

## FINANCE CAREER CLUSTER DESIGN

### Business Finance Pathway – CIP Code 52.0801

#### 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

\* Accounting 12104 1 credit  
 \*Consumer & Personal Finance 22210 .5 credit

#### Supportive Courses (Optional)

Business Economics	12105	.5 credit	Entrepreneurship	12053	.5 credit
Business Communications	12009	.5 credit	Advanced Spreadsheet		.5 credit
Business Law	12054	.5 credit	Applications		

#### APPLICATION LEVEL

##### Financial Institutions & Services Strand\*\*

Banking & Finance	12101	.5 credit
Investing	12107	.5 credit
Risk Management and Insurance	12106	.5 credit

##### Accounting Strand\*\*

Advanced Accounting	33108	1 credit
College Accounting	33109	1 credit

#### Supportive Application Level (Optional)

Finance Workplace Experience	12148	.5 credit	(or)	Finance Workplace Experience	12148	1 credit
Advanced Finance Workplace Experience		1 credit				

\* Required course for Pathway approval

\*\* One credit from the Application Level Strand of your choice is required for Pathway approval

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

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

Enrollment Date                  Completion Date                  Credits Completed

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

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

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

**Accounting (12104) Technical Level Course**

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

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

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

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

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

			Prepare an accounts payable schedule.					
	3.01.03	Perform accounts receivable functions to a merchandising business.	Prepare sales slips.	4	3	2	1	0
			Prepare invoices.					
			Maintain a customer file for accounts receivable.					
			Analyze sales transactions.					
			Post to an accounts receivable subsidiary ledger.					
			Process sales orders and invoices.					
			Process sales returns and allowances.					
			Process customer payments.					
			Prepare customer statements.					
			Process uncollectible accounts.					
			Prepare an accounts receivable schedule.					
			Determine uncollectible accounts receivable.					
<b>Benchmark</b>	<b>4.01</b>	<b>Maintain inventory records to track the location-quantity and value of current assets.</b>						
		Competencies	Sample Indicators					
	4.01.01	Classify and record inventory data.	Record inventory usage.	4	3	2	1	0
			Process invoice of inventory.					
			Process results of inventory.					

			Process inventory adjustments.					
			Determine the cost of inventory.					
	4.01.02	Complete payroll procedures to calculate, record, and distribute payroll earnings.	Calculate time cards.	4	3	2	1	0
			Maintain employee earnings records.					
			Calculate employee earning (e.g. gross pay, net pay).					
			Calculate employee-paid withholdings.					
			Prepare a payroll register.					
			Record the payroll in the general ledger.					
			Complete payroll tax expense forms.					
			Prepare federal, state, and local payroll tax reports.					
			Prepare tax forms. Examples: W-2, 941, 1040.					
<b>Benchmark</b>	<b>5.01</b>	<b>Perform account receivable and payable functions.</b>						
		Competencies	Sample Indicators					
	5.01.01	Explain the nature of special journals.	Explain the nature of accounts payable.	4	3	2	1	0
			Explain the nature of accounts receivable.					
			Record transactions in special journals.					
	5.01.02	Perform accounts payable functions.	Explain the nature of accounts payable.	4	3	2	1	0
			Prepare purchase requisitions, purchase orders, vouchers, etc.					

		Maintain a vendor file.					
		Analyze purchase transactions.					
		Post to an accounts payable subsidiary ledger.					
		Prepare a credit memorandum for returned goods.					
		Process invoices for payment.					
		Process accounts payable checks.					
		Prepare an accounts payable schedule.					
5.01.03	Perform accounts receivable functions.	Explain the nature of accounts receivable.	4	3	2	1	0
		Prepare sales slips and invoices.					
		Maintain a customer file for accounts receivable.					
		Analyze sales transactions.					
		Post to an accounts receivable subsidiary ledger.					
		Process sales orders and invoices.					
		Process sales returns and allowances.					
		Process customer payments.					
		Prepare customer statements.					
		Process uncollectible accounts.					

			Prepare an accounts receivable schedule.					
			Determine uncollectible accounts receivable.					
<b>Benchmark</b>	<b>6.01</b>	<b>Accounting Controls</b>						
		Competencies	Sample Indicators					
	6.01.01	Determine suitable internal accounting controls to ensure the proper recording of financial transactions.	Explain the purpose of internal accounting controls.	4	3	2	1	0
			Determine the components of internal accounting control procedures.					
			Maintain internal accounting controls.					
	6.01.02	Access, process, maintain, evaluate, and disseminate financial information to assist business decision-making.	Utilize accounting technology.	4	3	2	1	0
			Integrate technology into accounting.					
<b>Benchmark</b>	<b>7.01</b>	<b>Payroll</b>						
		Competencies	Sample Indicators					
	7.01.01	Complete payroll procedures to calculate, record, and distribute payroll earnings.	Calculate time cards.	4	3	2	1	0
			Maintain employee earnings records.					
			Calculate employee earning (e.g. gross pay, net pay).					
			Calculate employee-paid withholdings.					
			Prepare a payroll register.					
			Record the payroll in the general ledger.					



	7.01.02	Complete tax forms.	Complete payroll tax expense forms.	4	3	2	1	0
			Prepare federal, state, and FICA payroll tax reports.					
			Prepare tax forms. For Example: W-2, 941, 1040, etc.					
<b>Benchmark</b>	<b>8.01</b>	<b>Career Planning</b>						
		Competencies	Sample Indicators					
	8.01.01	Utilize career planning concepts, tools, and strategies to explore, obtain, and develop in an accounting career.	Describe careers in accounting.					
			Explore accounting licensing and certification programs.					
			Discuss the significance of responsibility/ethics in accounting.					
			Describe Generally Accepted Accounting Principles - GAAP.					

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**Business Economics (12105) Technical Level Course**

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

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

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

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

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

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

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

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



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**Business Communications (12009) Application Level Course**

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

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Topic	1								
Benchmark	1.0								
		Competencies							
	1.1.1	Define, spell, and pronounce frequently used and business-related words.	4	3	2	1	0		
	1.1.2	Apply rules for plurals, possessives, prefixes, and word endings.	4	3	2	1	0		
	1.1.3	Demonstrate good sentence structure.	4	3	2	1	0		
	1.1.4	Demonstrate proficiency in the use of punctuation.	4	3	2	1	0		
	1.1.5	Demonstrate proficiency in using reference materials.	4	3	2	1	0		
	1.1.6	Demonstrate proficiency in using software and hardware instruction manuals.	4	3	2	1	0		
	1.1.7	Use appropriate words, grammar, sentence construction, and punctuation in written communications with customers, coworkers, and supervisors.	4	3	2	1	0		
	1.1.8	Interpret, analyze, and confirm written instructions or procedure.	4	3	2	1	0		
	1.1.9	Operate communications equipment.	4	3	2	1	0		
	1.1.10	Compose and key error-free email messages.	4	3	2	1	0		
	1.1.11	Write a letter requesting admission and scholarship information.	4	3	2	1	0		
	1.1.12	Request a room reservation or reply to such a request.	4	3	2	1	0		
	1.1.13	Ask for material to be sent or grant or deny such a request.	4	3	2	1	0		
	1.1.14	Ask for credit, grant it, or deny it.	4	3	2	1	0		
	1.1.15	Request a speaker for a convention or meeting.	4	3	2	1	0		
	1.1.16	Sell a service/product through the mail.	4	3	2	1	0		
	1.1.17	Write or answer a letter of complaint.	4	3	2	1	0		

	1.1.18	Prepare interoffice communications.	4	3	2	1	0
	1.1.19	Identify the communications needs of various types of businesses such as retailing, manufacturing, financial, service, government, wholesaling, and distribution.	4	3	2	1	0
	1.1.20	Use appropriate technologies to create identified business correspondence.	4	3	2	1	0
	1.1.21	Key documents from edited rough draft.	4	3	2	1	0
	1.1.22	Proofread documents.	4	3	2	1	0
	1.1.23	Meet the standard of mailability for all production work.	4	3	2	1	0
	1.1.24	Prepare and deliver an oral presentation.	4	3	2	1	0
	1.1.25	Practice customer contact skills.	4	3	2	1	0
	1.1.26	Interpret, analyze, and confirm verbal instructions.	4	3	2	1	0
	1.1.27	Utilize listening skills.	4	3	2	1	0
	1.1.28	Perform a self-evaluation to determine strengths and weaknesses.	4	3	2	1	0
	1.1.29	Describe the importance of the following personal qualities and how they relate to professionalism: honesty, loyalty, courtesy, cooperation, alertness, ambition, punctuality, interest, involvement, patience, tact, confidence, sense of humor, dependability/reliability, flexibility, initiative and appearance.	4	3	2	1	0
	1.1.30	Describe acceptable conduct in the following professional relationships: employee- employer, employee, coworker, and employee-public.	4	3	2	1	0
	1.1.31	Discuss the various terms of harassment in the workplace.	4	3	2	1	0
	1.1.32	Research and report on various business careers.	4	3	2	1	0
	1.1.33	Prepare a résumé.	4	3	2	1	0
	1.1.34	Compose and type employment- related letters such as application, thank you, resignation, etc.	4	3	2	1	0
	1.1.35	Complete an application form.	4	3	2	1	0
	1.1.36	Demonstrate the techniques of a good job interview.	4	3	2	1	0
	1.1.37	Prepare a spreadsheet to analyze and present data.	4	3	2	1	0
	1.1.38	Prepare graphic presentations of data by computer.	4	3	2	1	0
	1.1.39	Incorporate graphic presentation of data in a printed document.	4	3	2	1	0
	1.1.40	Email Etiquette (For Example: Reply all, CC, Bcc, Complete sentences).	4	3	2	1	0

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

**Business Law (12054) Technical Level Course**

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

**Rating Scale:**

4 - Exemplary Achievement

3 - Proficient Achievement

2 - Limited Achievement

1 - Inadequate Achievement

0 - No Exposure

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

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

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

2.06.04	Develop strategies for legal/government compliance.	4	3	2	1	0
2.06.05	Identify and discuss employment regulation (Child/youth labor, minimum wage, collective bargaining).	4	3	2	1	0
2.06.06	Explain the nature of workplace regulations (including OSHA, ADA).	4	3	2	1	0
2.06.07	Discuss the nature and sources of foreign law. (export/imports, customs, trade and antitrust).	4	3	2	1	0
2.06.08	Explain the nature of employee tax regulations on a business.	4	3	2	1	0
2.06.08	Discuss and define an agency's code of ethics.	4	3	2	1	0

Benchmark	2.07	Demonstrate the ability to identify issues and discuss Family law.						
		Competencies						
	2.07.01	Demonstrate an understanding of marriage, dissolution of marriage, and parental custody issues.	4	3	2	1	0	
	2.07.02	Demonstrate an understanding of wills trusts, probate and estate planning.	4	3	2	1	0	
Benchmark	2.08	Demonstrate the ability to identify and discuss issues about Environmental Law.						
		Competencies						
	2.08.01	Demonstrate an understanding of environmental regulation, energy regulation and pollution controls.	4	3	2	1	0	
	2.08.02	Demonstrate an understanding of the relationship between law and the use of pollution taxes and emissions credit trading.	4	3	2	1	0	
	2.08.03	Demonstrate an understanding of environmental documents, laws, rules etc. and analyze and interpret complex events.	4	3	2	1	0	
	2.08.04	Explain the nature of business and environment ethics.	4	3	2	1	0	
Topic	3	Business Organizations						
Benchmark	3.01	Describe the major types of business organizations, including sole proprietorships, partnerships, corporations, and limited companies operating within the socioeconomic arena of the national and international marketplace.						

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

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

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

Enrollment Date          Completion Date          Credits Completed

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

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

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

**Advanced Spreadsheet Applications (          ) Application Level Course**

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

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

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



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

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

<b>Benchmark</b>	<b>3.3</b>	<b>Filter and Sort a Table</b>					
		Competencies					
	3.3.1	Demonstrate how to filter spreadsheet records.	4	3	2	1	0
	3.3.2	Show how to data sort by multiple columns.	4	3	2	1	0
	3.3.3	Demonstrate how to change the order of the sort.	4	3	2	1	0
	3.3.4	Demonstrate how to remove records that are duplicate.	4	3	2	1	0
<b>Topic</b>	<b>4</b>	<b>Utilize Formulas and Functions to Perform Operations</b>					
<b>Benchmark</b>	<b>4.1</b>	<b>Use Functions to Summarize Data</b>					
		Competencies					
	4.1.1	Show how to insert a reference.	4	3	2	1	0
	4.1.2	Demonstrate how to use the SUM function to perform calculations.	4	3	2	1	0
	4.1.3	Demonstrate how to use the MIN and MAX functions to perform calculations.	4	3	2	1	0
	4.1.4	Demonstrate how to use the COUNT function to perform calculations.	4	3	2	1	0
	4.1.5	Demonstrate how to use the AVERAGE function to perform calculations.	4	3	2	1	0
<b>Benchmark</b>	<b>4.2</b>	<b>Use Functions to Perform Conditional Operations</b>					
		Competencies					
	4.2.1	Show how to use the IF function to perform logical operations.	4	3	2	1	0
	4.2.2	Show how to utilize the SUMIF function to perform logical operations.	4	3	2	1	0
	4.2.3	Demonstrate how to use the AVERAGEIF function to perform logical operations.	4	3	2	1	0
	4.2.4	Demonstrate how to utilize the COUNTIF function to carry out statistical operations.	4	3	2	1	0
	4.2.5	Generate a formula with values that equals a given criteria.	4	3	2	1	0
	4.2.6	Demonstrate how to look up data in a workbook utilizing formulas.	4	3	2	1	0
<b>Benchmark</b>	<b>4.3</b>	<b>Utilize Functions to Format and Modify Text</b>					
		Competencies					
	4.3.1	Demonstrate how to use the LEFT, RIGHT, and MID functions to format text.	4	3	2	1	0
	4.3.2	Show how to use the LOWER, UPPER, and PROPER functions to format text.	4	3	2	1	0
	4.3.3	Show how to utilize the CONCATENATE function to format text.	4	3	2	1	0
<b>Benchmark</b>	<b>4.4</b>	<b>Cell Range</b>					
		Competencies					
	4.4.1	Create formulas that use relative and absolute cell references.	4	3	2	1	0
	4.4.2	Define a cell range and edit ranges in formulas.	4	3	2	1	0
	4.4.3	Enter a cell range definition in the formula bar.	4	3	2	1	0
	4.4.4	Control the appearance of formulas.	4	3	2	1	0
<b>Topic</b>	<b>5</b>	<b>Create Charts and Objects</b>					

Benchmark	5.1	Create Spreadsheet Charts						
		Competencies						
	5.1.1	Demonstrate how to construct a new chart.	4	3	2	1	0	
	5.1.2	Demonstrate how to add a data series to a chart.	4	3	2	1	0	
	5.1.3	Demonstrate how to switch between columns and rows in charts.	4	3	2	1	0	
	5.1.4	Demonstrate how to utilize Quick Analysis to methodically examine data.	4	3	2	1	0	
	5.1.5	Use line and column chart types.	4	3	2	1	0	
	5.1.6	Use Win/Loss chart types.	4	3	2	1	0	
Benchmark	5.2	Format Spreadsheet Charts						
		Competencies						
	5.2.1	Demonstrate how to change the size of a chart.	4	3	2	1	0	
	5.2.2	Demonstrate how to modify and add an element to a chart.	4	3	2	1	0	
	5.2.3	Demonstrate how to customize a layout or style of a chart.	4	3	2	1	0	
	5.2.4	Show how to move a chart to a new chart sheet.	4	3	2	1	0	
Benchmark	5.3	Format and Insert Spreadsheet Objects						
		Competencies						
	5.3.1	Demonstrate how to insert shapes and boxes into spreadsheet charts.	4	3	2	1	0	
	5.3.2	Show how to Insert pictures into spreadsheet charts.	4	3	2	1	0	
	5.3.3	Demonstrate how to modify the properties of objects.	4	3	2	1	0	
	5.3.4	Ascertain how to add alternative text to objects in charts for accessibility.	4	3	2	1	0	

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

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

Enrollment Date                  Completion Date                  Credits Completed

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

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

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

**Banking and Finance (12101) Application Level Course**

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

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

Topic	1		
Benchmark	1.01	Describe and abide by laws and regulations for corporate finance transactions.	
		Competencies	Sample Indicators
	1.01.01	Describe regulations governing corporate finance.	<div>Discuss the Securities Act of 1933.</div> <div>Discuss the Securities Exchange Act of 1934.</div> <div>Discuss the Trust Indenture Act of 1939.</div> <div>Discuss the Investment Company Act of 1940.</div> <div>Discuss the Investment Advisers Act of 1940.</div> <div>Discuss the Sarbanes-Oxley Act of 2002.</div> <div>Discuss the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010.</div> <div>Discuss the Jumpstart Our Business Startups Act of 2012.</div>
	1.01.02	Explain laws and regulations pertaining to business finance.	<div>Analyze five areas of government regulation of business.</div> <div>Analyze government regulations for a small business.</div>
	1.01.03	Explain the nature of business taxation.	<div>Define Business Tax and identify five (5) major types of business taxes.</div> <div>Analyze corporate and LLC tax planning.</div>

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

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

			Identify steps in the financial planning process.						
Topic	4	Career Planning Concepts							
Benchmark	4.1	Utilize career planning concepts, tools and strategies to explore, obtain and develop in a corporate finance career.							
		Competencies	Sample Indicators						
		4.1.1	Discuss the fundamentals of finance and banking.	Explain that there are three major elements of banking. Savings, Lending and Investments.	4	3	2	1	0
				Explain a financial institution’s profit model.					
	4.1.2	Describe the nature of business finance and banking.	Explain that to effectively establish and run a business, you must acquire and utilize capital in order to carry out day to day activities without using important reserves.	4	3	2	1	0	
	4.1.3	Discuss the role of ethics in corporate finance and banking.	Explain that the role of ethics in banking is of the utmost importance for the economy to function effectively. Banks must comply with rules and regulations that govern their safety and soundness.	4	3	2	1	0	
	4.1.4	Discuss business ethics.	Explain that it is the principal moral behavior within a business environment that differentiates right from wrong.	4	3	2	1	0	
	4.1.5	Discuss corporate responsibility issues in business finance.	Define Corporate responsibility.	4	3	2	1	0	
	4.1.6	Describe the relationship of corporate governance and corporate finance.	Explain that both corporate governance and corporate finance occur in order to provide value for its stakeholders. Shareholders appoint the directors, which set up rules for how a company will directed, creating value.	4	3	2	1	0	
			Define corporate governance and corporate finance.						
	4.1.7	Discuss corporate governance issues in business finance.	Analyze Corporate board of director requirements for corporation structure.	4	3	2	1	0	
	4.1.8	Describe the components of a well-governed company.	Board of Directors.	4	3	2	1	0	
				Reporting.					
			Transparency.						
			Internal and External audit functions.						



	4.1.9	Explain the roles and responsibilities for a variety of careers in finance and banking.	Define the responsibilities of a bank teller, a personal banker/retail banker, an investment banker, a commercial loan officer, a consumer loan officer and a mortgage loan officer.	4	3	2	1	0
	4.1.10	Explain professional designations in the field of business finance.	CF-CFA-CCM-CTP-CFM, etc.	4	3	2	1	0
	4.1.11	Create and maintain positive, ongoing relationships with banking customers in order to enhance the organizations image.	Analyze community banking.	4	3	2	1	0
	4.1.12	Describe the manner in which banks generate profit.	Explain banking model requires the participation of customer deposits in order to lend money and charge interest.	4	3	2	1	0
	4.1.13	Explain measures banks have taken to ensure profitability.	Explain that banks distribute risk by spreading loan participation in multiple well know financial environments and setting a ceiling. Analyze reserve requirement.	4	3	2	1	0
	4.1.14	Utilize financial formulas commonly used in banking to aid in the growth and stability of banking services.	Define financial formulas: ROA, ROE, NIM.	4	3	2	1	0
	4.1.15	Explain key ratios / terms in banking.	Define Key ratios: Loan to assets, Liquidity, Leverage, ROI.	4	3	2	1	0
Topic	5	Technology						
Benchmark	5.1	Use tools-strategies and systems to operate banking equipment.						
		Competencies	Sample Indicators					
	5.1.1	Utilize banking technology to increase workplace efficiency and effectiveness.	Analyze technology that allows bankers to securely remote from anywhere, allowing bankers to work from non-traditional environments while maximizing work hours flexibility.	4	3	2	1	0

	5.1.2	Discuss the impact of technology on the banking industry.	Explain that technology has improved, allowing for longer business day operations while reducing discrepancies in banker work by streamlining processes. Discuss how technology has allowed banks to carry less cash in vaults, reduced the need for frontline staff while shrinking salaries, all while allowing for faster customer service, 24/7.	4	3	2	1	0
			Discuss how technology has changed customer account security.					
<b>Topic</b>	<b>6</b>	<b>Banking Security</b>						
<b>Benchmark</b>	<b>6.1</b>	<b>Monitor banking organization and security plans.</b>						
		Competencies	Sample Indicators					
	6.1.1	Describe how bank security programs minimize chance for loss.	Discuss how investments in security programs protect sensitive information while deterring crime from happening.	4	3	2	1	0
	6.1.2	Discuss procedures for the secure handling of cash.	Analyze how technology improvements have helped combat crime, acceptance of counterfeit bills and lowered the need for cash onsite.	4	3	2	1	0
	6.1.3	Discuss the secure handling of checks.	Analyze the steps required for checks to be deposited or cashed. Explain how technology has reduced the time needed to ensure a checking account has the funds available.	4	3	2	1	0
	6.1.4	Explain procedures for detecting and reporting counterfeit currency.	Analyze how technology has improved detection on the frontline.	4	3	2	1	0
	6.1.5	Describe crimes to which a bank could fall victim.	Analyze Pretexting, Dumpster diving, skimming, phishing, changing addresses.	4	3	2	1	0
	6.1.6	Discuss the elements and role of a bank security program.	Analyze the Bank Secrecy Act and Bank Protection Act.	4	3	2	1	0
	6.1.7	Describe cash processing activities.	Discuss Bank Internal Control Processes.	4	3	2	1	0
	6.1.8	Discuss the role of the Federal Reserve System in banking operations	Explain why the Federal Reserve was created by Congress. Define the primary functions of the Federal Reserve System and how it is structured across 12 districts and the Board of Governors.	4	3	2	1	0

	6.1.9	Describe the nature of business continuity plans	Analyze Disaster Recovery Banking processes.	4	3	2	1	0
Topic	7	Loan Application						
Benchmark	7.1	Describe the Loan Application Process.						
		Competencies	Sample Indicators					
	7.1.1	Describe the loan application generating process.		4	3	2	1	0
	7.1.2	Explain the process of credit analysis.	Define Credit Analysis and the 5 C's of Credit.	4	3	2	1	0
	7.1.3	Describe factors affecting loan pricing and loan structuring.		4	3	2	1	0
	7.1.4	Discuss the nature of problem loan management.		4	3	2	1	0
Topic	8	Client/Business Relations						
Benchmark	8.1	Understand and explain the significance of the client/business relations.						
		Competencies	Sample Indicators					
	8.1.1	Generate new business using sales techniques.		4	3	2	1	0
	8.1.2	Describe the importance of selling in the finance and banking industry.						
	8.1.3	Cross-sell products and services.						
	8.1.4	Demonstrate the relationship-selling process.						
	8.1.5	Discuss how to assist a customer in the opening of an account.						
	8.1.6	Discuss calling on small business clients.						
	8.1.7	Interpret loan terms for a client.						
	8.1.8	Describe the nature of event-based selling.						
	8.1.9	Plan a sales campaign.						

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

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

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

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

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

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

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

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

Enrollment Date      Completion Date      Credits Completed

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

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

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

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

**Risk Management and Insurance (12106) Application Level Course**

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

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

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

	3.4	Examine risk control systems.		4	3	2	1	0
Topic	2	Business Law	Understands business’s responsibility to know, abide by, and enforce laws and regulations that affect business operations and transactions.					
Benchmark	4.0	Understand regulation of the insurance industry to adhere to the regulation of the government.						
		Competencies	Sample Indicators					
	4.1	Discuss state and federal regulations that govern the insurance industry.		4	3	2	1	0
	4.2	Explain health insurance benefits that are federally mandated. (ERISA, COBRA, HIPAA, etc.)		4	3	2	1	0
Benchmark	5.0	Interpret the legal environment of insurance to understand insurance contracts.						
		Competencies	Sample Indicators					
	5.1	Describe fundamental legal principles that pertain to insurance (utmost good faith, indemnity, insurable interest, subrogation, etc.)		4	3	2	1	0
	5.2	Discuss the nature of insurance contracts.		4	3	2	1	0
Topic	3	Information Management	Understands strategies, tools, and systems that are needed to access, process, maintain, evaluate, and disseminate information to help with business decision-making.					
Benchmark	6.0	Obtain information to process insurance claims.						
		Competencies	Sample Indicators					
	6.1	Administer a database search to acquire background information on claimants and witnesses.		4	3	2	1	0
	6.2	Utilize claims analytics.		4	3	2	1	0
Benchmark	7.0	Use information-technology tools to underwrite an insurance policy.						
		Competencies	Sample Indicators					
	7.1	Utilize computer smart systems to support the underwriting process.		4	3	2	1	0
	7.2	Employ the Internet to discover a potential client’s risk.		4	3	2	1	0
Topic	4	Operations	Understands the systems and processes implemented to plan, monitor, and control the day-to-day activities required for continued business functioning.					
Benchmark	8.0	Manage agency accounts to preserve the financial wellbeing of the insurance company.						
		Competencies	Sample Indicators					



	8.1	Demonstrate how to notify client in writing when policy is cancelled.		4	3	2	1	0
	8.2	Monitor agency accounts.		4	3	2	1	0
Benchmark	9.0	Process a claim to fulfill company’s legal obligation to client.						
		Competencies	Sample Indicators					
	9.1	Describe the nature of insurance claims.		4	3	2	1	0
	9.2	Process an insurance claim.		4	3	2	1	0
	9.3	Explain how to interview claimant, medical experts, witnesses, and/or other individuals as needed while processing the claim.		4	3	2	1	0
	9.4	Inspect the property damage.		4	3	2	1	0
	9.5	Evaluate the injury claims and necessary medical treatment.		4	3	2	1	0
	9.6	Allocate value to an insurance claim.		4	3	2	1	0
	9.7	Compile a claim report.		4	3	2	1	0
	9.8	Explain how to negotiate with claimant.		4	3	2	1	0
	9.9	Explain how to settle an insurance claim.		4	3	2	1	0
Benchmark	10.0	Utilize investigative techniques to identify insurance fraud.						
		Competencies	Sample Indicators					
	10.1	Determine the nature of insurance fraud.		4	3	2	1	0
	10.2	Investigate the suspicion of insurance fraud.		4	3	2	1	0
	10.3	Explain how to conduct surveillance work.		4	3	2	1	0
Benchmark	11.0	Understand how to set prices for insurance products to generate company profit.						
		Competencies	Sample Indicators					
	11.1	Explain the nature of rate-making and pricing in insurance.		4	3	2	1	0
	11.2	Determine how to set rates for insurance products.		4	3	2	1	0
	11.3	Revise insurance rates as appropriate.		4	3	2	1	0
Topic	5	Professional Development	Understands concepts, tools, and strategies used to explore, obtain, and develop in an insurance career.					
Benchmark	12.0	Obtain knowledge of the insurance industry to acquire a foundation for employment in insurance.						
		Competencies	Sample Indicators					

	12.1	Discuss the nature of the insurance industry.		4	3	2	1	0
	12.2	Describe the role of the supervisory/regulatory agency in the insurance industry.		4	3	2	1	0
	12.3	Investigate ethical issues in insurance.		4	3	2	1	0
	12.4	Describe the nature of errors and omissions (E&O) claims made against insurance professionals.		4	3	2	1	0
	12.5	Discuss insurance industry trends. (identity theft insurance, hacker insurance, etc.)		4	3	2	1	0
	12.6	Discuss how insurance companies generate income.		4	3	2	1	0
	12.7	Describe the utilization of state risk pool programs.		4	3	2	1	0
	12.8	Explain alternative risk transfer (ART) techniques (self-insurance, reinsurance, captives, etc.)		4	3	2	1	0
Benchmark	13.0	Explore careers in insurance to determine which responsibilities and roles best match personal traits and abilities.						
		Competencies	Sample Indicators					
	13.1	Explore career opportunities in insurance.		4	3	2	1	0
Benchmark	14.0	Analyze career-advancement activities in insurance to increase professional development.						
		Competencies	Sample Indicators					
	14.1	Examine certification and licensing in the insurance industry.		4	3	2	1	0
	14.2	Explain the services of professional insurance organizations.		4	3	2	1	0
Topic	6	Risk Analysis	Examines strategies and techniques utilized to gather, access, and evaluate the risk posed by potential insurance clients.					
Benchmark	15.0	Analyze the risk present by potential clients in order to make decisions regarding insurance approval/denial.						
		Competencies	Sample Indicators					
	15.1	Describe insurance underwriting techniques and processes.		4	3	2	1	0
	15.2	Explain the nature of credit-based insurance scores.		4	3	2	1	0
	15.3	Describe the significance of actuarial science in the insurance industry.		4	3	2	1	0

	15.4	Describe how to underwrite an insurance policy.		4	3	2	1	0
	15.5	Measure the results of underwriting.		4	3	2	1	0
Topic	7	Selling	Understands the actions and concepts necessary to determine the needs and wants of clients and respond through personalized, planned communication that influences purchase decisions and enhances future business opportunities.					
Benchmark	16.0	Obtain product knowledge to communicate the product benefits and to ensure appropriateness of customer product.						
		Competencies	Sample Indicators					
	16.1	Explain the components of automobile insurance coverage.		4	3	2	1	0
	16.2	Describe the nature of health insurance coverage.		4	3	2	1	0
	16.3	Describe the components of homeowners and renters insurance.		4	3	2	1	0
	16.4	Describe the nature of liability insurance.		4	3	2	1	0
	16.5	Explain the nature of life insurance.		4	3	2	1	0
	16.6	Discuss the nature of disability insurance.		4	3	2	1	0
	16.7	Explain the components of earthquake and flood and insurance.		4	3	2	1	0
	16.8	Describe the nature of title insurance.		4	3	2	1	0
	16.9	Explain the components of commercial property insurance.		4	3	2	1	0
	16.1	Examine the nature of commercial liability insurance.		4	3	2	1	0
	16.11	Explain the nature of unemployment insurance.		4	3	2	1	0
	16.12	Examine the nature of workers compensation insurance.		4	3	2	1	0
	16.13	Describe the nature of Medicaid.		4	3	2	1	0
	16.14	Describe the nature of Medicare.		4	3	2	1	0
	16.15	Explain the nature of long-term care insurance.		4	3	2	1	0
	16.16	Explain the life insurance role in investment, retirement, and estate planning.		4	3	2	1	0
	16.17	Describe the nature of annuities.		4	3	2	1	0
Benchmark	17.0	Use sales techniques and processes to assist in successful completion of the sale.						
		Competencies	Sample Indicators					

	17.1	Identify potential clients.		4	3	2	1	0
	17.2	Schedule prospective clients appointments.		4	3	2	1	0
	17.3	Conduct client interviews.		4	3	2	1	0
	17.4	Determine the insurance needs of clients.		4	3	2	1	0
	17.5	Prepare materials for sales presentations.		4	3	2	1	0
	17.6	Present clients with insurance recommendations.		4	3	2	1	0
	17.7	Explain how to close the insurance sale.		4	3	2	1	0
	17.8	Describe how to handle objections.		4	3	2	1	0
	17.9	Process insurance documentation.		4	3	2	1	0
<b>Benchmark</b>	<b>18.0</b>	<b>Examine existing client insurance and risk management needs to create more business.</b>						
		Competencies	Sample Indicators					
	18.1	Examine an existing client's insurance needs.		4	3	2	1	0
	18.2	Recommend upgrades to current clients coverage where appropriate.		4	3	2	1	0

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

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

Enrollment Date                  Completion Date                  Credits Completed

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

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

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

**Advanced Accounting (33108) Application Level Course**

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

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

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

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

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

	6.1.2	Perform accounting for long term liabilities.	Time Value of Money.	4	3	2	1	0
			Account for large purchases (For Example: Equipment).					
Benchmark	6.2	Perform accounting functions for a partnership and/or corporation.						
		Competencies	Sample Indicators					
	6.2.1	Perform accounting functions specific to a partnership.	Analyze a partnership agreement.	4	3	2	1	0
			Allocate profits and losses to the partners.					
			Prepare a statement of partners' equity.					
			Prepare a balance sheet for a partnership.					
			Journalize starting a partnership.					
			Journalize a partner leaving a partnership.					
	6.2.2	Perform accounting functions specific to a corporation.	Understand legal rights of corporations.	4	3	2	1	0
			Understand stock and changes to equity accounts.					
			Prepare financial statements specific to a corporation.					
Topic	7	Financial Statements and Analysis	Prepare and issue financial statements using financial software.					
Benchmark	7.1	Prepare financial statements to describe company profitability and financial position.						
		Competencies	Sample Indicators					
	7.1.1	Create financial statements for a corporation.	Prepare a balance sheet and statement of retained earnings for a corporation.	4	3	2	1	0
			Prepare an income statement for a corporation, including associated income tax.					
Benchmark	7.2	Prepare the Statement of Cash Flows to describe company liquidity.						



		Competencies	Sample Indicators					
	7.2.1	Prepare cash flow statements using financial statements.	Classify cash flows as operating, investing, and financing.	4	3	2	1	0
			Prepare a direct cash flow statement from cash flows classified as operating, investing, and financing.					
			Reconcile net income to cash flow from operations.					
Benchmark	7.3	Interpret financial statement information to describe company profitability, liquidity, and financial position.						
		Competencies	Sample Indicators					
	7.3.1	Use financial statement analysis to summarize company performance.	Calculate profitability ratios.	4	3	2	1	0
			Calculate liquidity ratios.					
			Calculate efficiency ratios.					
			Calculate solvency ratios.					
Topic	8	Managerial Accounting	Define the foundational concepts of managerial and cost accounting.					
Benchmark	8.1	Describe the role of managerial accounting.						
		Competencies	Sample Indicators					
	8.1.1	Distinguish financial accounting and managerial accounting.	Define financial and managerial accounting.	4	3	2	1	0
			Distinguish internal and external stakeholders.					
Benchmark	8.2	Describe the costs in business operations.						
		Competencies	Sample Indicators					
	8.2.1	Identify cost behavior.	Identify variable, mixed, and fixed costs.	4	3	2	1	0
			Calculate production costs based on the classification of variable, mixed, and fixed costs.					

Topic	9	Cost-Volume-Profit Analysis	Use cost behaviors for profit planning using financial software.						
Benchmark	9.1	Employ the relationships between cost, volume, and profit to plan profit strategies.							
		Competencies	Sample Indicators						
	9.1.1	Perform cost-volume profit analysis.	Calculate contribution margin rate.	4	3	2	1	0	
			Create and use contribution margin income statements.						
			Find breakeven point and target profit performance.						
			Determine the effect of changes in sales volume, unit costs and unit sales prices on net operating income.						
			Calculate sales mix and describe its effect on cost-volume-profit analysis.						
Benchmark	9.2	Employ budgets to plan for and control an organization.							
		Competencies	Sample Indicators						
	9.2.1	Prepare and interpret operational budgets.	Calculate expenses for forecasted sales.	4	3	2	1	0	
			Prepare a projected income statement.						
			Compare projected results to actual results.						
Topic	10	Professional Ethics	Describe the role of accountants as trusted advisors in business, governmental, and not-for-profit enterprises.						
Benchmark	10.1	Identify how accountants have professional responsibilities within a business enterprise and within the greater society.							
		Competencies	Sample Indicators						
	10.1.1	Describe ethical issues in accounting practice.	Identify ethical issues in accounting practice.	4	3	2	1	0	
			Generate and evaluate alternatives to resolve ethical issues in accounting practice.						

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

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

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

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

**College Accounting (33109) Application Level Course**

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

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

Topic	1		
Benchmark	1.0	Introduction to Accounting	
		Competencies	Sample Indicators
	1.1	Explain how and why the conceptual framework of accounting and generally accepted accounting principles provides guidance and structure for preparing financial statements.	43210
	1.2	Describe the information provided in each financial statement and how the statements articulate with each other.	43210
	1.3	Identify business ownership structures.	43210

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

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

	3.7	Calculate cost of goods sold and ending inventory using LIFO and FIFO inventory costing methods.		4	3	2	1	0
	3.8	Explain how inventory for a manufacturing business differs from inventory for a merchandising business.		4	3	2	1	0
	3.9	Explain how an activity-based costing system operates, including the identification of activity cost pools, and the selection of cost drivers.		4	3	2	1	0
	3.10	Explain the flow of costs through the manufacturing accounts used in product costing.		4	3	2	1	0
	3.11	Compute a predetermined overhead rate, and explain its use in job-order costing.		4	3	2	1	0
	3.12	Determine whether manufacturing overhead is over/under-applied.		4	3	2	1	0
	3.13	Prepare journal entries to record the costs of direct material, direct labor, and manufacturing overhead in a job-order costing system.		4	3	2	1	0
	3.14	Prepare a schedule of cost of goods manufactured, a schedule of cost of goods sold, and an income statement for a manufacturer.		4	3	2	1	0
<b>Benchmark</b>	<b>4.0</b>	<b>Introduction to Taxes</b>						
		Competencies	Sample Indicators					
	4.1	Calculate payroll taxes.		4	3	2	1	0
<b>Benchmark</b>	<b>5.0</b>	<b>Accounting for Sales and Accounts Receivable</b>						
		Competencies	Sample Indicators					
	5.1	Describe the criteria used to determine revenue recognition.		4	3	2	1	0

	5.2	Record revenue-related transactions.		4	3	2	1	0
	5.3	Explain the accounting methods used to determine the value of accounts receivable to be reported on the balance sheet and describe the effect on the income statement.		4	3	2	1	0
	5.4	Record transactions for accounts receivable, including uncollectible accounts, write-offs, and recoveries.		4	3	2	1	0
<b>Benchmark</b>	<b>6.0</b>	<b>Time Value of Money</b>						
		Competencies	Sample Indicators					
	6.1	Determine the present value and future value cash flows.		4	3	2	1	0
<b>Benchmark</b>	<b>7.0</b>	<b>Accounting for Fixed Assets</b>						
		Competencies	Sample Indicators					
	7.1	Use net present value concepts to make investment decisions.		4	3	2	1	0
	7.2	Explain the purpose and methods of cost allocation.		4	3	2	1	0
	7.3	Calculate and record depreciation, depletion and amortization and explain the impact on the financial statements.		4	3	2	1	0
	7.4	Record the sale and disposal of fixed assets and the impact on the financial statements.		4	3	2	1	0
<b>Benchmark</b>	<b>8.0</b>	<b>Accounting for Debt</b>						
		Competencies	Sample Indicators					
	8.1	Compare and contrast debt and equity financing.		4	3	2	1	0
	8.2	Define and calculate TIE (Times-interest-earned ratio).		4	3	2	1	0

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



	10.2	Prepare an income statement.		4	3	2	1	0
	10.3	Explain the difference in net income and income from continuing operations (discontinued operations, extraordinary items).		4	3	2	1	0
	10.4	Describe the information provided in a balance sheet and statement of equity, and the purpose of a balance sheet and statement of equity.		4	3	2	1	0
	10.5	Prepare a balance sheet and statement of equity.		4	3	2	1	0
	10.6	Describe the information provided in statement of cash flows, and the purpose of a statement of cash flows.		4	3	2	1	0
	10.7	Prepare a statement of cash flows using the direct method.		4	3	2	1	0
<b>Benchmark</b>	<b>11.0</b>	<b>Cost-Volume-Profit Analysis</b>						
		Competencies	Sample Indicators					
	11.1	Identify the activities in the three operating processes.		4	3	2	1	0
	11.2	Identify and explain variable costs, fixed costs, and mixed costs.		4	3	2	1	0
	11.3	Use high-low analysis to determine variable costs, fixed costs, and mixed costs.		4	3	2	1	0
	11.4	Calculate break-even point and perform cost-volume-profit (CVP) analysis.		4	3	2	1	0
	11.5	Apply sensitivity analysis to CVP analysis.		4	3	2	1	0
	11.6	Determine selling price using sensitivity analysis and CVP analysis.		4	3	2	1	0

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

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

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

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

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

**Finance Workplace Experience (12148) Application Level Course**

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

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

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

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

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

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

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

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

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

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

**Advanced Finance Workplace Experience Application Level Course**

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

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

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

Benchmark	2.2	Use correct grammar, punctuation and terminology to write and edit documents.							
		Competencies	Sample Indicators						
	2.2.1	Compose internal and external multi-paragraph documents clearly, succinctly, and accurately to convey and obtain information effectively.	Prepare simple written correspondence (For example: cover letters, memorandums, resumes).	4	3	2	1	0	
			Identify the elements of effective written communications.						
			Use appropriate etiquette in written communications.						
			Write analytical reports (For example: reports that examine a problem/issue and recommend an action).						
			Write research reports.						
Benchmark	2.3	Develop and deliver formal and informal presentations using appropriate media to engage and inform audiences.							
		Competencies	Sample Indicators						
	2.3.1	Develop and deliver oral presentations to provide information for specific purposes.	Organize information effectively.	4	3	2	1	0	
			Select and use appropriate graphic aids.						
			Make oral presentations.						
Topic	3	Professional Knowledge	Know and understand the importance of professional ethics and legal responsibilities.						
Benchmark	3.1	Demonstrate professional skill and/or knowledge in areas of the finance industry.							
		Competencies	Sample Indicators						
	3.1.1	Demonstrate knowledge of the understanding of the movement of money.		4	3	2	1	0	
	3.1.2	Analyze federal, state and local government regulations related to the financial industry.		4	3	2	1	0	
	3.1.3	Apply concepts related to risk analysis, debt management and investment analysis.		4	3	2	1	0	
Benchmark	3.2	Identify regulatory agencies and regulatory legislation.							
		Competencies	Sample Indicators						
	3.2.1	Apply concepts applicable to state and federal programs and/or, regulations relating to investor-owned public and/or private entities.	Discuss the nature of agency relationships.	4	3	2	1	0	

	3.2.2	Connect laws, regulations, practices and concepts of applicable financial business and/or program area.		4	3	2	1	0
Topic	4	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.					
	4.1	Demonstrate technical knowledge and skills.						
	4.1.1	Utilize knowledge and skills to perform job duties to industry standards.		4	3	2	1	0
	4.2	Demonstrate high aptitude for financial reporting.						
		Competencies	Sample Indicators					
	4.1.1	Implement lateral thinking.		4	3	2	1	0
	4.1.2	Implement the ability to analyze scenarios and draw suitable conclusions.		4	3	2	1	0
	4.1.3	Demonstrate knowledge and proficiency in predictive analytics, accounts payable automation, and accounting software.		4	3	2	1	0
Topic	5	Problem Solving and Decision Making						
Benchmark	5.1	Assess the financial implication of a complicated business structure.						
		Competencies	Sample Indicators					
	5.1.1	Develop personalized solutions for a client.		4	3	2	1	0
Benchmark	5.2	Connect and analyze information for sound decision making.						
		Competencies	Sample Indicators					
	5.2.1	Gather, organize, summarize and analyze data within prescribed timeframes.		4	3	2	1	0
	5.2.2	Analyze business operations, regulatory filings and/or financial statements.		4	3	2	1	0
	5.2.3	Determine compliance with laws and regulations and draw conclusions.		4	3	2	1	0
	5.2.4	Review, examine and prepare documents and projections.		4	3	2	1	0
	5.2.5	Recommend corrective action when necessary based on acquired knowledge and observation of best practices in the industry while maintaining confidentiality.		4	3	2	1	0

Topic	6	Information Technology Applications	Use information technology tools specific to the career cluster to access, manage, integrate, and create information.						
Benchmark	6.1	Employ technological tools to expedite workflow.							
		Competencies	Sample Indicators						
	6.1.1	Use information technology tools to manage and perform work responsibilities.	Assess information needs.	4	3	2	1	0	
			Use information literacy skills to increase workplace efficiency and effectiveness.	4	3	2	1	0	
			Identify ways that technology impacts business.	4	3	2	1	0	
			Explain the role of information systems.	4	3	2	1	0	
Benchmark	6.2	Operate writing and publishing applications to prepare business communications.							
		Competencies	Sample Indicators						
	6.2.1	Prepare simple documents and other business communications.	Demonstrate basic research skills.	4	3	2	1	0	
			Evaluate quality and source of information	4	3	2	1	0	
Topic	7	Employability and Career Development	Know and understand the importance of employability skills. Explore, plan, and effectively manage careers. Know and understand the importance of entrepreneurship skills.						
Benchmark	7.1	Explore, obtain, and develop strategies for ensuring a successful business career.							
		Competencies	Sample Indicators						
	7.1.1	Develop personal traits and behaviors to foster career advancement.		4	3	2	1	0	
	7.1.2	Demonstrate employability/career success skills.	Place artifacts that demonstrate employability/career success skills in the electronic portfolio section of the IPS.	4	3	2	1	0	
Benchmark	7.2	Demonstrate skills related to seeking and applying for employment to find and obtain a desired job.							
		Competencies	Sample Indicators						
	7.2.1	Create the standards and qualifications that must be met in order for entering a career.	Prepare a resume.	4	3	2	1	0	
			Prepare a letter of application.						
			Complete an employment application.						
			Interview for employment.						