGY APPLICATIONS: Use information technology tools specific to the career cluster to access, manage, integrate, and create information.

	Competencies					
6.1	Use information technology tools to manage and perform work responsibilities.	4	3	2	1	0
6.2	Prepare simple documents and other business communications.	4	3	2	1	0

Benchmark 7.0: MARKETING: Manage marketing activities to facilitate business development and growth.					
	Competencies				
7.1	Understand marketing's role and function in business to facilitate economic exchanges with customers.	4	3	2	1
7.2	Explain marketing and its importance in global economy.	4	3	2	1
7.3	Describe marketing functions and related activities.	4	3	2	1

Benchmark 8.0: 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.					
	Competencies				
8.1	Develop personal traits and behaviors to foster career advancement.	4	3	2	1
8.2	Identify the impact business has on local communities.	4	3	2	1
8.3	List the standards and qualifications that must be met in career.	4	3	2	1
8.4	Utilize critical thinking and decision-making skills to exhibit qualifications to a potential employer.	4	3	2	1
8.5	Demonstrate project-management skills.	4	3	2	1
8.6	Demonstrate employability/career success skills.	4	3	2	1
8.7	Demonstrate employability/career success skills.	4	3	2	1
8.8	Compose internal and external multi-paragraph documents clearly, succinctly, and accurately to convey and obtain information.	4	3	2	1
8.9	Prepare oral presentations to provide information for specific purposes and audiences.				

Business Management & Administration Career Cluster

Course:	Business Essentials	Course #:	12050	Credit:	0.5
Pathways & CIP Codes:	Business Management & Entrepreneurship (52.0799); Business Finance (52.0801); Marketing (52.1402); Mobile Equipment Maintenance – Automotive Collision (47.9999); Digital Media (09.0702); Restaurant & Event Planning (12.0504); Travel & Tourism (52.0901)				
Course Description:	Introductory Level: 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.				

Below each competency are sample indicators that LEAs can use:

Benchmark 1.0: Understand economic principles and the concepts fundamental to business operations.	
1.1	Analyze fundamental economic concepts necessary for employment in business.
	Distinguish between economic goods and services.
	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.
1.2	Describe the nature of business and its contribution to society.
	Explain the role of business in society.
	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.
	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.
	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.
	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.
	Explain the role of cultures and political systems on global trade
	Explain the currency exchanges and how the value fluctuates.
1.7	Describe the nature of legally binding business contracts.
	Identify the basic torts relating to business enterprises.
	Describe the nature of legally binding contracts.
	Understand the civil foundations of the legal requirements of business to demonstrate knowledge of contracts.
1.8	Identify regulatory agencies and regulatory legislation.
	Describe the nature of legal procedure.
	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.
1.9	Identify types of business ownership.
	Explain types of business ownership. (Sole Proprietorship, Partnership, and Corporation).
	Select form of business ownership.

Benchmark 2.0: 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.

2.1	Perform customer service activities to support customer relationships and encourage repeat business.
	Explain a customer-service mindset.
	Respond to customer inquiries and complaints.
	Interpret business policies to customers/clients.
	Understands the techniques and strategies used to foster positive-ongoing relationships with customers.
2.2	Utilize technology to facilitate customer relationship management.
	Understand the nature of customer relationship management.

Benchmark 3.0: EMOTIONAL INTELLIGENCE: Employ and manage techniques, strategies, and systems used by management to foster self-understanding and enhance business relationships.

3.1	Demonstrate managerial and business ethics.
	Discuss ethics, responsibility, honesty, integrity, and work habits.
3.2	Develop personal traits and behaviors to foster career advancement.
	Identify desirable personality traits important to business.
	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.

Benchmark 4.0: ENTREPRENEURSHIP: Assess entrepreneurship/small-business management-career information to enhance opportunities for career success.

4.1	Analyze entrepreneur careers to determine careers of interest.
	Discuss entrepreneurial discovery processes.
	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.
	Discern between desired benefits and those associated with entrepreneurship.
	Research current business issues and entrepreneurs
	Contrast personal characteristics with those associated with entrepreneurial success.
	Examine similarities and differences between personal educational goals and educational requirements for entrepreneurship.

Benchmark 5.0: 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.

5.1	Analyze how proper management of personal finance relates with maintaining business financial efficiency.
	Explain forms of financial exchange.
	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.
	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.)

Benchmark 6.0: INFORMATION TECHNOLOGY APPLICATIONS: Use information technology tools specific to the career cluster to access, manage, integrate, and create information.

6.1	Use information technology tools to manage and perform work responsibilities.
	Assess information needs.
	Use information literacy skills to increase workplace efficiency and effectiveness.
	Identify ways that technology impacts business.
	Explain the role of information systems.
	Operate writing, publishing, and spreadsheet applications to prepare business communications.
6.2	Prepare simple documents and other business communications.
	Demonstrate basic research skills.
	Evaluate quality and source of information.

Benchmark 7.0: MARKETING: Manage marketing activities to facilitate business development and growth.

7.1	Understand marketing's role and function in business to facilitate economic exchanges with customers.
	Plan product mix.
	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.
7.3	Describe marketing functions and related activities.
	Identify elements of the marketing mix.

Benchmark 8.0: 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.

8.1	Develop personal traits and behaviors to foster career advancement.
	Discuss appropriate personal appearance.
	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 with students.
	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.
	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.
	Obtain needed information efficiently
	Evaluate quality and source of information.
	Apply information to accomplish a task.
8.5	Demonstrate project-management skills.
	Demonstrate the use of project management tools.
8.6	Demonstrate employability/career success skills.
	Self-assess with the Employability Skills Self-Assessment rubric. https://www.ksde.org/Portals/0/CSAS/CSAS%20Home/CTE%20Home/Kansas%20Work-Based%20Learning_Personalized%20Learning%20Plan%20(updated%202-2021).pdf?ver=2021-02-19-145506-330 Place artifacts that demonstrate employability/career success skills in the electronic portfolio section of the IPS (Individual Plan of Study).
8.7	Apply verbal skills when obtaining and conveying information.
	Participate in group discussions.

	Demonstrate open listening when cultivating relationships.
	Share thoughts respectfully while being direct.
8.8	Compose internal and external multi-paragraph documents clearly, succinctly, and accurately to convey and obtain information.
	Prepare simple written correspondence (cover letters, memorandums, resumes).
	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 and inform audiences.
8.9	Prepare oral presentations to provide information for specific purposes and audiences.
	Organize information effectively.
	Select and use appropriate graphic aids.
	Make oral presentations.
	Describe business's responsibility to know and abide by laws and regulations that affect business operations.

Business Management & Administration Career Cluster

Course:	Entrepreneurship	Course #:	12053	Credit:	0.5
Pathways & CIP Codes:	Business Management & Entrepreneurship (52.0799); Business Finance (52.0801); Marketing (52.1402); Restaurant & Event Management (12.0504); Travel & Tourism (52.0901); Mobile Equipment Maintenance – Automotive Collision (47.9999)				
Course Description:	Technical Level: 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.				

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: _____

I certify that the student has received training in the areas indicated.

Instructor Signature: _____

Sample Indicators for LEAs can be found at ([link to resource document](#))

Benchmark 1.0: Understand the concepts, processes, knowledge and skills related to identifying new ideas, opportunities, and and methods utilized in creating or starting a new entrepreneurship/small business venture.					
	Competencies				
1.1	Define entrepreneurship and what it means to be an entrepreneur.	4	3	2	1 0
1.2	Explain characteristics of an entrepreneur as it relates to personal assessment and management.	4	3	2	1 0
1.3	Utilize entrepreneurial discovery strategies to generate feasible ideas for business ventures.	4	3	2	1 0
1.4	Develop a concept for a new business venture and evaluate it's feasibility and potential to become successful.	4	3	2	1 0

Benchmark 2.0: Understand the economic principles and concepts fundamental to business operations.					
	Competencies				
2.1	Expound on the importance of entrepreneurship on market economies.	4	3	2	1 0
2.2	Demonstrate an understanding of how basic economic concepts are utilized by an entrepreneur/small business owner.	4	3	2	1 0

Benchmark 3.0: Describe an entrepreneur's responsibility to know and abide by laws and regulations that affect all individuals involved in the business operations.

	Competencies					
3.1	Describe the relationship between principled entrepreneurship and personal responsibility.	4	3	2	1	0
3.2	Describe the relationship between government and business.	4	3	2	1	0
3.3	Identify types of business ownership.	4	3	2	1	0
3.4	Demonstrate understanding of managerial and business ethics.	4	3	2	1	0

Benchmark 4.0: Developing and recognizing a successful business venture opportunity through entrepreneurial discovery, concept development, resourcing, actualization and harvesting.

	Competencies					
4.1	Identify successful methods in developing and assessing innovative business ideas.	4	3	2	1	0
4.2	Explain how entrepreneurs recognize marketplace opportunities.	4	3	2	1	0
4.3	Explain tools used by entrepreneurs for venture planning.	4	3	2	1	0
4.4	Explain proper methods in assessing and calculating risk in developing a business venture.	4	3	2	1	0
4.5	Describe the need for continuation planning as it relates with entrepreneurship/small business ownership.	4	3	2	1	0

Benchmark 5.0: 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.

	Competencies					
5.1	Understand marketing's role and function in business to facilitate economic exchanges with customers.	4	3	2	1	0
5.2	Analyze the role of marketing research in constructing a small business management model.	4	3	2	1	0
5.3	Identify and explain primary and secondary market research.	4	3	2	1	0
5.4	Describe marketing functions and related activities.	4	3	2	1	0
5.5	Describe the components and purpose of a business plan.	4	3	2	1	0
5.6	Identify and evaluate a local entrepreneurial venture/business.	4	3	2	1	0
5.7	Describe methods in dealing with conflict as it relates with entrepreneurship/small business ownership.	4	3	2	1	0

Benchmark 6.0: Understand organizational and financial tools used in making business decisions as it relates to entrepreneurship/small business ownership.

	Competencies					
6.1	Develop project management (organizational skills) to improve efficiency.	4	3	2	1	0
6.2	Identify and explain expense control strategies to enhance the financial well-being of a business.	4	3	2	1	0

6.3	Give explanation on how entrepreneurs incorporate accounting in making business decisions.	4	3	2	1	0
6.4	Understand the need for proper financial and money management as it relates to an entrepreneur/small business owner.	4	3	2	1	0
6.5	Explain and describe cost/benefit analysis as it explains cost-profit relationships.	4	3	2	1	0
6.6	Examine and explain the components and purpose of a financial plan for a business.	4	3	2	1	0

Benchmark 7.0: 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.

	Competencies					
7.1	Develop personal traits and behaviors to foster career advancement.	4	3	2	1	0
7.2	Demonstrate employability/career success skills.	4	3	2	1	0
7.3	Explain and demonstrate the nature of effective communications.	4	3	2	1	0

Business Management & Administration Career Cluster

Course:	Entrepreneurship	Course #:	12053	Credit:	0.5
Pathways & CIP Codes:	Business Management & Entrepreneurship (52.0799); Business Finance (52.0801); Marketing (52.1402); Restaurant & Event Management (12.0504); Travel & Tourism (52.0901); Mobile Equipment Maintenance – Automotive Collision (47.9999)				
Course Description:	Technical Level: 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.				

Below each competency are sample indicators that LEAs can use:

Benchmark 1.0: Understand the concepts, processes, knowledge and skills related to identifying new ideas, opportunities, and methods utilized in creating or starting a new entrepreneurship/small business venture.	
1.1	Define entrepreneurship and what it means to be an entrepreneur.
	Review examples of entrepreneurs.
	Research entrepreneurial trends.
	Complete a values inventory.
	Define entrepreneurship and entrepreneurs.
	Contrast the expressions of the entrepreneurial mindset (e.g., classic, change agent, intrapreneur), identifying their value and role.
1.2	Explain characteristics of an entrepreneur as it relates to personal assessment and management.
	Analyze desired lifestyle and that associated with entrepreneurship.
	Discern between desired benefits and those associated with entrepreneurship.
	Examine similarities and differences between personal educational goals and educational requirements for entrepreneurship.
1.3	Utilize entrepreneurial discovery strategies to generate feasible ideas for business ventures.
1.4	Develop a concept for a new business venture and evaluate it's feasibility and potential to become successful.
	Explain tools used by entrepreneurs in planning a new business venture.
	Assess the requirements for start-up.
	Evaluate the risks of the business venture.
	Utilize the components of the business plan to define the business venture.
	Review the need and availability of external resources for concept development.
	Develop and/or provide a product or service.
	Determine product features and corresponding benefits.
	Study the competition.

Benchmark 2.0: Understand the economic principles and concepts fundamental to business operations.

2.1	Expound on the importance of entrepreneurship on market economies.
	Describe the need for entrepreneurial discovery.
	Analyze the importance of entrepreneurship to US/global economy.
2.2	Demonstrate an understanding of how basic economic concepts are utilized by an entrepreneur/small business owner.
	Explain the principles of supply and demand.
	Explain the factors of production.
	Explain the concept of scarcity.
	Explain the concept of opportunity costs.

Benchmark 3.0: Describe an entrepreneur's responsibility to know and abide by laws and regulations that affect all individuals involved in the business operations.

3.1	Describe the relationship between principled entrepreneurship and personal responsibility.
	Understand the civil foundations of the legal environment of business.
	Explain the difference and similarities between business and consumer rights to operate in a free market system.
3.2	Describe the relationship between government and business.
	Describe the nature of legal procedures in business.
	Explain how an entrepreneur can protect its intellectual property rights (i.e., patents, trademarks, copyrights).
3.3	Identify types of business ownership.
3.4	Demonstrate understanding of managerial and business ethics.
	Discuss ethics, responsibility, honesty, integrity, and work habits.

Benchmark 4.0: Developing and recognizing a successful business venture opportunity through entrepreneurial discovery, concept development, resourcing, actualization and harvesting.

4.1	Identify successful methods in developing and assessing innovative business ideas.
	Utilize techniques for idea creation.
	Incorporate innovative thinking methods to meet consumer demands.
	Identify methods in which technology creates innovation.
	Use creativity in business activities/decisions.
4.2	Explain how entrepreneurs recognize marketplace opportunities.
	Assess global trends and opportunities for business ventures.
	Observe trends in the marketplace.

4.3	Explain tools used by entrepreneurs for venture planning.
	Assess start-up requirements.
	Assess risks associated with venture.
	Describe external resources useful to entrepreneurs during concept development.
	Use components of a business plan to define venture idea.
4.4	Explain proper methods in assessing and calculating risk in developing a business venture.
	Select an existing business and identify its initial business risks.
	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.
4.5	Describe the need for continuation planning as it relates with entrepreneurship/small business ownership.
	Explain the nature of e-commerce.
	Develop basic website.
	Communicate by computer.
	Demonstrate basic search skills on the Web.
	Demonstrate basic search skills on the Web.

Benchmark 5.0: 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.

5.1	Understand marketing's role and function in business to facilitate economic exchanges with customers.
	Determine services to provide customers.
	Explain the role of customer service in positioning/image.
5.2	Analyze the role of marketing research in constructing a small business management model.
	Identify the reasons for conducting research.
	Explain the methods of market research, including an evaluation of the main research techniques.
5.3	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).
5.4	Describe marketing functions and related activities.

	Identify elements of the marketing mix.
5.5	Describe the components and purpose of a business plan.
	Write a business venture executive summary.
	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.
5.6	Identify and evaluate a local entrepreneurial venture/business.
	Evaluate all functions of business.
5.7	Describe methods in dealing with conflict as it relates with entrepreneurship/small business ownership.
	Explain negotiation skills
	Describe techniques and importance of handling difficult customers/clients.

Benchmark 6.0: Understand organizational and financial tools used in making business decisions as it relates to entrepreneurship/small business ownership.

6.1	Develop project management (organizational skills) to improve efficiency.
	Apply time management principles.
	Develop a project plan.
	Develop project management skills.
	Describe the way technology affects operations management.
6.2	Identify and explain expense control strategies to enhance the financial well-being of a business.
	Explain the nature of overhead/operating costs.
	Define expense control plans.
6.3	Give explanation on how entrepreneurs incorporate accounting in making business decisions.
	Explain accounting standards (GAAP)
	Prepare estimated/projected income statement.
	Estimate cash-flow needs.
	Prepare estimated/projected balance sheet.
	Calculate financial ratios.
6.4	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.
	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.
6.5	Explain and describe cost/benefit analysis as it explains cost-profit relationships.
	Describe cost/benefit analysis.
	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.
6.6	Examine and explain the components and purpose of a financial plan for a business.
	Estimate expenses for a start-up business.
	Identify break-even point.
	Set profit goals.
	Identify sources of capital.

Benchmark 7.0: 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.

7.1	Develop personal traits and behaviors to foster career advancement.
	Discuss appropriate personal appearance.
	Set personal goals.
	Use time-management skills.
	Discuss the role of one's community and network in achieving personal and professional success.
7.2	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).
7.3	Explain and demonstrate the nature of effective communications.
	Apply effective listening skills.

	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.

DRAFT

Business Management & Administration Career Cluster

Course:	Business Management	Course #:	12052	Credit:	0.5
Pathways & CIP Codes:	Business Management & Entrepreneurship (52.0799); Marketing (52.1402); Corrections, Security, Law and Law Enforcement Services (43.0199)				
Course Description:	Technical Level: Business Management courses acquaint students with management opportunities and effective human relations. These courses provide students with the skills to perform planning, staffing, financing, and controlling functions within a business. In addition, they usually provide a macro-level study of the business world, including business structure and finance, and the interconnections among industry, government, and the global economy. The course may also emphasize problem-based, real-world applications of business concepts and use accounting concepts to formulate, analyze, and evaluate business decisions.				

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: _____

I certify that the student has received training in the areas indicated.

Instructor Signature: _____

Sample Indicators for LEAs can be found at ([link to resource document](#))

Benchmark 1.0: Recognize managements role to understand its contribution to business success.					
	Competencies				
1.1	Define business management.	4	3	2	1
1.2	Identify the five functions of management.	4	3	2	1
1.3	Identify the responsibility of managers at each level of an organizational chart.	4	3	2	1
1.4	Recognize types of management styles.	4	3	2	1
1.5	Explain the management theories.	4	3	2	1
1.6	Identify the importance of social responsibility.	4	3	2	1

Benchmark 2.0: Identify, analyze, and process business data and information to make business decisions and enhance business management duties.

	Competencies					
2.1	Perform data analysis to make business decisions.	4	3	2	1	0

Benchmark 3.0: Examine and employ business and economic principles and concepts in making informed business decisions to continue business operations.

	Competencies					
3.1	Recognize how economic systems influence environments in which businesses function.	4	3	2	1	0
3.2	Use knowledge regarding the impact government has on businesses to make informed economic decisions.	4	3	2	1	0
3.3	Describe global trade's impact on business activities.	4	3	2	1	0
3.4	Use economic indicators to detect economic trends and conditions.	4	3	2	1	0

Benchmark 4.0: Evaluate and use information resources to accomplish specific occupational tasks. Identify, write and monitor workplace performance goals to guide progress in assigned areas of responsibility and accountability.

	Competencies					
4.1	Write goals that meet appropriate criteria: Specific, Measurable, Achievable, Realistic, Time Bound.	4	3	2	1	0

Benchmark 5.0: Evaluate and use information resources to accomplish specific occupational tasks. Identify, write and monitor workplace performance goals to guide progress in assigned areas of responsibility and accountability.

	Competencies					
5.1	Develop a foundational knowledge of accounting to understand its nature and scope.	4	3	2	1	0
5.2	Analyze basic financial statements to make business decisions.	4	3	2	1	0

Benchmark 6.0: Understand the methods that businesses use to recruit, train and develop human resources.

	Competencies					
6.1	Describe the role and function of human resources management.	4	3	2	1	0
6.2	Manage business risks to protect a business's financial well-being.	4	3	2	1	0
6.3	Understand the impact of alternate work schedules on work / life balance.	4	3	2	1	0

Benchmark 7.0: Assess and implement safety, health, and environmental controls to enhance business productivity.

	Competencies					
7.1	Assess needed safety policies/procedures to ensure protection of employees.	4	3	2	1	0

Benchmark 8.0: Describe business' responsibility to know and abide by laws and regulations that affect business operations.

	Competencies					
--	--------------	--	--	--	--	--

8.1	Demonstrate, manage, obtain and protect information through ethical behavior in a business setting to foster positive internal and external interactions.	4	3	2	1	0
8.2	Describe the nature and scope of business laws and regulations.	4	3	2	1	0

Benchmark 9.0: Describe business's responsibility to know and abide by laws and regulations that affect business operations.

	Competencies					
9.1	Utilize career-advancement activities to enhance professional development.	4	3	2	1	0

Benchmark 10.0: Access, process, maintain, evaluate, and disseminate information to assist in business decision-making.

	Competencies					
10.1	Acquire a foundational knowledge of information management to understand its nature and scope.	4	3	2	1	0
10.2	Maintain business records to facilitate business operations.	4	3	2	1	0
10.3	Acquire information to guide business decision-making.	4	3	2	1	0
10.4	Manage financial resources to maintain business solvency.	4	3	2	1	0

Benchmark 11.0: Employ and explore tools and strategies to influence, plan, control, and organize an organization/department.

	Competencies					
11.1	Explain the role that business management has in contributing to business success.	4	3	2	1	0

Benchmark 12.0: Plan, monitor, and control day-to-day business functions to ensure continued business operations.

	Competencies					
12.1	Manage purchasing activities to obtain the best service/product at the least cost.	4	3	2	1	0
12.2	Manage quality-control processes to minimize errors and to expedite workflow.	4	3	2	1	0

Benchmark 13.0: Plan, monitor, and control day-to-day business functions to ensure continued business operations.

	Competencies					
13.1	Explain the nature and scope of risk management practices within a business.	4	3	2	1	0

Benchmark 14.0: Plan, organize, and control an organization/department to optimize overall business success.

	Competencies					
14.1	Explain the nature and scope of strategic management within a business.	4	3	2	1	0
14.2	Demonstrate project-management skills.	4	3	2	1	0
14.3	Demonstrate employability/career success skills.	4	3	2	1	0

Benchmark 15.0: Use oral and written communication skills in creating, expressing and interpreting information and ideas including technical terminology and information. Obtain and convey ideas and information to impact business decisions and report on organizational activities.

	Competencies					
15.1	Demonstrate use of content, technical concepts and vocabulary when analyzing information and following directions.	4	3	2	1	0
15.2	Employ verbal skills when obtaining and conveying information.	4	3	2	1	0

Benchmark 16.0: Employ leadership skills to accomplish organizational goals and objectives.

	Competencies					
16.1	Analyze and exhibit leadership traits and their various roles within organizations (e.g. contribute ideas; share in building an organization; act as role models to employees by adhering to company policies, procedures, and standards; promote the organization's vision; and mentor others).	4	3	2	1	0

DRAFT

Business Management & Administration Career Cluster

Course:	Business Management	Course #:	12052	Credit:	0.5
Pathways & CIP Codes:	Business Management & Entrepreneurship (52.0799); Marketing (52.1402); Corrections, Security, Law and Law Enforcement Services (43.0199)				
Course Description:	Technical Level: Business Management courses acquaint students with management opportunities and effective human relations. These courses provide students with the skills to perform planning, staffing, financing, and controlling functions within a business. In addition, they usually provide a macro-level study of the business world, including business structure and finance, and the interconnections among industry, government, and the global economy. The course may also emphasize problem-based, real-world applications of business concepts and use accounting concepts to formulate, analyze, and evaluate business decisions.				

Below each competency are sample indicators that LEAs can use:

Benchmark 1.0: Recognize managements role to understand its contribution to business success.	
1.1	Define business management.
1.2	Identify the five functions of management.
	Explain the levels of management.
	Explain effective management principles.
	Explain characteristics of effective managers.
1.3	Identify the responsibility of managers at each level of an organizational chart.
	Examples to include: Executive, middle manager, supervisory, etc.
1.4	Recognize types of management styles.
	Examples to include: Autocratic, laissez faire, participative, democratic, open-style, etc.
1.5	Explain the management theories.
	Examples to include: Scientific management, behavioral management, Maslow, etc.
1.6	Identify the importance of social responsibility.

Benchmark 2.0: Identify, analyze, and process business data and information to make business decisions and enhance business management duties.	
2.1	Perform data analysis to make business decisions.
	Collect relevant data.
	Organize useful data.
	Maintain data security.

Benchmark 3.0: Examine and employ business and economic principles and concepts in making informed business decisions to continue business

operations.

3.1	Recognize how economic systems influence environments in which businesses function.
	Identify factors affecting a business's profit.
	Determine factors affecting business risk.
	Explain the concept of competition.
	Describe market structures.
	Distinguish between economic goods and services.
	Describe the concepts of economics and economic activities.
	Determine economic utilities created by business activities.
3.2	Use knowledge regarding the impact government has on businesses to make informed economic decisions.
	Determine the relationship between government and business.
	Discuss the supply and demand for money.
3.3	Describe global trade's impact on business activities.
	Discuss the impact of globalizaton on business.
	Explain cultural considerations that impact global business relations.
3.4	Use economic indicators to detect economic trends and conditions.
	Describe factors that affect the business environment.
	Describe the concept of price stability as an economic measure.
	Discuss the measure of consumer spending as an economic indicator.
	Determine the impact of business cycles on business activities.

Benchmark 4.0: Evaluate and use information resources to accomplish specific occupational tasks. Identify, write and monitor workplace performance goals to guide progress in assigned areas of responsibility and accountability.

4.1	Write goals that meet appropriate criteria: Specific, Measurable, Achievable, Realistic, Time Bound.
-----	--

Benchmark 5.0: Evaluate and use information resources to accomplish specific occupational tasks. Identify, write and monitor workplace performance goals to guide progress in assigned areas of responsibility and accountability.

5.1	Develop a foundational knowledge of accounting to understand its nature and scope.
	Explain the concept of accounting.
	Explain the need for accounting standards (GAAP).
	Explain legal considerations for accounting.
5.2	Analyze basic financial statements to make business decisions.
	Utilize an income statement to determine fiscal stability of a business.

	Utilize a balance sheet to determine business growth.
--	---

Benchmark 6.0: Understand the methods that businesses use to recruit, train and develop human resources.

6.1	Describe the role and function of human resources management.
-----	---

	Discuss the nature of human resources management.
--	---

	Adhere to company protocols and policies.
--	---

	Explain the rights of workers.
--	--------------------------------

	Analyze employer expectations in the business environment.
--	--

6.2	Manage business risks to protect a business's financial well-being.
-----	---

	Identify, assess and evaluate a business's risks.
--	---

6.3	Understand the impact of alternate work schedules on work / life balance.
-----	---

	Identify alternative work schedules and environments.
--	---

Benchmark 7.0: Assess and implement safety, health, and environmental controls to enhance business productivity.

7.1	Assess needed safety policies/procedures to ensure protection of employees.
-----	---

	Identify potential safety issues.
--	-----------------------------------

	Establish safety policies and procedures.
--	---

	Describe the health and safety regulations in a safe environment.
--	---

	Identify and report noncompliance of business, health, and safety regulations.
--	--

	Follow the instructions for the use and maintenance of equipment, tools, and machinery.
--	---

	Follow and enforce all safety precautions.
--	--

	Maintain a safe work environment.
--	-----------------------------------

	Explain the procedures for handling accidents.
--	--

	Handle and report emergency situations.
--	---

Benchmark 8.0: Describe business' responsibility to know and abide by laws and regulations that affect business operations.

8.1	Demonstrate, manage, obtain and protect information through ethical behavior in a business setting to foster positive internal and external interactions.
-----	---

	Follow rules or code of conduct.
--	----------------------------------

	Protect confidential information.
--	-----------------------------------

	Explain the nature of business ethics.
--	--

	Describe ethics in human resource issues.
--	---

8.2	Describe the nature and scope of business laws and regulations.
-----	---

BUSINESS MANAGEMENT (12052) INDICATOR RESOURCE

	Discuss the nature of law and sources of law in the United States.
	Describe the US Judicial system hierarchy for legal appeals.
	Describe legal issues affecting and securing bid specifications, businesses and binding contracts.

Benchmark 9.0: Describe business' responsibility to know and abide by laws and regulations that affect business operations.

9.1	Utilize career-advancement activities to enhance professional development.
	Explain employment opportunities in business.
	Assess personal interests and skills needed for success in business.
	Identify sources of career information.

Benchmark 10.0: Access, process, maintain, evaluate, and disseminate information to assist in business decision-making.

10.1	Acquire a foundational knowledge of information management to understand its nature and scope.
	Discuss the nature of information management.
	Explain the role of ethics in information management.
	Identify ways that technology impacts business.
10.2	Maintain business records to facilitate business operations.
	Describe the nature of business records.
	Maintain customer records.
10.3	Acquire information to guide business decision-making.
	Describe current business trends.
	Monitor internal records for business information.
	Conduct an environmental scan to obtain business information.
	Interpret statistical findings.
10.4	Manage financial resources to maintain business solvency.
	Describe the nature of budgets.
	Explain the nature of operating budgets.
	Describe the nature of cost/benefit analysis.
	Determine relationships among total revenue, marginal revenue, output, and profit.
	Develop company's/department's budget.
	Forecast sales.
	Calculate financial ratios.
	Interpret financial statements.

Benchmark 11.0: Employ and explore tools and strategies to influence, plan, control, and organize an organization/department.

11.1	Explain the role that business management has in contributing to business success.
	Explain the concept of management.
	Explain the nature of managerial ethics.

Benchmark 12.0: Plan, monitor, and control day-to-day business functions to ensure continued business operations.

12.1	Manage purchasing activities to obtain the best service/product at the least cost.
	Discuss the importance of maintaining vendor/supplier relationships.
	Negotiate terms with vendors.
	Simulate techniques in establishing and securing bid specifications.
	Explain concept of opportunity costs.
12.2	Manage quality-control processes to minimize errors and to expedite workflow.
	Explain the nature of quality management.
	Discuss the need for continuous improvement of the quality process.

Benchmark 13.0: Plan, monitor, and control day-to-day business functions to ensure continued business operations.

13.1	Explain the nature and scope of risk management practices within a business.
	Describe the use of technology in risk management.
	Discuss legal considerations affecting risk management.

Benchmark 14.0: Plan, organize, and control an organization/department to optimize overall business success.

14.1	Explain the nature and scope of strategic management within a business.
	Describe the strategic planning process within an organization.
	Develop strategies for achieving company vision and mission.
	Discuss the nature of managerial planning.
	Discuss the nature of balanced scorecards.
	Discuss relationships among innovation, learning, and change.
14.2	Demonstrate project-management skills.
14.3	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).

Benchmark 15.0: Use oral and written communication skills in creating, expressing and interpreting information and ideas including technical terminology and information. Obtain and convey ideas and information to impact business decisions and report on organizational activities.

15.1	Demonstrate use of content, technical concepts and vocabulary when analyzing information and following directions.
	Explore and prepare written professional documents (e.g. business memorandums, financial statements, production reports, etc.).
15.2	Employ verbal skills when obtaining and conveying information.
	Explain managerial techniques in communicating with various personnel.
	Describe methods to effectively verbally communicate as a manager within various environments.

Benchmark 16.0: Employ leadership skills to accomplish organizational goals and objectives.

16.1	Analyze and exhibit leadership traits and their various roles within organizations (e.g. contribute ideas; share in building an organization; act as role models to employees by adhering to company policies, procedures, and standards; promote the organization's vision; and mentor others).
	Illustrate the difference between leading and managing.

Business Management and Administration Career Cluster

Course:	Business Communications	Course #:	12009	Credit:	0.5
Pathways & CIP Codes:	Business Management & Entrepreneurship (52.0799); Business Finance (52.0801); Marketing (52.1402); Corrections, Security, Law and Law Enforcement Services (43.0199)				
Course Description:	Technical Level: 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.				

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: _____

I certify that the student has received training in the areas indicated.

Instructor Signature: _____

Sample Indicators for LEAs can be found at ([link to resource document](#))

Benchmark 1.0: Understand the importance and components of written communication.					
	Competencies				
1.1	Define, spell, and pronounce frequently used and business-related words.	4	3	2	1 0
1.2	Apply rules for plurals, possessives, prefixes, and word endings.	4	3	2	1 0
1.3	Demonstrate good sentence structure.	4	3	2	1 0
1.4	Demonstrate proficiency in the use of punctuation.	4	3	2	1 0
1.5	Demonstrate proficiency in using reference materials.	4	3	2	1 0
1.6	Understand the importance and process of editing draft and final documents.	4	3	2	1 0
1.7	Understand communication software, hardware and technology.	4	3	2	1 0
1.8	Interpret, analyze, and confirm written instructions or procedure.	4	3	2	1 0
1.9	Writing positive, negative and persuasive messages.	4	3	2	1 0

Benchmark 2.0: Understand the importance and components of spoken communication.						
	Competencies					
2.1	Prepare and deliver an oral presentation.	4	3	2	1	0
2.2	Practice customer or stakeholder communication skills.	4	3	2	1	0
2.3	Interpret, analyze, and confirm verbal instructions.	4	3	2	1	0
2.4	Utilize active listening skills.	4	3	2	1	0

Benchmark 3.0: Application of communication in a business setting.						
	Competencies					
3.1	Use appropriate words, grammar, sentence construction, and punctuation in written communications with customers, coworkers, and supervisors.	4	3	2	1	0
3.2	Respond to request/complaint.	4	3	2	1	0
3.3	Compose and write proper professional communication.	4	3	2	1	0
3.4	Understand the difference between internal and external communications.	4	3	2	1	0
3.5	Understand the different types of communication in various industry.	4	3	2	1	0
3.6	Identify effective practices and technologies for planning and participating in face-to-face meetings and virtual meetings.	4	3	2	1	0
3.7	Describe how businesses use technology to connect with external and internal audiences.	4	3	2	1	0
3.8	Utilize communication for data representation.	4	3	2	1	0
3.9	Apply current technology in producing business documents and reports.	4	3	2	1	0
3.10	Understand email etiquette and its relation to effective communication. (Example: Reply all, CC, Bcc, complete sentences, punctuation).	4	3	2	1	0

Benchmark 4.0: Understand how personal qualities impact communication and career.						
	Competencies					
4.1	Perform a self-evaluation to determine strengths and weaknesses.	4	3	2	1	0
4.2	Understand the importance of personal qualities.	4	3	2	1	0
4.3	Explore the online presence and personal brand of oneself (i.e. the student).	4	3	2	1	0
4.4	Describe acceptable conduct in the following professional relationships: employee-employer, employee, coworker, and employee-public.	4	3	2	1	0
4.5	Understand the different types of harassment in the workplace.	4	3	2	1	0

Benchmark 5.0: Understand careers available in the Business Management and Entrepreneurship Pathway.					
--	--	--	--	--	--

	Competencies					
5.1	Explore career opportunities in the Business Management and Entrepreneurship Pathway.	4	3	2	1	0
5.2	Understand communications related to employment.	4	3	2	1	0
5.3	Explain how communication skills fuel career successes in a technology-driven, social, and mobile workplace.	4	3	2	1	0
5.4	Illustrate the services of professional organizations in the business management and entrepreneurship sector.	4	3	2	1	0
5.5	Explore job and career options in relation to developing the student's IPS, personal interest, financial goals, and desired lifestyle.	4	3	2	1	0
5.6	Explore the Workforce and Labor market information to determine needs when developing WBL experience with a career plan. https://klic.dol.ks.gov/vosnet/gsipub/documentView.aspx?enc=XR1MJE2Q7Rmn9KjAm0oNxA==	4	3	2	1	0
5.7	Identify the purpose and goals of a Career and Technology Student Organization [CTSO].	4	3	2	1	0

DRAFT

Business Management and Administration Career Cluster

Course:	Business Communications	Course #:	12009	Credit:	0.5
Pathways & CIP Codes:	Business Management & Entrepreneurship (52.0799); Business Finance (52.0801); Marketing (52.1402); Corrections, Security, Law and Law Enforcement Services (43.0199)				
Course Description:	Technical Level: 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.				

Below each competency are sample indicators that LEAs can use:

Benchmark 1.0: Understand the importance and components of written communication.	
1.1	Define, spell, and pronounce frequently used and business-related words.
1.2	Apply rules for plurals, possessives, prefixes, and word endings.
1.3	Demonstrate good sentence structure.
1.4	Demonstrate proficiency in the use of punctuation.
1.5	Demonstrate proficiency in using reference materials.
1.6	Understand the importance and process of editing draft and final documents.
	Proofread documents.
1.7	Understand communication software, hardware and technology.
	Explore conference room technology.
	Explore use of electronic versus nonelectronic messaging (Example: bulletin boards, e-mail, website, electronic screens).
1.8	Interpret, analyze, and confirm written instructions or procedure.
1.9	Writing positive, negative and persuasive messages.
	Giving credit where credit is due, providing negative feedback, asking for a meeting.

Benchmark 2.0: Understand the importance and components of spoken communication.	
2.1	Prepare and deliver an oral presentation.
2.2	Practice customer or stakeholder communication skills.
2.3	Interpret, analyze, and confirm verbal instructions.
2.4	Utilize active listening skills.

Benchmark 3.0: Application of communication in a business setting.	
3.1	Use appropriate words, grammar, sentence construction, and punctuation in written communications with customers, coworkers, and supervisors.
3.2	Respond to request/complaint.
3.3	Compose and write proper professional communication.
	Write an error-free email
	Write an email requesting admission and scholarship information.
	Request a room reservation or reply to such a request.
	Address an envelope and format a letter to a customer.
3.4	Understand the difference between internal and external communications.
3.5	Understand the different types of communication in various industry.
	Write a communication plan for networked employees, such as business professionals, and non-networked employees, such as warehouse workers.
	Identify examples of formal communication in different industries. (Examples: law enforcement, hospitality, retail, manufacturing, etc.)
3.6	Identify effective practices and technologies for planning and participating in face-to-face meetings and virtual meetings.
3.7	Describe how businesses use technology to connect with external and internal audiences.
	Develop social media communication plan, such as planning blog posts.
3.8	Utilize communication for data representation.
	Prepare a spreadsheet to analyze and present data.
	Generate and incorporate meaningful visual aids and graphics in business documents.
3.9	Apply current technology in producing business documents and reports.
3.10	Understand email etiquette and its relation to effective communication. (Example: Reply all, CC, Bcc, complete sentences, punctuation).

Benchmark 4.0: Understand how personal qualities impact communication and career.	
4.1	Perform a self-evaluation to determine strengths and weaknesses.
4.2	Understand the importance of personal qualities.
	Explore how personal qualities relate to professionalism, such as honesty, loyalty, courtesy, cooperation, alertness, ambition, punctuality, interest, involvement, patience, tact, confidence, sense of humor, dependability/reliability, flexibility, initiative and appearance. (Example: Appropriateness of sense of humor in the workplace)
4.3	Explore the online presence and personal brand of oneself (i.e. the student).
	Examine common human resources practices regarding social media research while researching future employees.

4.4	Describe acceptable conduct in the following professional relationships: employee-employer, employee, coworker, and employee-public.
4.5	Understand the different types of harassment in the workplace.

Benchmark 5.0: Understand careers available in the Business Management and Entrepreneurship Pathway.

5.1	Explore career opportunities in the Business Management and Entrepreneurship Pathway.
	Describe career opportunities and the means to achieve those.
	Plan education and career path aligned to personal goals.
	Plan next step/course in education path to meet completion or personal growth.
5.2	Understand communications related to employment.
	Prepare a resume.
	Compose and type application, cover, and thank you letters.
	Complete an application form.
	Prepare and compose a letter of resignation.
	Demonstrate skills needed for a successful job interview.
5.3	Explain how communication skills fuel career successes in a technology-driven, social, and mobile workplace.
5.4	Illustrate the services of professional organizations in the business management and entrepreneurship sector.
5.5	Explore job and career options in relation to developing the student's IPS, personal interest, financial goals, and desired lifestyle.
5.6	Explore the Workforce and Labor market information to determine needs when developing WBL experience with a career plan. https://klic.dol.ks.gov/vosnet/gsipub/documentView.aspx?enc=XR1MJE2Q7Rmn9KjAm0oNxA==
5.7	Identify the purpose and goals of a Career and Technology Student Organization [CTSO].
	Explain how CTSOs are integral parts of specific clusters, majors, and/or courses.
	Explain the benefits and responsibilities of being a member of a CTSO.
	List the leadership opportunities that are available to students through participation in CTSO conferences, competitions, community service, philanthropy, and other activities.
	Explain how participation in CTSOs can promote lifelong benefits in other professional and civic organizations.

Business Management & Administration Career Cluster

Course:	Business Law	Course #:	12054	Credit:	0.5
Pathways & CIP Codes:	Business Management & Entrepreneurship Pathway (52.0799); Business Finance (52.0801); Government & Public Administration (44.0401); Corrections, Security, Law and Law Information Services (43.0199)				
Course Description:	Technical Level: 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.				

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: _____

I certify that the student has received training in the areas indicated.

Instructor Signature: _____

Sample Indicators for LEAs can be found at ([link to resource document](#))

Benchmark 1.0: Analyze the relationships between ethics, morals, and the law.					
	Competencies				
1.1	Discuss the responsibility for obeying the law as a person and a business.	4	3	2	1
1.2	Describe the role of ethics and values in personal and legal systems.	4	3	2	1
1.3	Compare various ethical systems, and discuss how they may conflict.	4	3	2	1

Benchmark 2.0: Demonstrate the ability to identify and discuss Criminal Law.					
	Competencies				
2.1	Recognize the differences between various levels of crime (For example: felonies, misdemeanors, infractions).	4	3	2	1
2.2	Describe the nature of legal procedures.	4	3	2	1

Benchmark 3.0: Demonstrate the ability to identify and discuss Civil Law.						
	Competencies					
3.1	Discuss and classify different types of tort claims.	4	3	2	1	0
3.2	Discuss the challenges faced and remedies of tort cases.	4	3	2	1	0
3.3	Identify the basic torts relating to business enterprises.	4	3	2	1	0

Benchmark 4.0: Demonstrate understanding of the structure and processes in the U.S. legal system.						
	Competencies					
4.1	Discuss the intent of laws and various regulations.	4	3	2	1	0
4.2	Discuss the nature of law and sources of law in the United States.	4	3	2	1	0
4.3	Understand how the US Constitution and Bill of Rights is the foundation of law in the US.	4	3	2	1	0
4.4	Describe the United States' judicial system.	4	3	2	1	0

Benchmark 5.0: Demonstrate the ability to identify issues and discuss Contract Law.						
	Competencies					
5.1	Demonstrate an understanding of the variety of different types of contracts.	4	3	2	1	0
5.2	Identify people who lack contractual capacity.	4	3	2	1	0
5.3	Discuss the several ways contracts may be invalidated or violated.	4	3	2	1	0

Benchmark 6.0: Demonstrate the ability to identify issues and discuss Property Law.						
	Competencies					
6.1	Recognize and discuss the various types of property cases.	4	3	2	1	0
6.2	Describe the methods used to protect intellectual property.	4	3	2	1	0

Benchmark 7.0: Demonstrate the ability to identify issues and discuss Consumer Law.						
	Competencies					
7.1	Demonstrate an understanding of consumer protection laws.	4	3	2	1	0
7.2	Define common unfair practices.	4	3	2	1	0
7.3	Explain the nature of a contractual relationship.	4	3	2	1	0

Benchmark 8.0: Analyze the role and importance of Agency Law and Employment Law as they relate to the conduct of business in the local, state, and national marketplaces.						
	Competencies					
8.1	Explain the nature of human resource regulations through administrative law.	4	3	2	1	0

8.2	Demonstrate an understanding of discrimination both justified and unjustified. (For example: Justified discrimination in the realm of employment, payroll is an example. Paying a more productive individual more than another individual that is less productive is discriminatory but it's best business practice, so it is justified.)	4	3	2	1	0
8.3	Understand the importance of legal/ government compliance.	4	3	2	1	0
8.4	Explain the nature of workplace regulations (including OSHA, ADA).	4	3	2	1	0
8.5	Explain the nature of tax regulations on a business.	4	3	2	1	0

Benchmark 9.0: Demonstrate the ability to identify issues and discuss Family Law.						
	Competencies					
9.1	Demonstrate an understanding of wills, trusts, probate and estate planning.	4	3	2	1	0

Benchmark 10.0: Demonstrate the ability to identify and discuss issues about Environmental Law.						
	Competencies					
10.1	Explain the nature of business and environment ethics.	4	3	2	1	0

Benchmark 11.0: Describe the major types of business organizations, including sole proprietorships, partnerships, corporations, and limited companies operating within the socioeconomic arena of the national marketplace.						
	Competencies					
11.1	Outline the legal implications for forming and utilizing a sole proprietorship and/or partnership.	4	3	2	1	0
11.2	Understand how businesses; including partnerships, corporations, and limited companies, could be legally dissolved.	4	3	2	1	0
11.3	Demonstrate the ability to identify issues and discuss C Corporations, S Corporations, and Limited Liability Corporations.	4	3	2	1	0

Benchmark 12.0: Understand careers available in the Business Management and Entrepreneurship Pathway.						
	Competencies					
12.1	Explore career opportunities in the Business Management and Entrepreneurship Pathway.	4	3	2	1	0
12.2	Illustrate the services of professional organizations in occupations found in the Business Management and Entrepreneurship Pathway.	4	3	2	1	0
12.3	Explore job and career options in relation to developing the student's IPS, personal interest, financial goals, and desired lifestyle.	4	3	2	1	0
12.4	Explore the Workforce and Labor market information to determine needs when developing WBL experience with a career plan. https://klic.dol.ks.gov/vosnet/gsipub/documentView.aspx?enc=XR1MJE2Q7Rmn9KjAm0oNxA==	4	3	2	1	0
12.5	Identify the purpose and goals of a Career and Technology Student Organization [CTSO]	4	3	2	1	0

Business Management & Administration Career Cluster

Course:	Business Law	Course #:	12054	Credit:	0.5
Pathways & CIP Codes:	Business Management & Entrepreneurship Pathway (52.0799); Business Finance (52.0801); Government & Public Administration (44.0401); Corrections, Security, Law and Law Information Services (43.0199)				
Course Description:	Technical Level: 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.				

Below each competency are sample indicators that LEAs can use:

Benchmark 1.0: Analyze the relationships between ethics, morals, and the law.	
1.1	Discuss the responsibility for obeying the law as a person and a business.
1.2	Describe the role of ethics and values in personal and legal systems.
1.3	Compare various ethical systems, and discuss how they may conflict.

Benchmark 2.0: Demonstrate the ability to identify and discuss Criminal Law.	
2.1	Recognize the differences between various levels of crime (For example: felonies, misdemeanors, infractions).
2.2	Describe the nature of legal procedures.
	Understanding the role of the different courts and their relationship with different levels of court (e.g. Magistrate Judge, Small Claims Court, District Court, etc.)

Benchmark 3.0: Demonstrate the ability to identify and discuss Civil Law.	
3.1	Discuss and classify different types of tort claims.
3.2	Discuss the challenges faced and remedies of tort cases.
3.3	Identify the basic torts relating to business enterprises.

Benchmark 4.0: Demonstrate understanding of the structure and processes in the U.S. legal system.	
4.1	Discuss the intent of laws and various regulations.
	Understand legislative intent.
	Understand how entities use laws, ordinances, statutes, etc. to solve problems.
4.2	Discuss the nature of law and sources of law in the United States.
	Understand common law as precursor to constitutional law and amendments.

BUSINESS LAW (12054) INDICATOR RESOURCE

	Understand legal precedent and its importance in the US legal system.
4.3	Understand how the US Constitution and Bill of Rights is the foundation of law in the US.
4.4	Describe the United States' judicial system.

Benchmark 5.0: Demonstrate the ability to identify issues and discuss Contract Law.

5.1	Demonstrate an understanding of the variety of different types of contracts.
	Demonstrate an understanding of the nature of contractual relationships, and a list of elements required in a valid contract.
5.2	Identify people who lack contractual capacity.
	Understand special needs, minors, elderly or others under power of attorney or guardianship through legal documents.
5.3	Discuss the several ways contracts may be invalidated or violated.

Benchmark 6.0: Demonstrate the ability to identify issues and discuss Property Law.

6.1	Recognize and discuss the various types of property cases.
	Understand real, personal, and intellectual property rights.
6.2	Describe the methods used to protect intellectual property.
	Understand how copyright, patent, trademark law works.

Benchmark 7.0: Demonstrate the ability to identify issues and discuss Consumer Law.

7.1	Demonstrate an understanding of consumer protection laws.
	Understand the various enforcement agencies and consumer protection laws. (For example: Federal Trade Commission)
	Identify legislation which regulates consumer credit (e.g., Fair Credit Reporting Act, Equal Credit Opportunity Act, etc).
7.2	Define common unfair practices.
	Understand common unfair practices (For example: bait and switch, usury, identity theft, misrepresentation fly by night companies, etc).
7.3	Explain the nature of a contractual relationship.
	Analyze the relationships between contract law, law of sales, and consumer law.

Benchmark 8.0: Analyze the role and importance of Agency Law and Employment Law as they relate to the conduct of business in the local, state, and national marketplaces.

8.1	Explain the nature of human resource regulations through administrative law.
	Discuss and explain the nature of employer and employee relationships and reporting requirements.
	Identify and discuss employment regulation (Child/youth labor, minimum wage, collective bargaining).

8.2	Demonstrate an understanding of discrimination both justified and unjustified. (For example: Justified discrimination in the realm of employment, payroll is an example. Paying a more productive individual more than another individual that is less productive is discriminatory but it's best business practice, so it is justified.)
8.3	Understand the importance of legal/ government compliance.
8.4	Explain the nature of workplace regulations (including OSHA, ADA).
8.5	Explain the nature of tax regulations on a business.

Benchmark 9.0: Demonstrate the ability to identify issues and discuss Family Law.

9.1	Demonstrate an understanding of wills trusts, probate and estate planning.
-----	--

Benchmark 10.0: Demonstrate the ability to identify and discuss issues about Environmental Law.

10.1	Explain the nature of business and environment ethics.
	Demonstrate an understanding of environmental regulation, energy regulation and pollution controls.
	Demonstrate an understanding of the relationship between law and the use of pollution taxes and emissions credit trading.
	Demonstrate an understanding of environmental documents, laws, rules etc. and analyze and interpret complex events.

Benchmark 11.0: Describe the major types of business organizations, including sole proprietorships, partnerships, corporations, and limited companies operating within the socioeconomic arena of the national marketplace.

11.1	Outline the legal implications for forming and utilizing a sole proprietorship and/or partnership.
	Distinguish and explain a limited partnership from a general partnership.
11.2	Understand how businesses; including partnerships, corporations, and limited companies, could be legally dissolved.
	Describe and discuss the various aspects of bankruptcy.
11.3	Demonstrate the ability to identify issues and discuss C Corporations, S Corporations, and Limited Liability Corporations.
	Explain the steps in forming a corporation.
	Identify rights and responsibilities of board of directors, officers of a corporation and shareholders.
	Explain the advantages and disadvantages of a corporation.

Benchmark 12.0: Understand careers available in the Business Management and Entrepreneurship Pathway.

12.1	Explore career opportunities in the Business Management and Entrepreneurship Pathway.
	Describe career opportunities and the means to achieve those.
	Plan education and career path aligned to personal goals.
	Plan next step/course in education path to meet completion or personal growth.
12.2	Illustrate the services of professional organizations in occupations found in the Business Management and Entrepreneurship Pathway.

12.3	Explore job and career options in relation to developing the student's IPS, personal interest, financial goals, and desired lifestyle.
12.4	Explore the Workforce and Labor market information to determine needs when developing WBL experience with a career plan. https://klic.dol.ks.gov/vosnet/gsipub/documentView.aspx?enc=XR1MJE2Q7Rmn9KjAm0oNxA==
12.5	Identify the purpose and goals of a Career and Technology Student Organization [CTSO]
	Explain how CTSOs are integral parts of specific clusters, majors, and/or courses.
	Explain the benefits and responsibilities of being a member of a CTSO.
	List the leadership opportunities that are available to students through participation in CTSO conferences, competitions, community service, philanthropy, and other activities.
	Explain how participation in CTSOs can promote lifelong benefits in other professional and civic organizations.

DRAFT

Business Management & Administration Career Cluster/Human Services Career Cluster

Course:	Consumer & Personal Finance	Course #:	22210	Credit:	0.5
Pathways & CIP Codes:	Family, Community and Consumer Services (19.0799); Business Finance (52.0801); Business Management and Entrepreneurship (52.0799)				
Course Description:	Technical Level: 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: _____

I certify that the student has received training in the areas indicated.

Instructor Signature: _____

Sample Indicators for LEAs use can be found at ([link to resource document](#))

Benchmark 1.0: Earning Income - Analyze factors that relate to employment and income						
	Competencies					
1.1	Explore job and career options in relation to developing the student's Individual Plan of Study (IPS), personal interest, financial goals and desired lifestyle.	4	3	2	1	0
1.2	Compare the cost associated with postsecondary education and or training.	4	3	2	1	0
1.3	Review workforce and labor market information to determine needs when developing a career plan.	4	3	2	1	0
1.4	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).	4	3	2	1	0
1.5	Identify local, state, and national taxes and other deductions that impact net income and budgeting.	4	3	2	1	0
1.6	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).	4	3	2	1	0
1.7	Federal, state, and local taxes fund government-provided goods, services, and transfer payments to individuals. The	4	3	2	1	0

	major types of taxes are income taxes, payroll taxes, property taxes, and sales taxes.					
--	--	--	--	--	--	--

Benchmark 2.0: Spending – Promote sound spending practices across the lifespan.						
	Competencies					
2.1	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).	4	3	2	1	0
2.2	Demonstrate the ability to set SMART individual and family financial goals.	4	3	2	1	0
2.3	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).	4	3	2	1	0
2.4	Analyze how sales and property taxes impact financial decisions such as when buying a car or house.	4	3	2	1	0
2.5	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.	4	3	2	1	0
2.6	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.	4	3	2	1	0
2.7	Apply communication strategies when discussing and negotiating financial issues to ensure that each party's responsibilities and goals are achieved.	4	3	2	1	0
2.8	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).	4	3	2	1	0
2.9	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).	4	3	2	1	0
2.10	Enhance development of employability skills to spending and saving practices (e.g. critical thinking, creativity, goal setting, problem solving, decision making, leadership, management, cooperation).	4	3	2	1	0
2.11	Apply consumer skills to spending and saving decisions (comparison shopping, owning vs renting, reaching major expenditures, charitable giving).	4	3	2	1	0
2.12	Understand the existence of federal policies regarding consumer rights, responsibilities, and consumer protection laws.	4	3	2	1	0
2.13	Use bank account documents and procedures to maintain and reconcile accounts.	4	3	2	1	0
2.14	Determine budgeting considerations related to pay periods and different payment methods.	4	3	2	1	0
2.15	Identify the procedure to access community resources and services for consumers and families.	4	3	2	1	0

Benchmark 3.0: Saving - Promote sound saving practices across the life span.						
	Competencies					
3.1	Analyze opportunity costs of financial decisions including the benefit of return on investment.	4	3	2	1	0
3.2	Compare and contrast financial institutions and their services (e.g. credit union, privately owned bank, web-based banking and tools).	4	3	2	1	0
3.3	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).	4	3	2	1	0
3.4	Evaluate health related considerations of employment to meet the needs of consumers and their families.	4	3	2	1	0
3.5	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).	4	3	2	1	0

Benchmark 4.0: Investing - Understand foundational investment strategies and resources.						
	Competencies					
4.1	Evaluate fees, tax advantages, and liquidity of savings and investment alternatives to meet different objectives.	4	3	2	1	0
4.2	Evaluate investment alternatives such as mutual funds, stocks, bonds.	4	3	2	1	0
4.3	The prices of financial assets change in response to market conditions, interest rates, company performance, new information, and investor demand.	4	3	2	1	0
4.4	Analyze risk management strategies for long-term financial security (e.g. investment alternatives, practicing safe investing, 401K, 403b, IRA, Roth IRA, etc.).	4	3	2	1	0
4.5	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).	4	3	2	1	0
4.6	Many investors buy and sell financial assets through discount brokerage firms that provide inexpensive investment services and advice using financial technology.	4	3	2	1	0

Benchmark 5.0: Managing Credit - Analyze factors related to credit and debt.						
	Competencies					
5.1	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.	4	3	2	1	0
5.2	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 inadequacies.	4	3	2	1	0
5.3	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.	4	3	2	1	0
5.4	Summarize major consumer credit laws including Equal Credit Opportunity Act, Federal Trade Commission, consumer	4	3	2	1	0

	Financial Protection Bureau, state agencies, Fair Debt Collection Practices Act, garnishment and repossession laws.					
5.5	Understand the different consumer loan options and how to establish credit.	4	3	2	1	0

Benchmark 6.0: Managing Risk - Understand foundational risk management and risk protection.						
	Competencies					
6.1	Describe the risks, protections, features and costs and responsibilities associated with different payment methods.	4	3	2	1	0
6.2	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).	4	3	2	1	0
6.3	Identify behaviors/strategies that reduce the risk of identity theft/consumer fraud.	4	3	2	1	0
6.4	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.	4	3	2	1	0
6.5	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).	4	3	2	1	0

Business Management & Administration Career Cluster/ Human Services Career Cluster

Course:	Consumer & Personal Finance	Course #:	22210	Credit:	0.5
Pathways & CIP Codes:	Family, Community and Consumer Services (19.0799); Business Finance (52.0801); Business Management and Entrepreneurship (52.0799)				
Course Description:	Technical Level: 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.				

Below each competency are sample indicators that LEAs can use:

Benchmark 1.0: Earning Income - Analyze factors that relate to employment and income	
1.1	Explore job and career options in relation to developing the student's Individual Plan of Study (IPS), personal interest, financial goals and desired lifestyle.
	Explain why people should evaluate employee benefits in addition to wages and salaries when choosing between job and career opportunities.
	Discuss the pros and cons of small business ownership as their primary source of income.
	Evaluate why employers generally pay higher wages or salaries to more educated, skilled, and productive workers than to less educated, skilled, and productive workers.
	Discuss possible explanations for the persistence of race and gender pay gaps.
1.2	Compare the cost associated with postsecondary education and or training.
	Evaluate the costs and benefits of investing in additional education or training.
	Describe the different sources of funding for postsecondary education.
	Identify scholarships and grants for which they are eligible.
	Review Free Application for Federal Student Aid (FAFSA) Information and KBOR Resources (link)
	Estimate the reduction in total cost of education and potential student loan debt if they complete their first two years of college at a community college before transferring to a four-year institution.
	Compare federal and private student loans based on interest rates, repayment rules, and other characteristics.
	Describe the process of applying for a student loan.
	Estimate total interest on various student loans based on interest rates and repayment plans.
	Predict the potential consequences of deferred payment of student loans.
1.3	Review workforce and labor market information to determine needs when developing a career plan.
	Compare earnings and unemployment rates by level of education and training.
	Discuss how economic and labor market conditions can affect income, career opportunities, and employment status.
	Research Kansas Labor Market Information via Kansas Labor Information Center (KLIC) - High Demand Occupations (ks.gov) LINK

1.4	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).
	Research potential income and employee benefit packages that are likely to be offered to new employees by various companies, government agencies, or not-forprofit organizations.
	Differentiate between contributory and non-contributory employee benefits.
	Identify different potential sources of retirement income.
	Explain the importance of participating in employer-sponsored retirement plans, when available, and contributing enough to qualify for the maximum employer match.
1.5	Identify local, state, and national taxes and other deductions that impact net income and budgeting.
	Investigate the federal and state tax rates applicable to different sources of income.
	Differentiate between gross, net, and taxable income.
	Review paystub and deductions (explain FICA).
1.6	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).
	Examine the benefits of participating in employer-sponsored retirement savings plans and healthcare savings plans.
	Explain why some income is reported on an IRS Form W-2 and some is reported on an IRS Form 1099, and how that could affect their taxes.
	Complete IRS Form W-4.
	Complete income tax form and/or tax simulations.
1.7	Federal, state, and local taxes fund government-provided goods, services, and transfer payments to individuals. The major types of taxes are income taxes, payroll taxes, property taxes, and sales taxes.
	Identify which level(s) of government typically receive(s) the tax revenue for income taxes, payroll taxes, property taxes, and sales taxes.
	Describe the benefits they receive, or may receive in the future, from government-collected tax revenue.

Benchmark 2.0: Spending – Promote sound spending practices across the lifespan.

2.1	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).
	Discuss how personal financial decisions can affect other people.
	Discuss the motivations for and benefits of donating money, items, or time.
2.2	Demonstrate the ability to set SMART individual and family financial goals.
	Identify short-term and long-term financial goals.
	Student Individual Plan of Study (IPS) - Create yearly goals and post secondary financial plan.
2.3	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).
	Develop a budget to allocate current income to necessary and desired spending, including estimates for both fixed and variable expenses.
	Explain methods for adjusting a budget for unexpected expenses or emergencies.
	Assess the value of sharing financial goals and personal financial information with a partner before combining finances.
2.4	Analyze how sales and property taxes impact financial decisions such as when buying a car or house.
	Determine the cost of purchasing a vehicle.
	Determine the five-year cost of vehicle ownership.
	Determine the cost of purchasing a house.
2.5	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.
	Describe how inflation affects purchase decisions and the price of goods and services.
	Describe the impact of inflation on prices over time.
2.6	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.
	Describe the roles and responsibilities of government agencies that help protect consumers from fraud.
	Internet vs governmental protection agencies, advertisements vs reading the labels and consumer ratings.
2.7	Apply communication strategies when discussing and negotiating financial issues to ensure that each party's responsibilities and goals are achieved.
	Summarize how negotiation affects consumer decisions and the price of goods and services.
2.8	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).
	Define key rental contract terminology, including lease term, security deposit, grace period, and eviction.
2.9	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).
	Evaluate the advantages of using budgeting tools, such as spreadsheets or apps.
	Explain how having a system for financial record-keeping can make it easier to make financial decisions.
	Develop a system for keeping track of spending, saving, and investing.
	Research financial technology options for financial record-keeping.
2.10	Enhance development of employability skills to spending and saving practices (e.g. critical thinking, creativity, goal setting, problem solving, decision making, leadership, management, cooperation).
	Brainstorm consumer research strategies and resources to use when making purchase decisions.

	Complete an employability skills self-assessment and upload to the IPS (Individual Plan of Study) https://www.ksde.org/Portals/0/CSAS/CSAS%20Home/CTE%20Home/Measuring%20and%20Reflecting%20Student%20Learning%20%28002%29.pdf
2.11	Apply consumer skills to spending and saving decisions (comparison shopping, owning vs renting, reaching major expenditures, charitable giving).
	Describe a process for making an informed consumer decision.
	Explain the factors to evaluate when buying a durable good.
	Analyze the cost and features of three competing products or services.
	Explain how pre-purchase research encourages consumers to avoid impulse buying.
2.12	Understand the existence of federal policies regarding consumer rights, responsibilities, and consumer protection laws.
	Describe the roles and responsibilities of government agencies that help protect consumers from fraud.
2.13	Use bank account documents and procedures to maintain and reconcile accounts.
	Review bank deposit, withdrawal and payment options.
	Write and endorse checks.
	Read and reconcile a bank statement
	Maintain a checkbook and saving registers
2.14	Determine budgeting considerations related to pay periods and different payment methods.
	Weekly, bi-weekly, monthly, wage vs. salary, stipend earnings, government assistance, payroll cards/reloadable debit cards, direct deposit.
2.15	Identify the procedure to access community resources and services for consumers and families.
	Food, house and utility assistance.
	Explore workforce centers, extension agencies and other resources.

Benchmark 3.0: Saving - Promote sound saving practices across the life span.

3.1	Analyze opportunity costs of financial decisions including the benefit of return on investment.
	Explain opportunity costs.
	Identify opportunity cost of spending vs saving; saving vs spending.
	Identify opportunity cost of saving vs investing; investing vs saving.
3.2	Compare and contrast financial institutions and their services (e.g. credit union, privately owned bank, web-based banking and tools).
	Select a preferred location for a savings account based on comparison of interest rates and fees at different types of financial institutions.
	Discuss types of market conditions that could result in financial institutions paying lower rates on savings accounts.
	Research mobile payment account alternatives.

CONSUMER AND PERSONAL FINANCE (22210) INDICATOR RESOURCE

	Compare and contrast the features of mobile payment accounts, cryptocurrency accounts, and checking/ savings accounts.
	Explain why storing money in a mobile payment account can reduce the ability to grow savings.
	Investigate the areas of financial institution operations that are subject to state and/or federal regulation and supervision.
	Compare the features of regular savings accounts, money market accounts, and CDs.
3.3	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).
	Explain how an employer match of employee contributions to its retirement plan provides an incentive for employees to save.
	Compare the impact of employee “opt in” versus “opt out” of employer retirement plans and explain why it makes a difference.
3.4	Evaluate health related considerations of employment to meet the needs of consumers and their families.
	Workman’s compensation, disability, medical insurance provisions, part time employment considerations and benefits.
	Explain the benefits of saving money in a health savings account for individuals with high-deductible health plans.
3.5	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).
	Explain how external influences (e.g. peers, family, or social media) can impact personal spending, savings and investing decisions.
	Identify strategies to manage psychological and emotional obstacles to saving.
	Discuss strategies for avoiding personal triggers that result in deviating from a savings plan.
	Explain how the saving strategy “pay yourself first” can help people achieve their saving goals.
	Select a product or service and describe the various factors that may influence a consumer’s purchase decision.
	Compare product choices based on their impacts on the environment or society.
	List different ways retailers advertise the prices of their products.
	Analyze social media marketing and advertising techniques designed to encourage spending

Benchmark 4.0: Investing - Understand foundational investment strategies and resources.

4.1	Evaluate fees, tax advantages, and liquidity of savings and investment alternatives to meet different objectives.
	Discuss how economic and labor market conditions can affect income, career opportunities, and employment status.
	Compare nominal annual rates of return over time on different types of investments, including cash flows and price changes.
	Discuss how the expenses associated with buying and selling investments can impact rates of return and investment outcomes.
	Tax rules affect the rate of return on different investments, and can vary by holding period, type of income, and type of account.
4.2	Evaluate investment alternatives such as mutual funds, stocks, bonds.
	Explain how target date retirement funds reallocate investments over time to meet their investment objective.
	Explain how traditional IRAs (individual retirement accounts), Roth IRAs, and education savings accounts provide incentives for people to save.

CONSUMER AND PERSONAL FINANCE (22210) INDICATOR RESOURCE

	Investigate the long-run average rates of returns on small-company stocks, large-company stocks, corporate bonds, and Treasury bonds.
	Explain why the expected rate of return on a value stock or mutual fund is likely to be lower than that of a growth stock or mutual fund.
	Explain why bonds with longer maturities generally earn a higher return than shorter-term bonds.
	Describe the advantages of investing through a tax deferred account such as an IRA or 401(k) versus a taxable account.
	Investigate the contribution limits and tax advantages of a traditional IRA versus a Roth IRA.
4.3	The prices of financial assets change in response to market conditions, interest rates, company performance, new information, and investor demand.
	Describe factors that influence the prices of financial assets.
	Predict what could happen to the price of a stock if new information is reported about the company or its products.
	Explain why the market price of some assets, such as bonds and real estate, increase when interest rates decrease.
4.4	Analyze risk management strategies for long-term financial security (e.g. investment alternatives, practicing safe investing, 401K, 403b, IRA, Roth IRA, etc.).
	When making diversification and asset allocation decisions, investors consider their risk tolerance, goals, and investing time horizon.
	Recommend portfolio allocation between major asset classes for a short-term goal versus a long-term goal.
	Give examples of factors that can influence a person's risk tolerance.
	Discuss how a person's risk tolerance influences their investment decisions.
	Discuss the advantages and disadvantages of investing in riskier assets.
	Suggest an appropriate asset allocation for a very risk averse person versus a very risk tolerant person.
	Discuss the pros and cons of investing in a diversified mutual fund versus investing in a small number individual stocks.
	Explain why assets that do not produce income or are exposed to large price fluctuation (such as collectibles, precious metals, and cryptocurrencies) are described as speculative investments.
	Explain why investors often compare portfolio performance to a benchmark such as the S&P 500 Index.
4.5	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).
	Explain the importance of having access to full and accurate information about potential investments.
	Discuss reasons that a person might want to hire a financial professional to manage their investments or provide investment advice.
	Explain the importance of licensing, certifications, education, and experience as criteria for selecting a financial professional for investment management or advice.
	Investigate where and how to find qualified financial professionals.
	Explain the role of federal regulators in financial markets.
4.6	Many investors buy and sell financial assets through discount brokerage firms that provide inexpensive investment services and advice using financial technology.
	Discuss how the development of financial technology has made it easier for people of all income and education levels to participate in financial

	markets.
	Explore common financial technologies used for investing, including automated trading platforms.
	Explain how automating investment activities can help people avoid making emotional investment decisions.

Benchmark 5.0: Managing Credit - Analyze factors related to credit and debt.

5.1	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.
	Describe how credit card grace periods, methods of interest calculation, and fees affect borrowing costs.
	Compare the cost of borrowing \$1,000 using consumer credit options that differ in rates and fees.
	Explain how a borrower's credit score can impact their cost of credit and their ability to get credit.
	Explain how landlords, potential employers, and insurance companies use credit reports and credit scores in decision-making.
	Provide examples of benefits associated with having a good credit score.
	Investigate the effects of bankruptcy on assets, employment, and future access to credit.
5.2	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 inadequacies.
	Identify the primary organizations that maintain and provide consumer credit reports.
	Assess the value to a potential lender of the information contained in a credit report.
	Explain how a person can get a free copy of their credit report and why this is advisable.
	Outline the process of disputing inaccurate credit report information.
	Identify the main factors that are included in credit score calculations.
	Compare the effect of soft versus hard credit inquiries on a person's credit score.
	Describe how failing to repay a loan can negatively impact a person's finances and life.
	Letter writing to file a consumer complaint, process/steps, documentation collecting.
5.3	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.
	Recommend ways that a person can increase their credit score.
	Identify sources of assistance with debt management.
	Create a plan for a person who is having difficulty repaying debt.
	Compare the costs and benefits associated with for-profit versus non-profit credit counseling services.
5.4	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.
	Compare what happens if a borrower fails to make required payments on a secured loan, such as an auto loan or a home mortgage, versus failing to pay a credit card account.

	Describe the purpose of bankruptcy laws.
	Compare the results of liquidation versus reorganization bankruptcy.
	Explain the rationale behind laws that require people to have access to full information about credit cards and loans before they borrow money.
	Discuss the importance of protecting borrowers from discrimination and abusive marketing or collection practices.
	Research where to find credible sources of up-to-date information on credit rights and responsibilities.
5.5	Understand the different consumer loan options and how to establish credit.
	Identify examples of loans that may require down payments.
	Give examples of unsecured and secured loans.
	Explain why lenders charge lower interest rates on secured loans than on unsecured loans.
	Explain how using payday loans can cause a cycle of debt.
	Identify the type of collateral required for a mortgage loan.
	Differentiate between adjustable-rate and fixed-rate mortgages.
	Compare monthly mortgage payments for loans that differ in repayment period, amount borrowed, and interest rate.
	Given the price of a home, estimate the amount of down payment required.
	For a specified loan amount, compare the monthly loan payment with a 10% down payment versus a 20% down payment.
	Explain how a down payment makes a borrower more attractive to a lender and motivates loan repayment by the borrower.

Benchmark 6.0: Managing Risk - Understand foundational risk management and risk protection.	
6.1	Describe the risks, protections, features and costs and responsibilities associated with different payment methods.
	Cash, checks, stored value cards, debit cards, gift cards, and online and mobile payment systems.
6.2	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).
	Explain why homeowners' insurance is required by a lender when a homeowner takes out a mortgage.
	Discuss why most states mandate auto liability coverage.
	Research the minimum auto liability insurance required in the state they live in and whether it is sufficient to cover typical auto accident financial losses.
	Explain how a person's death can result in financial losses to others.
	Discuss the benefits and costs of purchasing life insurance on the primary earners in a household.
	Assess the extent of financial risk and need for disability insurance using hypothetical disability scenarios.
6.3	Identify behaviors/strategies that reduce the risk of identity theft/consumer fraud.
	Provide examples of how online behavior, e-mail and text-message scams, telemarketers, and other methods make consumers vulnerable to privacy infringement, identity theft, and fraud.

	Describe conditions under which individuals should and should not disclose their Social Security numbers, account numbers, or other sensitive information.
	Recommend strategies to reduce the risk of identity theft and financial fraud.
	Explain the steps an identity theft victim should take to limit losses and restore personal security.
6.4	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.
	Provide examples of insurance fraud.
	Investigate the legal consequence for individuals who are convicted of insurance fraud.
	Evaluate the costs and benefits of buying an extended warranty on a specific item (e.g. cellphone, laptop, or vehicle) considering the likelihood of product failure, cost of replacing the item, and price of the warranty.
	Explain how extended warranties or service contracts are similar to and different from insurance.
6.5	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).
	Analyze the conditions under which it is appropriate for young adults to have life, health, and disability insurance.
	Identify individual characteristics that influence insurance purchase decisions.
	Recommend types of insurance needed by people with different characteristics.
	Research factors that result in lower auto insurance premiums.
	Explain why taking a safe driving course can lower a driver's auto insurance premium.
	Discuss the pros and cons of buying an auto insurance policy with a higher deductible.
	Discuss the advantages of obtaining health insurance coverage through an employer plan versus buying private insurance or being uninsured.
	Compare the cost of health insurance to the potential financial consequences of not having health insurance.
	Estimate the effect on different health insurance deductibles and coinsurance rates on out-of-pocket medical costs.
	Identify factors that influence the cost of renter's insurance and homeowners' insurance.

Business Management & Administration Career Cluster

Course:	Applied Business Development	Course #:	32200	Credit:	1.0
Pathways & CIP Codes:	Business Management & Entrepreneurship (52.0799); Restaurant & Event Management (12.0504); Mobile Equipment Maintenance – Automotive Tech (47.999)				
Course Description:	Application Level: Applied Business Development students will practice skills of planning, organizing, directing and controlling functions of operating a business while assuming the responsibilities and risk involved. Students will develop skills in enterprise development, market analysis and financial preparation.				

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: _____

I certify that the student has received training in the areas indicated.

Instructor Signature: _____

Sample Indicators for LEAs can be found at ([link to resource document](#))

Benchmark 1.0: Economics: Understand consumer buying habits when faced with scarce resources and unlimited wants.					
	Competencies				
1.1	Apply principled economics and marketing to optimize business value and customer satisfaction.	4	3	2	1
1.2	Use economic indicators to detect economic trends and conditions.	4	3	2	1

Benchmark 2.0: Business Communication: Assume appropriate roles to create, deliver, receive and manage business communications in the workplace.					
	Competencies				
2.1	Identify audience and create communications support statistics for internal and external audiences.	4	3	2	1
2.2	Assume the necessary role to perform the responsibilities of delivering and receiving a message.	4	3	2	1
2.3	Manage the broad scope of business communications to process, document, and store information efficiently and appropriately.	4	3	2	1
2.4	Prepare appropriate materials to reply to inquiries that required a considered response.	4	3	2	1

Benchmark 3.0: Management: Assume appropriate roles to create, deliver, receive and manage business communications in the workplace.						
	Competencies					
3.1	Exhibit behaviors and actions to effectively hire, motivate and lead people.	4	3	2	1	0
3.2	Exhibit behaviors and actions to effectively motivate and lead change.	4	3	2	1	0
3.3	Exhibit behaviors and actions to effectively motivate and promote the use of teamwork in the workplace.	4	3	2	1	0
3.4	Manage stressful situations to minimize negative workplace interactions.	4	3	2	1	0

Benchmark 4.0: Management: Develop and implement short and long-term strategic plans to manage growth, profit and goals within a specific market segment.					
	Competencies				
4.1	Develop and implement annual performance-based operating plans to manage long-range company goals.	4	3	2	1
4.2	Develop for implementation a business plan to meet market demands/opportunities.	4	3	2	1

Benchmark 5.0: Management: Organize the various business services to address all company components.						
	Competencies					
5.1	Analyze the individual role and unit's responsibility in the success of the business.	4	3	2	1	0
5.2	Review current trends, policies and procedures.	4	3	2	1	0
5.3	Organize business components to assure quality products/services are delivered on time.	4	3	2	1	0

Benchmark 6.0: Management: Understand the importance and applications of various types of management.						
	Competencies					
6.1	Utilize project-management skills to improve work-flow and minimize costs.	4	3	2	1	0
6.2	Understand the role and function of quality management to obtain a foundational knowledge of its nature and scope.	4	3	2	1	0
6.3	Recognize management's role to understand its contribution to business success.	4	3	2	1	0
6.4	Utilize planning tools to guide organization's/department's activities.	4	3	2	1	0

Benchmark 7.0: Management: Employ and manage techniques, strategies, and systems used by management to foster self-understanding and improve business success.						
	Competencies					
7.1	Demonstrate managerial and business ethics.	4	3	2	1	0
7.2	Manage internal and external inter-cultural business relationships.	4	3	2	1	0
7.3	Develop personal traits and behaviors to foster career advancement.	4	3	2	1	0
7.4	Exhibit the actions and behaviors most effective for supervising and directing the external relationships in your area of responsibility.	4	3	2	1	0

Benchmark 8.0: Human Resource Management: Direct and supervise personnel to complete company goals and projects.					
	Competencies				
8.1	Exhibit actions and behaviors most effective for supervising and directing the financial resources.	4	3	2	1 0
8.2	Exhibit the actions and behaviors most effective for supervising and directing the human resources assigned to you for a company.	4	3	2	1 0
8.3	Exhibit the actions and behaviors most effective for supervising and directing the external relationships in your area of responsibility.	4	3	2	1 0

Benchmark 9.0: Human Resource Management: Evaluate employee performance to provide timely and appropriate responses to personnel issues.					
	Competencies				
9.1	Develop and Apply performance standards to evaluate employees.	4	3	2	1 0
9.2	Develop timely responses to employee performance evaluations.	4	3	2	1 0

Benchmark 10.0: Human Resource Management: Employ and manage techniques, strategies, and systems used by management to foster self-understanding and improve business success.					
	Competencies				
10.1	Demonstrate managerial and business ethics.	4	3	2	1 0
10.2	Manage internal and external inter-cultural business relationships.	4	3	2	1 0
10.3	Develop personal traits and behaviors to foster career advancement.	4	3	2	1 0

Benchmark 11.0: Finance: Evaluate opportunities to determine potential company changes and implement strategies for catalyzing and guiding changes.					
	Competencies				
11.1	Evaluate opportunities to determine potential company changes.	4	3	2	1 0
11.2	Implement the improvement process to guide the change.	4	3	2	1 0

Benchmark 12.0: Finance: Maintain, monitor, plan, and control the use of financial resources to protect an entrepreneur and business financial well-being.					
	Competencies				
12.1	Identify potential business threats and opportunities to protect a business financial well-being.	4	3	2	1 0
12.2	Implement accounting procedures to track cash flow and to determine financial status through proper financial statement reporting.	4	3	2	1 0

Benchmark 13.0: Business Law: Understand ethical and legal responsibilities to maintain high quality standards in product and service industries.					
	Competencies				

13.1	Create a resource base of alternative plans containing proactive and reactive solutions to manage emergency situations.	4	3	2	1	0
13.2	Establish procedures that educate customers about identified safety and security issues.	4	3	2	1	0
13.3	Apply knowledge of business ownership options to establish and continue business operations.	4	3	2	1	0

Benchmark 14.0: Entrepreneurship: Develop personal traits and behaviors to foster career advancement.

	Competencies					
14.1	Develop a concept for new business venture in order to evaluate its success potential.	4	3	2	1	0
14.2	Determine needed resources for a new business venture to contribute to its start-up viability.	4	3	2	1	0

Benchmark 15.0: Marketing/Public Relations: Manage marketing activities to facilitate business development and growth.

	Competencies					
15.1	Acquire foundational knowledge of customer/client/business behaviors to understand what motivates decision-making.	4	3	2	1	0
15.2	Understand promotional channels used to communicate with targeted audiences.	4	3	2	1	0
15.3	Employ marketing mix strategies to meet customer expectations, assuring business exchanges.	4	3	2	1	0
15.4	Employ sales processes and techniques to enhance customer relationships and to increase the likelihood of growing sales.	4	3	2	1	0

Benchmark 16.0: Careers: Understand careers available in the Business Management and Entrepreneurship Pathway.

	Competencies					
16.1	Students will engage in Work-Based Learning Experiences that may include activities such as internships, simulated work-based experiences, Supervised Entrepreneurial Ownership, Service Learning and Youth Registered Apprenticeships.	4	3	2	1	0
16.2	Explore career opportunities	4	3	2	1	0
16.3	Understand communications related to employment.	4	3	2	1	0
16.4	Explain how communication skills fuel career successes in a technology-driven, social, and mobile workplace.	4	3	2	1	0
16.5	Illustrate the services of professional organizations in the Business Management and Administration sector.	4	3	2	1	0
16.6	Explore job and career options in relation to developing the student's IPS, personal interest, financial goals, and desired lifestyle.	4	3	2	1	0
16.7	Explore the Workforce and Labor Market information to determine needs when developing WBL experience with a career plan. https://klic.dol.ks.gov/vosnet/gsipub/documentView.aspx?enc=XR1MJE2Q7Rmn9KjAm0oNxA==	4	3	2	1	0
16.8	Identify the purpose and goals of a Career and Technology Student Organization [CTSO].	4	3	2	1	0

Business Management & Administration Career Cluster

Course:	Applied Business Development	Course #:	32200	Credit:	1.0
Pathways & CIP Codes:	Business Management & Entrepreneurship (52.0799); Restaurant & Event Management (12.0504); Mobile Equipment Maintenance – Automotive Tech (47.9999)				
Course Description:	Application Level: Applied Business Development students will practice skills of planning, organizing, directing and controlling functions of operating a business while assuming the responsibilities and risk involved. Students will develop skills in enterprise development, market analysis and financial preparation.				

Below each competency are sample indicators that LEAs can use:

Benchmark 1.0: Economics: Understand consumer buying habits when faced with scarce resources and unlimited wants.	
1.1	Apply principled economics and marketing to optimize business value and customer satisfaction.
	Identify the effects of the economy on selected industry to plan products and services.
	Identify future needs by using information about trends.
	Use principles of budgeting and forecasting to maximize profit and growth within the industry.
	Research costs, pricing and market demands to maximize profitability.
	Utilize information from ethnic and geographical research to guide customer service decisions.
	Describe the functions of prices in markets.
1.2	Use economic indicators to detect economic trends and conditions.
	Describe the concept of price stability as an economic measure.
	Discuss the measure of consumer spending as an economic indicator.
	Discuss the impact of a nation's unemployment rate.
	Explain the concept of Gross Domestic Product.
	Describe the economic impact of inflation on business.
	Explain unemployment and inflation tradeoffs.
	Explain the economic impact of interest-rate fluctuations.
	Determine the impact of business cycles on business activities.

Benchmark 2.0: Business Communication: Assume appropriate roles to create, deliver, receive and manage business communications in the workplace.	
2.1	Identify audience and create communications support statistics for internal and external audiences.
	Identify the audience and determine the type of communication to use for that audience.
	Gather the data to be included in the communication for the specific external audience.

	Prepare the communication in easy to understand format for the intended audience.
	Choose the appropriate mode of communication.
2.2	Assume the necessary role to perform the responsibilities of delivering and receiving a message.
	Adopt the appropriate communicator role (trainer, presenter, counselor, etc.)
	Use appropriate visuals, media, body language, and handouts.
	Adopt the appropriate receiver role (listener, participant, observer, etc.)
	Listen to and value the response of the audience to determine the effectiveness of the communication and appropriate follow-up actions.
	Perform any required follow-up actions (respond to questions, document the communication session, etc.)
	Document those verbal communications for which a record may be required.
	Provide feedback on the communication received and communicate any questions, need for clarifications, or follow-up requests that you may have for the communicator.
	Perform any required follow-up actions (perform assigned tasks, send notes of appreciation, etc.)
2.3	Manage the broad scope of business communications to process, document, and store information efficiently and appropriately.
	Develop and implement documentation processes and procedures.
	Make records of verbal and written communications in accord with your company's documentation processes and procedures.
	Utilize a document management or information storage system (may require an individual to know how to interact with the management of information systems).
	Recall and utilize document records.
	Store communication for future reference or input into database, as required.
2.4	Prepare appropriate materials to reply to inquiries that required a considered response.
	Understand and communicate the purpose of the reply.
	Use the appropriate grammar, tone, style, etc.
	Perform any other required activities (amend the file record, interact with legal, etc.)

Benchmark 3.0: Management: Assume appropriate roles to create, deliver, receive and manage business communications in the workplace.

3.1	Exhibit behaviors and actions to effectively hire, motivate and lead people.
	Identify and describe strategies that provide effective recruitment and performance incentives for employee retention.
	Motivate and lead employees toward innovative ideas and/or critical thinking ability.
	Motivate and lead employees toward continuous learning and/or professional development.
3.2	Exhibit behaviors and actions to effectively motivate and lead change.
	Identify and describe reasons for macro- and micro-economic change (change in the community, industry, internal and external operations.
3.3	Exhibit behaviors and actions to effectively motivate and promote the use of teamwork in the workplace.
	Describe the interrelationships, interactions, and communications required for teaming.

	Develop and implement team operating procedures.
	Describe and be able to adopt the tools/resources that facilitate working in teams.
	Exhibit the ability to be flexible and allow for adaptations in work that team-tasking requires.
3.4	Manage stressful situations to minimize negative workplace interactions.
	Explain and understand the nature of stress management.

Benchmark 4.0: Management: Develop and implement short and long-term strategic plans to manage growth, profit and goals within a specific market segment.

4.1	Develop and implement annual performance-based operating plans to manage long-range company goals.
	Create annual, semi-annual, quarterly, and monthly operating plans.
	Develop technical management sections and work break-down structures; schedule types (Gantt charts, PERT charts, etc.) and priorities; and cost management sections and profit projections for annual operating plan.
4.2	Develop for implementation a business plan to meet market demands/opportunities.
	Develop and implement legal/contractual and/or risk management plans.
	Develop and implement organizational charts and staffing/human resource plans.
	Develop and implement inventory control plans and /or quality control/quality assurance plans.
	Develop and implement project or workload management plans.

Benchmark 5.0: Management: Organize the various business services to address all company components.

5.1	Analyze the individual role and unit's responsibility in the success of the business.
	Identify the various departments' work group organization and individuals, as well as their interrelationships, within a company's organizational structure.
	Identify the various employees responsible for the management of company information (including their responsibilities.)
	Demonstrate the ability to describe and adopt the appropriate organizational tools and systems for the unit and the unit's responsibility set.
5.2	Review current trends, policies and procedures.
	Identify areas where policies and procedures must be added or revised.
	Develop a company policy and procedures manual.
5.3	Organize business components to assure quality products/services are delivered on time.
	Organize data/information/research.
	Organize all other resources.
	Organize activities to meet timelines.
	Organize production and delivery of products/services.

Benchmark 6.0: Management: Understand the importance and applications of various types of management.	
6.1	Utilize project-management skills to improve work-flow and minimize costs.
	Explain the nature of project management.
	Explain the nature of a project life cycle.
	Develop and implement a project plan.
	Coordinate schedules and activities.
	Apply project management tools to monitor project progress.
	Track and evaluate project progress and results.
6.2	Understand the role and function of quality management to obtain a foundational knowledge of its nature and scope.
	Explain the nature of quality management and the need for continuous improvement of the quality process.
6.3	Recognize management's role to understand its contribution to business success.
	Explain the nature of managerial ethics.
	Describe factors that influence management style.
	Explain management theories and their applications.
6.4	Utilize planning tools to guide organization's/department's activities.
	Explain the nature of business plans.
	Explain the nature and usage of a SWOT-analysis.
	Explain external planning considerations.
	Evaluate business acquisition options.
Benchmark 7.0: Management: Employ and manage techniques, strategies, and systems used by management to foster self-understanding and improve business success.	
7.1	Demonstrate managerial and business ethics.
	Discuss ethics, responsibility, honesty, integrity, and work habits.
7.2	Manage internal and external inter-cultural business relationships.
	Exhibit cultural sensitivity.
	Implement teamwork techniques to accomplish goals.
	Explain the impact of business customs and practices on global trade.
7.3	Develop personal traits and behaviors to foster career advancement.
	Identify desirable personality traits that can lead to business.
	Exhibit a positive attitude, Self-confidence, interest, enthusiasm, and initiative.
	Foster positive working relationships. Participate as a team member and understand the importance of teams in the workplace.

	Explain the nature of effective communications.
	Identify and describe challenging personalities and describe strategies for dealing with those appropriately.
	Identify and describe the impact and importance of diversity in the workplace and demonstrate the ability to adopt strategies for promoting workplace harmony and company productivity.
7.4	Exhibit the actions and behaviors most effective for supervising and directing the external relationships in your area of responsibility.
	Exhibit actions and behaviors to supervise and direct risk mitigation activities and other legal issues.
	Demonstrate the ability to supervise and manage quality control issues.
	Demonstrate the ability to motivate and lead specific external business constituents (clients, stockholders and board members, suppliers and service providers, government or regulatory associations, media, and the community).

Benchmark 8.0: Human Resource Management: Direct and supervise personnel to complete company goals and projects.	
8.1	Exhibit actions and behaviors most effective for supervising and directing the financial resources.
	Demonstrate the ability to supervise and direct assets and liabilities.
	Identify changes between assets and liabilities that impact the company's equity.
8.2	Exhibit the actions and behaviors most effective for supervising and directing the human resources assigned to you for a company.
	Establish and communicate workplace ethics and/or code(s) of conduct statements.
	Establish and communicate corporate values.
	Manage and mediate interpersonal conflict within the company organizational structure.
	Demonstrate the ability to supervise and direct relationships with specific internal and external company constituents (employees, employee teams/work groups, upper management, board members and stockholders and other company-wide relationships.)
	Identify and describe challenging personalities and describe strategies for dealing with those appropriately.
	Identify and describe the impact and importance of diversity in the workplace and demonstrate the ability to adopt strategies for promoting workplace harmony and company productivity.
8.3	Exhibit the actions and behaviors most effective for supervising and directing the external relationships in your area of responsibility.
	Exhibit actions and behaviors to supervise and direct risk mitigation activities and other legal issues.
	Demonstrate the ability to supervise and manage quality control issues.
	Demonstrate the ability to motivate and lead specific external business constituents (clients, stockholders and board members, suppliers and service providers, government or regulatory associations, media, and the community).

Benchmark 9.0: Human Resource Management: Evaluate employee performance to provide timely and appropriate responses to personnel issues.	
9.1	Develop and Apply performance standards to evaluate employees.
	Identify and communicate performance standards.
	Identify and communicate policies and procedures for reviewing performance.

	Track performance indicators and develop performance reports.
	Analyze performance reports for their impact on responsibility sets.
9.2	Develop timely responses to employee performance evaluations.
	Provide feedback on employees' performance.
	Implement performance improvement plans.
	Amend employee work plans to account for performance evaluation results.
	Provide strategies for rewarding employee performance.

Benchmark 10.0: Human Resource Management: Employ and manage techniques, strategies, and systems used by management to foster self-understanding and improve business success.

10.1	Demonstrate managerial and business ethics.
	Discuss ethics, responsibility, honesty, integrity, and work habits.
10.2	Manage internal and external inter-cultural business relationships.
	Exhibit cultural sensitivity.
	Implement teamwork techniques to accomplish goals.
	Explain the impact of business customs and practices on global trade.
10.3	Develop personal traits and behaviors to foster career advancement.
	Identify desirable personality traits that can lead to business.
	Exhibit a positive attitude, Self-confidence, interest, enthusiasm and initiative.
	Foster positive working relationships. Participate as a team member and understand the importance of teams in the workplace.
	Explain the nature of effective communications.

Benchmark 11.0: Finance: Evaluate opportunities to determine potential company changes and implement strategies for catalyzing and guiding changes.

11.1	Evaluate opportunities to determine potential company changes.
	Identify performance standards within the company that impact profitability and/or drive the need for change.
	Review performance reports to locate areas that indicate the need to change organizational process or performance.
	Compile areas needing attention and identify action to be taken.
	Inform others of changes, purpose , and their roles in the business process.
	Evaluate actions to be taken and make decisions to proceed, alter or abandon idea.
11.2	Implement the improvement process to guide the change.
	Document and evaluate input and outcomes throughout the process.
	Roll out full-scale implementation of the proposed changes.
	Evaluate the improvement process (cost/benefit analysis, impact analysis, etc.)

Benchmark 12.0: Finance: Maintain, monitor, plan, and control the use of financial resources to protect an entrepreneur and business' financial well-being.

12.1	Identify potential business threats and opportunities to protect a business' financial well-being.
	Identify speculative business risks.
	Explain the the nature of risk management.
	Identify potential business risks and how to minimize if at all possible.
	Describe the use of technology in risk management.
	Explain the time value of money.
	Explain the purposes and importance of credit.
12.2	Implement accounting procedures to track cash flow and to determine financial status through proper financial statement reporting.
	Describe the nature of budgets.
	Monitor business's profitability.
	Develop a monthly, quarterly and annual business budget.
	Maintain proper financial records.
	Describe the nature of income and cash flow statements.
	Explain and interpret a balance sheet.

Benchmark 13.0: Business Law: Understand ethical and legal responsibilities to maintain high quality standards in product and service industries.

13.1	Create a resource base of alternative plans containing proactive and reactive solutions to manage emergency situations.
	Formulate methods of resolution and/or alternatives to eliminate potential safety hazards.
	Identify sources of assistance to utilize in emergency situations for self, co-workers, and -Stakeholders.
13.2	Establish procedures that educate customers about identified safety and security issues.
	Disseminate information to customers addressing potential safety hazards and security issues.
13.3	Apply knowledge of business ownership options to establish and continue business operations.
	Select form of business ownership.

Benchmark 14.0: Entrepreneurship: Develop personal traits and behaviors to foster career advancement.

	Competencies
14.1	Develop a concept for new business venture in order to evaluate its success potential.
	Describe entrepreneurial planning considerations.
	Explain tools used by entrepreneurs for venture planning.
	Assess start-up requirements and other financial risks associated with a new venture.

	Use components of business plan to define venture ideas.
14.2	Determine needed resources for a new business venture to contribute to its start-up viability.
	Describe process used to acquire financial resources for a venture creation/start-up.

Benchmark 15.0: Marketing/Public Relations: Manage marketing activities to facilitate business development and growth.	
15.1	Acquire foundational knowledge of customer/client/business behaviors to understand what motivates decision-making.
	Explain customer/client/business buying behavior.
	Determine services to provide customers.
	Explain the role of customer service in positioning/image of a brand/business.
	Analyze factors that contribute to business success.
	Develop strategies to position product/business.
15.2	Understand promotional channels used to communicate with targeted audiences.
	Explain types of advertising media.
	Explain the nature of direct marketing channels.
	Identify communications channels used in sales promotions.
	Explain communications channels used in public-relations activities.
15.3	Employ marketing mix strategies to meet customer expectations, assuring business exchanges.
	Explain the concept and elements of the marketing mix.
	Explain the factors used to position products/services.
	Explain the nature and importance of branding.
15.4	Employ sales processes and techniques to enhance customer relationships and to increase the likelihood of growing sales.
	Establish productive and ethical relationships with clients/customers.
	Determine customer/client needs.
	Recommend specific products that solve customer needs.

Benchmark 16.0: Careers: Understand careers available in the Business Management and Entrepreneurship Pathway.	
16.1	Students will engage in Work-Based Learning Experiences that may include activities such as internships, simulated work-based experiences, Supervised Entrepreneurial Ownership, Service Learning and Youth Registered Apprenticeships.
	It is expected that the course will follow and use the guidance and tools found in the KSDE WBL Digital Reference Guide: https://www.ksde.org/Portals/0/CSAS/CSAS%20Home/CTE%20Home/Work-Based%20Learning%20(WBL)%20Digital%20Reference%20Guide%20(Updated%20July%202021).pdf?ver=2021-07-09-112423-293 In addition, please review and utilize the Kansas Work-Based Learning Personalized Learning Plan :

	https://www.ksde.org/Portals/0/CSAS/CSAS%20Home/CTE%20Home/Kansas%20Work-Based%20Learning_Personalized%20Learning%20Plan%20(updated%202-2021).pdf?ver=2021-02-19-145506-330
	Course experiences should be at the career preparation level.
	Place artifacts that demonstrate employability/career success skills in the electronic portfolio section of the IPS (Individual Plan of Study).
16.2	Explore career opportunities
	Describe career opportunities and the means to achieve those.
	Plan education and career path aligned to personal goals.
	Plan next step/course in education path to meet completion or personal growth.
16.3	Understand communications related to employment.
	Prepare a resume.
	Compose and type application, cover, and thank you letters.
	Complete an application form.
	Prepare and compose a letter of resignation.
	Demonstrate skills needed for successful job interview.
16.4	Explain how communication skills fuel career successes in a technology-driven, social, and mobile workplace.
16.5	Illustrate the services of professional organizations in the Business Management and Administration sector.
16.6	Explore job and career options in relation to developing the student's IPS, personal interest, financial goals, and desired lifestyle.
16.7	Explore the Workforce and Labor Market information to determine needs when developing WBL experience with a career plan. https://klic.dol.ks.gov/vosnet/gsipub/documentView.aspx?enc=XR1MJE2Q7Rmn9KjAm0oNxA==
16.8	Identify the purpose and goals of a Career and Technology Student Organization [CTSO].
	Explain how CTSOs are integral parts of specific clusters, majors, and/or courses.
	Explain the benefits and responsibilities of being a member of a CTSO.

Business Management & Administration Career Cluster

Course:	Business Management & Entrepreneurship Workplace Experience	Course #:	12098	Credit:	0.5 or 1.0
Pathways & CIP Codes:	Business Management & Entrepreneurship (52.0799)				
Course Description:	Application Level: Business Management Workplace Experience courses provide students with work experience in fields related to business management. 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. Students are able to take Business Management Workplace Experience as a .5 credit course or year-long 1 credit course for a more in-depth study of the business management industry.				

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: _____

I certify that the student has received training in the areas indicated.

Instructor Signature: _____

Sample Indicators for LEAs can be found at ([link to resource document](#))

Benchmark 1.0: Focused Partnerships					
	Competencies				
1.1	Enhance Individual Plan of Study (IPS).	4	3	2	1
1.2	Complete a Work-Based Learning Personalized Learning Plan. https://www.ksde.org/Portals/0/CSAS/CSAS%20Home/CTE%20Home/Kansas%20Work-Based%20Learning_Personalized%20Learning%20Plan%20(updated%202-2021).pdf?ver=2021-02-19-145506-330	4	3	2	1

Benchmark 2.0: Relevant Work-based Experiences					
	Competencies				
2.1	Develop career competencies to enhance employability and advancement in the Business Management and Administration Career Cluster.	4	3	2	1

2.2	Develop good work habits and attitudes necessary to become a responsible employee at school and the work site.	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

Benchmark 3.0: Student Perceptions						
	Competencies					
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.	4	3	2	1	0
3.3	Compile evidence of work experience and technical skill development.	4	3	2	1	0
3.4	Demonstrate the twelve identified Career Ready Practices (Cross-walked with Employability Skills/Career Success Skills).	4	3	2	1	0

Business Management & Administration Career Cluster

Course:	Business Management & Entrepreneurship Workplace Experience	Course #:	12098	Credit:	0.5 or 1.0
Pathways & CIP Codes:	Business Management & Entrepreneurship (52.0799)				
Course Description:	Application Level: Business Management Workplace Experience courses provide students with work experience in fields related to business management. 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. Students are able to take Business Management Workplace Experience as a .5 credit course or year-long 1 credit course for a more in-depth study of the business management industry.				

Below each competency are sample indicators that LEAs can use:

Benchmark 1.0: Focused Partnerships	
1.1	Enhance Individual Plan of Study (IPS).
	Connect a career occupation based upon completed technical courses and/or interest assessment result.
1.2	Complete a Work-Based Learning Personalized Learning Plan. https://www.ksde.org/Portals/0/CSAS/CSAS%20Home/CTE%20Home/Kansas%20Work-Based%20Learning_Personalized%20Learning%20Plan%20(updated%202-2021).pdf?ver=2021-02-19-145506-330
	Participate in an orientation that reviews workforce responsibilities.
	Understand ramifications if the experience is discontinued due to Work-Based Learning Experience agreement policies. https://www.ksde.org/Portals/0/CSAS/CSAS%20Home/CTE%20Home/Kansas%20Work-Based%20Learning_Personalized%20Learning%20Plan%20(updated%202-2021).pdf?ver=2021-02-19-145506-330
	Understand what it means to take part in a work-based learning experience. https://www.ksde.org/Portals/0/CSAS/CSAS%20Home/CTE%20Home/Work-Based%20Learning%20(WBL)%20Digital%20Reference%20Guide%20(Updated%20July%202021).pdf?ver=2021-07-09-112423-293

Benchmark 2.0: Relevant Work-based Experiences	
2.1	Develop career competencies to enhance employability and advancement in the Business Management and Administration Career Cluster.
2.2	Develop good work habits and attitudes necessary to become a responsible employee at school and the work site.
	Demonstrate attendance and communication.
2.3	Apply knowledge and technical skills related to current trends in industry.
2.4	Create and maintain effective and productive work relationships.

Benchmark 3.0: Student Perceptions	
3.1	Assess abilities, interest, aptitudes, preferences, personalities, and attitudes in regards to a career choice.
3.2	Interpret and apply standard workplace policies.
	Rules and regulations related to safety.
	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.
	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. https://www.ksde.org/Portals/0/CSAS/CSAS%20Home/CTE%20Home/Measuring%20and%20Reflecting%20Student%20Learning%20%28002%29.pdf

Business Management and Administration Career Cluster

Course:	Advanced Business Management & Entrepreneurship Workplace Experience	Course #:	32998	Credit:	1.0
Pathways & CIP Codes:	Business Management & Entrepreneurship (52.0799)				
Course Description:	Application Level: Advanced Business Management & Entrepreneurship 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.				

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: _____

I certify that the student has received training in the areas indicated.

Instructor Signature: _____

Sample Indicators for LEAs can be found at ([link to resource document](#))

Benchmark 1.0: Interpersonal Skills: Examine and employ interpersonal skills in making informed decisions to continue business operations.					
	Competencies				
1.1	Demonstrate the ability to build successful relationships with clients/customers.	4	3	2	1
1.2	Participates in development programs, civic meetings, conferences, functions, industry trade associations, and other community based programs.	4	3	2	1
1.3	Develops and maintains professional working relationships.	4	3	2	1

Benchmark 2.0: Communication: Demonstrate use of the concepts, strategies, and systems for obtaining and conveying ideas and information to enhance communication in the workplace.					
	Competencies				
2.1	Apply verbal skills when obtaining and conveying information.	4	3	2	1

Benchmark 3.0: Communications: Use correct grammar, punctuation and terminology to write and edit documents.					
--	--	--	--	--	--

	Competencies					
3.1	Compose internal and external multi-paragraph documents clearly, succinctly, and accurately to convey and obtain information effectively.	4	3	2	1	0
3.2	Demonstrate proficiency in sharing & collaborating with online documents.	4	3	2	1	0

Benchmark 4.0: Communications: Develop and deliver formal and informal presentations using appropriate media to engage and inform audiences

	Competencies					
4.1	Develop and deliver oral presentations to provide information for specific purposes.	4	3	2	1	0
4.2	Demonstrate ability to post presentations online.	4	3	2	1	0

Benchmark 5.0: Professional Knowledge: Demonstrate professional skill and/or knowledge in areas of the Business Management and Administration industry.

	Competencies					
5.1	Demonstrate knowledge of the understanding of business management and entrepreneurship concepts.	4	3	2	1	0
5.2	Demonstrate ability to collect and analyze feedback from presentations or other business management and entrepreneurship activities.	4	3	2	1	0

Benchmark 6.0: Technical Skills: Demonstrate technical knowledge and skills.

	Competencies					
6.1	Utilize knowledge and skills to perform job duties to industry standards.	4	3	2	1	0

Benchmark 7.0: Technical Skills: Demonstrate high aptitude for business management and entrepreneurship.

	Competencies					
7.1	Implement lateral thinking.	4	3	2	1	0
7.2	Compile evidence of work experience and technical skill development	4	3	2	1	0
7.3	Demonstrate the twelve identified Career Ready Practices (Cross-walked with Employability Skills/Career Success Skills)	4	3	2	1	0
7.4	Implement the ability to analyze scenarios and draw suitable conclusions.	4	3	2	1	0

Benchmark 8.0: Problem Solving and Decision Making: Assess the marketing implication of a complicated business structure.

	Competencies					
8.1	Develop personalized solutions for a client.	4	3	2	1	0

Benchmark 9.0: Problem Solving and Decision Making: Connect and analyze information for sound decision making.

	Competencies					
--	--------------	--	--	--	--	--

9.1	Gather, organize, summarize and analyze data within prescribed timeframes.	4	3	2	1	0
9.2	Analyze ROI for promotion plan.	4	3	2	1	0
9.3	Analyze stage of product life cycle.	4	3	2	1	0
9.4	Review, examine and prepare documents and projections.	4	3	2	1	0
9.5	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

Benchmark 10.0: Technology Tools: Employ technological tools to expedite workflow.						
	Competencies					
10.1	Use information technology tools to manage and perform work responsibilities.	4	3	2	1	0

Benchmark 11.0: Technology Tools: Operate writing and publishing applications to prepare business communications.						
	Competencies					
11.1	Prepare simple documents and other business communications.	4	3	2	1	0

Benchmark 12.0: Employability and Career Development: Explore, obtain, and develop strategies for ensuring a successful business career.						
	Competencies					
12.1	Develop personal traits and behaviors to foster career advancement.	4	3	2	1	0
12.2	Demonstrate employability/career success skills.	4	3	2	1	0

Benchmark 13.0: Employability and Career Development: Demonstrate skills related to seeking and applying for employment to find and obtain a desired job.						
	Competencies					
13.1	Create the standards and qualifications that must be met in order for entering a career.	4	3	2	1	0

Business Management and Administration Career Cluster

Course:	Advanced Business Management & Entrepreneurship Workplace Experience	Course #:	32998	Credit:	1.0
Pathways & CIP Codes:	Business Management & Entrepreneurship (52.0799)				
Course Description:	Application Level: Advanced Business Management & Entrepreneurship 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.				

Below each competency are sample indicators that LEAs can use:

Benchmark 1.0: Interpersonal Skills: Examine and employ interpersonal skills in making informed decisions to continue business operations.	
1.1	Demonstrate the ability to build successful relationships with clients/customers.
1.2	Participates in development programs, civic meetings, conferences, functions, industry trade associations, and other community based programs.
1.3	Develops and maintains professional working relationships.

Benchmark 2.0: Communication: Demonstrate use of the concepts, strategies, and systems for obtaining and conveying ideas and information to enhance communication in the workplace.	
2.1	Apply verbal skills when obtaining and conveying information.
	Strong written and oral communication skills to explain business management and entrepreneurship jargon in simple terms.
	Ability to make complex industry language legible to clients who have limited knowledge.

Benchmark 3.0: Communications: Use correct grammar, punctuation and terminology to write and edit documents.	
3.1	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).
3.2	Demonstrate proficiency in sharing & collaborating with online documents.
	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.

Benchmark 4.0: Communications: Develop and deliver formal and informal presentations using appropriate media to engage and inform audiences

4.1	Develop and deliver oral presentations to provide information for specific purposes.
	Organize information effectively.
4.2	Demonstrate ability to post presentations online.
	Select and use appropriate graphic aids.
	Make oral presentations.

Benchmark 5.0: Professional Knowledge: Demonstrate professional skill and/or knowledge in areas of the Business Management and Administration industry.

5.1	Demonstrate knowledge of the understanding of business management and entrepreneurship concepts.
	Create a promotional plan.
5.2	Demonstrate ability to collect and analyze feedback from presentations or other business management and entrepreneurship activities.

Benchmark 6.0: Technical Skills: Demonstrate technical knowledge and skills.

6.1	Utilize knowledge and skills to perform job duties to industry standards.
-----	---

Benchmark 7.0: Technical Skills: Demonstrate high aptitude for business management and entrepreneurship.

7.1	Implement lateral thinking.
7.2	Compile evidence of work experience and technical skill development
	Place artifacts that demonstrate work experience and technical skill development in the electronic portfolio.
	Compile evidence utilizing a reflection template.
	Compile evidence in a journal.
	Compile evidence that culminates in a presentation.
7.3	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. https://www.ksde.org/Portals/0/CSAS/CSAS%20Home/CTE%20Home/Measuring%20and%20Reflecting%20Student%20Learning%20%28002%29.pdf
7.4	Implement the ability to analyze scenarios and draw suitable conclusions.

Benchmark 8.0: Problem Solving and Decision Making: Assess the marketing implication of a complicated business structure.

8.1	Develop personalized solutions for a client.
-----	--

Benchmark 9.0: Problem Solving and Decision Making: Connect and analyze information for sound decision making.

9.1	Gather, organize, summarize and analyze data within prescribed timeframes.
	Access marketing strategy
9.2	Analyze ROI for promotion plan.
9.3	Analyze stage of product life cycle.
9.4	Review, examine and prepare documents and projections.
9.5	Recommend corrective action when necessary based on acquired knowledge and observation of best practices in the industry while maintaining confidentiality.

Benchmark 10.0: Technology Tools: Employ technological tools to expedite workflow.

10.1	Use information technology tools to manage and perform work responsibilities.
	Assess information needs.
	Use information literacy skills to increase workplace efficiency and effectiveness.
	Identify ways that technology impacts business.
	Explain the role of information systems.

Benchmark 11.0: Technology Tools: Operate writing and publishing applications to prepare business communications.

11.1	Prepare simple documents and other business communications.
	Demonstrate basic research skills.
	Evaluate quality and source of information.

Benchmark 12.0: Employability and Career Development: Explore, obtain, and develop strategies for ensuring a successful business career.

12.1	Develop personal traits and behaviors to foster career advancement.
12.2	Demonstrate employability/career success skills.
	Place artifacts that demonstrate employability/career success skills in the electronic portfolio section of the IPS.

Benchmark 13.0: Employability and Career Development: Demonstrate skills related to seeking and applying for employment to find and obtain a desired job.

13.1	Create the standards and qualifications that must be met in order for entering a career.
	Prepare a resume.
	Prepare a letter of application.
	Complete an employment application.
	Interview for employment.