



2025 Business, Marketing, and Finance

Program CIP: 52.0101— Business/Commerce, General

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The Research and Curriculum Unit (RCU), located in Starkville, as part of Mississippi State University (MSU), was established to foster educational enhancements and innovations. In keeping with the land-grant mission of MSU, the RCU is dedicated to improving the quality of life for Mississippians. The RCU enhances the intellectual and professional development of Mississippi students and educators while applying knowledge and educational research to the lives of the people of the state. The RCU works within the contexts of curriculum development and revision, research, assessment, professional development, and industrial training.

Table of Contents

Acknowledgments.....	3
Standards	5
Preface.....	7
Mississippi Teacher Professional Resources	8
Executive Summary	9
Course Outlines.....	11
Career Pathway Outlook	15
Professional Organizations	19
Using This Document	20
Unit 1: Orientation, Safety, and Leadership.....	21
Unit 2: Communication and Ethics.....	22
Unit 3: Introduction to Economics.....	24
Unit 4: Personal Finance: Decision-Making, Income, and Money Management.....	26
Unit 5: Personal Finance: Credit and Risk Management	28
Unit 6: Microeconomics.....	29
Unit 7: Foundations of Marketing.....	30
Unit 8: Review of Workplace Safety and Security.....	32
Unit 9: Macroeconomics	33
Unit 10: Applied Human Resource Management.....	35
Unit 11: Strategic and Operations Management.....	37
Unit 12: Entrepreneurship	38
Unit 13: Personal Finance—Purchasing and Financial Institutions	40
Unit 14: Financial Accounting.....	42
Unit 15: Managerial Accounting	43
Unit 16: Career Readiness and Employment Opportunities.....	44
Student Competency Profile.....	45
Appendix A: Industry Standards.....	49
Appendix B: Industry Standards.....	52
Appendix C: Industry Standards.....	59
Appendix D: Industry Standards.....	60
Appendix E: Industry Standards	78

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Dr. Ronnie McGehee
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Standards

Standards and alignment crosswalks are referenced in the appendices. Depending on the curriculum, these crosswalks should identify alignment to the standards mentioned below, as well as possible related academic topics as required in the Subject Area Testing Program in Algebra I, Biology I, English II, and U.S. History from 1877, which could be integrated into the content of the units. Mississippi's CTE business, marketing, and finance curriculum is aligned to the following standards:

International Society for Technology in Education Standards (ISTE)

Reprinted with permission from *ISTE Standards for Students* (2021). All rights reserved. Permission does not constitute an endorsement by ISTE (iste.org).

College- and Career-Readiness Standards

College- and career-readiness standards emphasize critical thinking, teamwork, and problem-solving skills. Students will learn the skills and abilities demanded by the workforce of today and the future. Mississippi adopted Mississippi College- and Career-Readiness Standards (MCCRS) to provide a consistent, clear understanding of what students are expected to learn and so teachers and parents know what they need to do to help them. mdek12.org/oe/college-and-career-readiness-standards

Framework for 21st Century Learning

In defining 21st-century learning, the Partnership for 21st Century Skills has embraced key themes and skill areas that represent the essential knowledge for the 21st-century: global awareness; financial, economic, business, and entrepreneurial literacy; civic literacy; health literacy; environmental literacy; learning and innovation skills; information, media, and technology skills; and life and career skills. battelleforkids.org/networks/p21/frameworks-resources

National Business Education Association (NBEA) Standards

The National Business Education Association (NBEA) is the nation's leading professional organization, which recognizes that business education is essential for every student in today's rapidly changing society. Therefore, the NBEA strives to serve individuals and organizations involved in the instruction, administration, and deliverance of business education, standards, and materials. The Mississippi 2025 Business, Marketing, and Finance curriculum is aligned to the NBEA's standards for business education in the areas of accounting, business law, career development, communication, computation, economics, personal finance, entrepreneurship, information technology, international business, management, and marketing. The NBEA recognizes that all students will take part in the economic system, encounter a diverse business environment, and use technology to manage information in some fashion during their lifetime. Thus, a curriculum focused on enabling students to become responsible citizens, capable of making wise economic decisions, will positively impact their personal and professional lives. NBEA [2023]. National Standards for Business Education. Retrieved from <https://nbea.org/>

Entrepreneurship and Small Business (ESB) Credential

The Entrepreneurship and Small Business (ESB) Credential is the first of many certifications through the Certiport Business Fundamentals Certification Program by Pearson VUE. The objective of this exam is to ensure the mastery of key conceptual information crucial to success in the business field and entrepreneurship. The elements covered on this exam include items in opportunity recognition, entrepreneurship, starting a business, business operations, marketing, sales, and financial management. The ESB exam's objectives were referenced and reprinted with permission from Certiport 2024. Retrieved from certiport.pearsonvue.com/Certifications/ESB/Certification/Overview

Preface

Secondary CTE programs in Mississippi face many challenges resulting from sweeping educational reforms at the national and state levels. Schools and teachers are increasingly being held accountable for providing applied learning activities to every student in the classroom. This accountability is measured through increased requirements for mastery and attainment of competency as documented through both formative and summative assessments. This document provides information, tools, and solutions that will aid students, teachers, and schools in creating and implementing applied, interactive, and innovative lessons. Through best practices, alignment with national standards and certifications, community partnerships, and a hands-on, student-centered concept, educators will be able to truly engage students in meaningful and collaborative learning opportunities.

The courses in this document reflect the statutory requirements as found in Section 37-3-49, *Mississippi Code of 1972*, as amended (Section 37-3-46). In addition, this curriculum reflects guidelines imposed by federal and state mandates (Laws, 1988, Ch. 487, §14; Laws, 1991, Ch. 423, §1; Laws, 1992, Ch. 519, §4 eff. from and after July 1, 1992; Strengthening Career and Technical Education for the 21st Century Act, 2019 [Perkins V]; and Every Student Succeeds Act, 2015).

Mississippi Teacher Professional Resources

The following are resources for Mississippi teachers:

Curriculum, Assessment, Professional Learning

Program resources can be found at the RCU's website, rcu.msstate.edu.

Learning Management System: An Online Resource

Learning management system information can be found at the RCU's website, under Professional Learning.

Should you need additional instructions, contact the RCU at 662.325.2510 or helpdesk@rcu.msstate.edu.

Executive Summary

Pathway Description

Business, Marketing, and Finance is an innovative and advanced secondary CTE curriculum designed to integrate the former, separate business management, finance, and marketing programs into one creative, challenging, and comprehensive pathway. The course is aligned to the *2022 Mississippi College- and Career-Readiness Standards for Economics*, with various aspects of those standards dispersed throughout the entirety of this two-year pathway. The course of study for the business, marketing, and finance pathway emphasizes hands-on experiences to prepare students in the areas of basic fiscal responsibility, entrepreneurship, career preparation, and/or continuing education in the field of business. This curriculum will also provide students with a strong understanding of what it means to be contributing, responsible, and productive members of society now and as they mature. Instructional strategies and activities implemented throughout the course of study are aligned to the National Business Education Association (NBEA) standards and assist students in meeting requirements for the Entrepreneurship and Small Business (ESB) credential. Integrated with current technology, community partnerships, interactive projects, and 21st-century skills, this curriculum gives ample opportunities for educators to innovate and for students to fully engage in their educational experience.

College, Career, and Certifications

The Business, Marketing, and Finance pathway prepares students for a plethora of opportunities through various routes. A solid understanding of economics, financial management, teamwork, and other business-related areas are keys to success in any job field and in life. Many students may choose to either own, operate, or work for a small business during or after high school. The ESB credential exam, in this case, would serve as an excellent way to evaluate student mastery of key business concepts. Students may also desire to pursue further education and/or training at the community college level or a four-year institution. Two-year technological programs, such as business management technology, marketing management, real estate technology, and others, are available at the community college level. In general, postsecondary, two-year degrees are increasingly relevant and provide a strong return on investment. Students who desire to further their education even more may attend an institution of higher learning, where bachelor's, master's, and doctoral degrees are available in various areas, such as finance, accounting, business administration or management, sports administration, and many more. Finally, students can pursue several well-recognized business certifications, including those in human resource management, professional development and training, Six Sigma processing tools, and more.

Grade Level and Class Size Recommendations

It is recommended that students enter this program as freshmen, sophomores, or juniors. Exceptions to this are a district-level decision based on class size, enrollment numbers, student maturity, and CTE delivery method. This is a hands-on, lab- or shop-based course. Therefore, a maximum of 15 to 25 students is recommended per class with only one class with the teacher at a time.

Student Prerequisites

For students to experience success in the program, the following student prerequisites are suggested:

1. C or higher in English (the previous year)
2. C or higher in high school-level math (last course taken or the instructor can specify the level of math instruction needed)
3. Instructor approval and Test of Adult Basic Education (TABE) reading score (eighth grade or higher)
or
1. TABE reading and math score (eighth grade or higher)
2. Instructor approval
or
1. Instructor approval

Assessment

The latest assessment blueprint for the curriculum can be found at rcu.msstate.edu/curriculum

Applied Academic Credit

The latest academic credit information can be found at mdek12.org/ese/approved-course-for-the-secondary-schools.

Teacher Licensure

The latest teacher licensure information can be found at mdek12.org/oel/apply-for-an-educator-license.

Professional Learning

If you have specific questions about the content of any training sessions provided, please contact the RCU at 662.325.2510 or helpdesk@rcu.msstate.edu.

Course Outlines

Option 1—Four 1-Carnegie Unit Courses

This curriculum consists of four 1-credit courses that should be completed in the following sequence:

1. **Fundamentals of Business—Course Code: 992404**
2. **Marketing—Course Code: 992403**
3. **Management and Entrepreneurship—Course Code: 992309**
4. **Finance—Course Code: 992003**

Course Description: Fundamentals of Business

This course is an introduction to personal and professional preparation and careers in the field of business, marketing, and finance. Much of this course relates to leadership, ethics, personal finance, and basic economics. Students are introduced to various student organizations and other topics as well, including safety in the workplace and personal financial income and decision-making. Participation in a student organization, field experiences, internships, and job shadowing is ongoing. Students will continue to develop skills toward meeting requirements for the ESB credential.

Course Description: Marketing

This course leads to mastery of the fundamentals of marketing, along with market research and analysis. Students will also spend time exploring careers in the business field, while practicing the skills necessary for career readiness. Students will continue to develop skills toward meeting requirements for the ESB credential and heavily participate in student organizations, field experiences, internships, and job shadowing.

Course Description: Management and Entrepreneurship

This course is a continuation of year one, and students will continue to develop educational, career, and professional plans in the business field. This course includes topics related to human resource management along with strategic and operations management. Students will also determine skills needed to become an entrepreneur. Students will continue to develop skills toward meeting requirements for the ESB credential and heavily participate in student organizations, field experiences, internships, and job shadowing.

Course Description: Finance

The major topics of this course include financial and managerial accounting, along with budgets and forecasting in finance. Students will develop financial statements and budgets, as well as dive into the vast world of macroeconomics. Further exploration of employment opportunities in business will continue in this course. Students will continue to develop skills toward meeting requirements for the ESB credential and heavily participate in student organizations, field experiences, internships, and job shadowing.

Fundamentals of Business—Course Code: 992404

Unit	Unit Title	Hours
1	Orientation, Safety, and Leadership	15
2	Communication and Ethics	20
3	Introduction to Economics	40
4	Personal Finance-Decision-Making, Income, and Money Management	25
5	Personal Finance: Credit and Risk Management	40
Total		140

Marketing—Course Code: 992403

Unit	Unit Title	Hours
6	Microeconomics	40
7	Foundations of Marketing	100
Total		140

Management and Entrepreneurship—Course Code: 992309

Unit	Unit Title	Hours
8	Review of Workplace Safety and Security	5
9	Macroeconomics	40
10	Applied Human Resource Management	30
11	Strategic and Operations Management	20
12	Entrepreneurship	45
Total		140

Finance—Course Code: 992003

Unit	Unit Title	Hours
13	Personal Finance: Purchasing and Financial Institutions	45
14	Financial Accounting	40
15	Managerial Accounting	30
16	Career Readiness and Employment Opportunities	25
Total		140

Option 2—Two 2-Carnegie Unit Courses

This curriculum consists of two 2-credit courses that should be completed in the following sequence:

1. **Business, Marketing, and Finance I—Course Code: 992004**
2. **Business, Marketing, and Finance II—Course Code: 992005**

Course Description: Business, Marketing, and Finance I

This course covers the fundamentals of business and marketing. It begins with the basics of workplace safety, ethics, and leadership. Students are introduced to business finance, economics, and cover microeconomics as well. Major topics of study in this course are career readiness, foundations of marketing, and communication. Students will learn valuable lessons to enhance their personal financial life with topics on income, decision-making, and personal money management. Various student organizations and resources for career development will be explored throughout the course. Participation in student organizations, field experiences, internships, and job shadowing is ongoing. Students will continue to develop skills toward meeting requirements for the ESB credential.

Course Description: Business, Marketing, and Finance II

This course focuses on finance, management, and entrepreneurship. It begins with a brief review of safety and other topics from the first year. Students will continue their study of economics with a focus on macroeconomics. Most of this course is spent on financial and managerial accounting, budgets, forecasting in finance, applied human resource management, strategy, and operations management. Personal finance topics on purchasing, financial institutions, credit, and risk management are also covered. Students will develop educational, career, and professional plans in business, marketing, and/or finance as they finish the course by exploring the employment opportunities in business. They will continue to master skills toward meeting requirements for the ESB credential and heavily participate in student organizations, field experiences, internships, and job shadowing.

Business, Marketing, and Finance I—Course Code: 992004

Unit	Unit Title	Hours
1	Orientation, Safety, and Leadership	15
2	Communication and Ethics	20
3	Introduction to Economics	40
4	Personal Finance-Decision-Making, Income, and Money Management	25
5	Personal Finance: Credit and Risk Management	40
6	Microeconomics	40
7	Foundations of Marketing	100
Total		280

Business, Marketing, and Finance II—Course Code: 992005

Unit	Unit Title	Hours
8	Review of Workplace Safety and Security	5
9	Macroeconomics	40
10	Applied Human Resource Management	30
11	Strategic and Operations Management	20
12	Entrepreneurship	45
13	Personal Finance: Purchasing and Financial Institutions	45
14	Financial Accounting	40
15	Managerial Accounting	30
16	Career Readiness and Employment Opportunities	25
Total		280

Career Pathway Outlook

Overview

The Business, Marketing, and Finance pathway focuses on organizational management. This program produces responsible and productive business professionals who participate in a global, dynamic economy. According to the National Business Education Association (NBEA), all students should have access to effective educational programs that prepare them for success in the exhilarating world of business. Students enrolled in this course will explore concepts that provide the foundation for understanding business finance, economics, employability skills, management, market research, marketing, operational management, personal finance, resource management, strategic planning, and technological skills. Regarding marketing, students will discover how to identify and fulfill customer needs through market research, product development, and promotional activities, aiming to build brand loyalty and drive sales. They will acquire communication skills and creativity when they explore financial decision-making strategies involving resources management, budgeting, planning, investment analysis, and risk management. They will make financial decisions within varied business environments involving learning how to determine the market value of labor, how to protect profitability, manage long-term sustainability, and explore the various exit strategies for their prospective businesses and organizations.

A few career fields related to this pathway include general management, financial or personnel management, research and development, marketing, and sales. Students can find employment within a variety of professional environments such as consulting firms; various industrial corporations; financial institutions such as banks, investment firms, and insurance companies; government- and public sector-related opportunities; market research firms; marketing and advertising agencies; nonprofit organizations; retail and e-commerce companies; and technology companies involving IT services. Some individuals start their own entrepreneurial ventures and startups. Specialized careers may require certifications to maintain their credentials.

Most careers in business, marketing, and finance require at least an associate degree, although careers with the highest earning potential—marketing analysts/managers, financial analysts/managers, and economists, for example—usually require more advanced degrees.

Needs of the Future Workforce

According to the US Bureau of Labor and Statistics, overall employment in business and financial occupations is projected to grow faster than the average for all occupations from 2022 to 2032. About 911,400 openings are projected each year, on average. The median annual wage for this group was \$76,850 in May 2022, which was higher than the median annual wage (\$46,310) for all occupations. Also, overall employment of advertising, promotions, and marketing managers is projected to grow by 6% in that same timeframe. About 34,000 openings for advertising, promotions, and marketing managers are projected each year, on average, over the decade. In 2023, the following fastest growing business-related careers and their associated job growth were: data scientists (35%), statisticians (32%), medical and health services managers (28%), and actuaries (23%). The data given in Table 1.1 below, including the average hourly earnings, was compiled from the Mississippi Department of Employment Security in 2023.

Table 1.1: Current and Projected Occupation Report

Description	Jobs, 2020	Projected Jobs, 2030	Change (Number)	Change (Percent)	Average Hourly Earnings, 2023
Accountants and Auditors	6,490	6,880	390	6.0%	\$32.71
Advertising and Promotions Managers	60	60	0	0.0%	\$31.73
Business and Financial Operations Occupations	41,920	44,540	2,620	6.3%	\$32.39
Compensation and Benefits Managers	60	60	0	0.0%	\$42.88
Compliance Officers	2,180	2,320	140	6.4%	\$28.71
Customer Service Representatives	17,210	18,430	1,220	7.1%	\$16.09
Financial Clerks, All Other	80	80	0	0.0%	\$17.30
Financial Managers	4,070	4,820	750	18.4%	\$50.82
Food Service Managers	2,820	3,500	680	24.1%	\$25.24
Fundraisers	600	730	130	21.7%	\$23.63
Gaming Managers	210	290	80	38.1%	\$43.06
Human Resources Managers	640	700	60	9.4%	\$49.59
Human Resources Specialists	3,440	3,630	190	5.5%	\$26.22
Loan Officers	2,670	2,870	200	7.5%	\$29.51
Lodging Managers	650	690	40	6.2%	\$23.64
Management Analysts	2,530	2,870	340	13.4%	\$46.41
Management Occupations	63,570	69,730	6,160	9.7%	\$42.91
Market Research Analysts and Marketing Specialists	2,720	3,320	600	22.1%	\$28.65
Marketing Managers	750	820	70	9.3%	\$46.30
Personal Financial Advisors	870	920	50	5.7%	\$44.65
Property, Real Estate, and Community Association Managers	3,470	3,700	230	6.6%	\$22.17
Public Relations Specialists	3,030	3,370	340	11.2%	\$24.55
Purchasing Managers	400	430	30	7.5%	\$48.54
Sales Managers	1,190	1,270	80	6.7%	\$57.73
Social and Community Service Managers	1,240	1,430	190	15.3%	\$28.10

Source: Mississippi Department of Employment Security; mdes.ms.gov (2023).

Perkins V Requirements and Academic Infusion

The Business, Marketing, and Finance curriculum meets Perkins V requirements of introducing students to and preparing them for high-skill, high-wage occupations in business related fields. It also offers students a program of study, including secondary, postsecondary, and institutions of higher learning courses, that will further prepare them for business related careers. Additionally, this curriculum is integrated with academic college- and career-readiness standards. Lastly, it focuses on ongoing and meaningful professional development for teachers as well as relationships with industry.

Transition to Postsecondary Education

The latest articulation information for secondary to postsecondary can be found at the Mississippi Community College Board website, mccb.edu.

Best Practices

Innovative Instructional Technologies

Classrooms should be equipped with tools that will teach today's digital learners through applicable and modern practices. The Business, Marketing, and Finance educator's goal should be to include teaching strategies that incorporate current technology. To make use of the latest online communication tools—wikis, blogs, podcasts, and social media platforms, for example—the classroom teacher is encouraged to use a learning management system that introduces students to education in an online environment and places more of the responsibility of learning on the student.

Differentiated Instruction

Students learn in a variety of ways, and numerous factors—students' background, emotional health, and circumstances, for example—create unique learners. By providing various teaching and assessment strategies, students with various learning preferences can have more opportunities to succeed.

CTE Student Organizations

Teachers should investigate opportunities to sponsor a student organization. There are several here in Mississippi that will foster the types of learning expected from the Business, Marketing, and Finance curriculum. Future Business Leaders of America (FBLA) and Distributive Education Clubs of America (DECA) are examples of student organizations with many outlets for business and marketing. Student organizations provide participants and members with growth opportunities and competitive events. They also open the doors to the world of business and marketing careers as well as scholarship opportunities.

Cooperative Learning

Cooperative learning can help students understand topics when independent learning cannot. Therefore, you will see several opportunities in the Business, Marketing, and Finance curriculum for group work. To function in today's workforce, students need to be able to work collaboratively with others and solve problems without excessive conflict. The Business, Marketing, and Finance curriculum provides opportunities for students to work together and help each other complete complex tasks. There are many field experiences within the Business, Marketing, and Finance curriculum that will allow and encourage collaboration with professionals currently in the business and marketing field.

Work-Based Learning

Work-based learning is an extension of understanding competencies taught in the Business, Marketing, and Finance classroom. This curriculum is designed in a way that necessitates active involvement by the students in the community around them and the global environment. These real-world connections and applications link all types of students to knowledge, skills, and professional dispositions. Work-based learning should encompass ongoing and increasingly more complex involvement with local companies and business professionals. Thus, supervised collaboration and immersion into the business industry are keys to students' success, knowledge, and skills development.

Professional Organizations

Association of Career and Technical Education
acteonline.org

American Marketing Association
ama.org/Pages/default.aspx

Financial Planning Association
onefpa.org/Pages/default.aspx

International Society for Technology in Education
iste.org

Marketing Educators Association
marketingeducators.org/

Mississippi Education Computing Association
662.314.MECA
ms-meca.org/

National Association for the Self-Employed
nase.org/home.aspx

National Business Association
nationalbusiness.org/

National Business Education Association
nbea.org/

United States Association for Small Business and Entrepreneurship
usasbe.org/

United States Small Business Administration
sba.gov/

Using This Document

Competencies and Suggested Objectives

A competency represents a general concept or performance that students are expected to master as a requirement for satisfactorily completing a unit. Students will be expected to receive instruction on all competencies. The suggested objectives represent the enabling and supporting knowledge and performances that will indicate mastery of the competency at the course level.

Teacher Resources

All teachers should request to be added to the Canvas Resource Guide for their course. For questions or to be added to the guide, send a Help Desk ticket to the RCU by emailing helpdesk@rcu.msstate.edu.

Perkins V Quality Indicators and Enrichment Material

Some of the units may include an enrichment section at the end. This material will greatly enhance the learning experiences of students. If the Business, Marketing, and Finance program is using a national certification, work-based learning, or another measure of accountability that aligns with Perkins V as a quality indicator, this material could very well be assessed on that quality indicator. It is the responsibility of the teacher to ensure all competencies for the selected quality indicator are covered throughout the year.

Unit 1: Orientation, Safety, and Leadership

Competencies and Suggested Objectives

1. Identify the essential characteristics of a healthy office environment. ^{DOK1}
 - a. Research workplace safety concerns involving equipment, ergonomics and workstation design, and the physical environment of a business. Present and discuss findings.
2. Discuss situations in a workplace that can lead to injury or illness. ^{DOK2}
 - a. Use web-based resources to investigate The National Institute for Occupational Safety and Health (NIOSH) guidelines in the business environment to include the following:
 - Physical hazards
 - Task-related hazards
 - Workspace design hazards
 - Stress hazards
 - b. Use written and/or verbal communication to explain how the above hazards can result when the demands of a job exceed a worker's capabilities.
3. Explore security, privacy, and risk management policies and procedures for information technology. ^{DOK2}
 - a. Create a simple plan to assist a business in protecting information technology systems using:
 - Acceptable use policies
 - Terms of service agreements
 - Firewalls
 - Encryption
4. Investigate how career and technical student organizations (CTSOs) enhance leadership skills. ^{DOK3}
 - a. Use a teacher-created web quest to identify ways CTSOs (e.g., Business Professionals of America [BPA], DECA, Inc., Future Business Leaders of America [FBLA], SkillsUSA, Technology Students Association [TSA]) enhance student leadership skills and explain how CTSOs nominate, elect, and evaluate student leaders.

Enrichment

1. Walk your campus and create a map including potential physical, environmental, and safety hazards on your campus.

Note: Safety is to be taught as an ongoing part of the program. Students are required to complete a written safety test with 100% accuracy before entering the shop for lab simulations and projects. This test should be documented in each student's file.

Note: This unit will be ongoing throughout the year. Time allotted for this unit will be distributed over the entire year.

Unit 2: Communication and Ethics

Competencies and Suggested Objectives
<p>1. Apply basic interpersonal communication skills in personal and professional situations. ^{DOK2}</p> <p>a. In a teacher-led discussion, establish professional communication measures that include the following formats:</p> <ul style="list-style-type: none">• Phone• Electronic (email, social media, text)• Written• Verbal and nonverbal• Proper names for emails
<p>2. Use technology to enhance the effectiveness of communication. ^{DOK2}</p> <p>a. Investigate various technological means of communication for increasing the effectiveness of a business, including:</p> <ul style="list-style-type: none">• Social media• Websites• Listservs• Emergent technologies (i.e., Artificial Intelligence [AI], Virtual Reality [VR], etc.)
<p>3. Describe the factors that define what is considered ethical and socially responsible business behavior. ^{DOK2}</p> <p>a. Collect, organize, and interpret ethical and socially responsible practices in business.</p> <p>b. In student teams or a class discussion, brainstorm a list of ethical and socially responsible guidelines to implement within a new business.</p>
<p>4. Research and discuss the relationship between ethics and the law. ^{DOK3}</p> <p>a. Using lists created in competency 3.b., research the legality of each item according to the Department of Labor’s Equal Employment Opportunity Commission’s Youth at Work guidelines to include:</p> <ul style="list-style-type: none">• Title VII Civil Rights Act of 1964• Title I of the Americans with Disabilities Act (ADA) of 1990• Child labor laws in Mississippi• Right to work laws <p>b. Develop a mock and/or real social media or school-wide campaign that briefly explains some of the above standards (e.g., hashtag X/Twitter effort, Facebook page, etc.).</p> <p>c. Incorporate a cross-curricular lesson with academic or other CTE teachers.</p>
<p>5. Analyze how modern workplace success depends on respect of cultural differences and working effectively with people from a range of social and cultural backgrounds. ^{DOK4}</p>

a. Create a multimedia presentation detailing ethics and/or legal differences between domestic and international businesses that highlight cultural commonalities and differences.

6. Investigate the power of Artificial Intelligence (AI) as it relates to business. ^{DOK3}

- a. Research to determine the pros and cons to using AI in a business setting.
- b. Determine ways businesses can make ethical decisions related to emerging technologies.

Unit 3: Introduction to Economics

Competencies and Suggested Objectives
<p>1. Explain the concepts of scarcity, choice, decision-making, opportunity cost, supply, demand, and gross domestic product (GDP). ^{DOK2}</p> <p>a. Describe how households, firms, or governments use their productive resources (land, labor, capital, and entrepreneurship) to make economic decisions by analyzing common household goods.</p> <p>b. Create an infographic that explains how each factor of production was utilized.</p>
<p>2. Explain why societies develop economic systems, identify the basic features of different economic systems, and analyze the major features of the U.S. economic system. ^{DOK2}</p> <p>a. Identify the three basic economic questions:</p> <ul style="list-style-type: none">• What goods and services will be produced?• How will the goods and services be produced?• For whom will the goods and services be produced? <p>b. Identify the four main economic systems:</p> <ul style="list-style-type: none">• Traditional economy• Command economy• Market economy• Mixed economy <p>c. Create a graph that evaluates the degree of government involvement in each economic system (command, market, mixed, and traditional) and have student teams debate which economic system is the best for the global economy.</p>
<p>3. Illustrate how voluntary exchanges and trade reflect negative and positive incentives resulting in gain for both parties. ^{DOK3}</p> <p>a. Create a multimedia presentation that explores how behavior would be affected if minimum wages were increased by \$5 per hour.</p> <ul style="list-style-type: none">• Include effect on businesses versus households.• Include positives and negatives on each.
<p>4. Analyze the role of price on the market, the buyer, and the seller. ^{DOK4}</p> <p>a. Discuss how the different theories of economics impact free market economies.</p>
<p>5. Research different economic systems to determine how people work individually or collectively to allocate goods and services. ^{DOK2}</p> <p>a. Using the Index of Economic Freedom, prepare a written report that compares the quality of life of one country, concentrating on the following qualities:</p> <ul style="list-style-type: none">• Housing conditions• Education• Health• Safety

Enrichment

- *To be used with Competency 1:* Differentiate between needs and wants as they relate to making choices among scarce resources. Make a list of five personal needs/wants. Interview a different generation to determine the needs and wants of that individual now.
- Develop a class activity that incorporates trade-off principles through exchange of a specified commodity or product (e.g., snacks, school supplies, etc.) and collaborate to come to a win-win solution that minimizes opportunity costs.

Unit 4: Personal Finance: Decision-Making, Income, and Money Management

Competencies and Suggested Objectives

1. Use a rational decision-making process as it applies to the roles of its citizens, workers, and consumers. ^{DOK4}
 - a. Using the PACED decision-making model, outline the five-step decision-making process. The PACED model is not about finding the correct choice for everybody; it is about making a careful, well-informed decision for yourself.
 - **P:** Identify the **problem**- Usually, the problem is related to scarcity.
 - **A:** List **alternatives**- The options you will choose from and evaluate the advantages and disadvantages of each choice.
 - **C:** Select **criteria**- The things that are important to you in making the decision.
 - **E:** **Evaluate** alternatives based on the criteria.
 - **D:** Make a **decision** and review that decision.
 - b. Using the steps in the PACED decision-making model and the competitive events available within your individual CTSO, create a chart that evaluates three events that you would like to pursue. The last step of reviewing your decision will occur after your individual CTSO competition.
2. Identify various forms of income and analyze factors that affect income as a part of the career decision-making process. ^{DOK4}
 - a. Distinguish between sources of earned income and unearned income.
 - Earned income (salaries and wages, tips, commissions, etc.)
 - Unearned income (interest, dividends, gifts, etc.)
 - b. Discuss how income affects a person's career decision-making process.
 - c. Identify various types of taxes paid on income.
 - d. Explore how employee benefits play into a person's career decision-making.
3. Predict future earnings based on current plans for education, training, and career options. ^{DOK3}
 - a. Using web-based research tools (e.g., salary.com) of your choice, compare the average income of a specific career in a city in Mississippi to a city in another state.
 - b. Develop a cost-of-living comparison using salary versus living expenses for each location.
 - c. Create a multimedia presentation that reflects your research.
4. Evaluate how people can increase their income and job opportunities by acquiring more education, work experience, and job skills. ^{DOK3}
 - a. Research the ways personal income increases with additional education and training.

<p>5. Explore how income for most people is determined by the market value of their labor, paid as wages and salaries. ^{DOK2}</p> <p>a. Create a multimedia presentation to include analysis of lifelong earning potential of someone with a high school diploma versus someone with advanced schooling and/or training.</p>
<p>6. Develop and evaluate a spending/savings plan. ^{DOK4}</p> <p>a. Determine the essential components of a basic budget (income - expenses = savings or debt), and create a budget based on working and living in an individually selected area within the US.</p>
<p>7. Evaluate savings options to meet short- and long-term goals. ^{DOK3}</p> <p>a. Research the difference between short and long-term goals.</p> <p>b. Understand each step of SMART goals to evaluate savings options.</p> <ul style="list-style-type: none"> • Specific • Measurable • Attainable • Realistic • Time-bound
<p>8. Evaluate investment options to meet short and long-term goals. ^{DOK3}</p> <p>a. Research various investment options to create a multimedia presentation on two or more of the following types of investments:</p> <ul style="list-style-type: none"> • Bank products (savings accounts, certificates of deposit, money market accounts) • Stock, bonds, mutual funds (common versus preferred stock; treasury versus government bonds; diversified investments through mutual funds) • Retirement (401(k), IRAs) • Life insurance (whole life, term life)

Enrichment
<p>1. Analyze student-created personal finance goals (one short-term, one long-term) to determine if the SMART goals approach was followed.</p>

Unit 5: Personal Finance: Credit and Risk Management

Competencies and Suggested Objectives

1. Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit. ^{DOK4}
 - a. Based on research, create a storyboard, graphic novel, comic strip, mind map, timeline, or related visual representation that depicts the following elements:
 - How credit cards work
 - Risks of using credit
 - How to build a high credit score
 - b. Through a teacher-led discussion, identify and apply the following acts to various scenarios:
 - Truth in Lending Act
 - Fair Credit Billing Act
 - Fair Credit Reporting Act
 - Fair Debt Collection Practices Act
 - The Credit Card Act
2. Analyze choices available to consumers for protection against risk and financial loss. ^{DOK4}
 - a. Use free online modules from third-party personal financial literacy courses to define, investigate, and determine how risk affects the potential for financial loss. Generate scores or certificates of completion if possible.
3. Describe how people make choices to protect themselves from the financial risk of lost income, assets, health, or identity. ^{DOK2}
 - a. Define risk as the potential for loss and explore various consumer behaviors that would be considered no risk, moderate risk, and high risk.
 - b. Explore how consumers can choose to accept risk, reduce risk, or transfer the risk to others.
4. Explore how individuals and businesses use various insurance products to protect themselves from potential financial risk. ^{DOK2}
 - a. Create a graphic organizer to compare each insurance product.

Enrichment

1. Invite a local insurance agent to discuss careers in risk management.

Unit 6: Microeconomics

Competencies and Suggested Objectives
<p>1. Analyze the role of markets and prices in the U.S. economy. ^{DOK4}</p> <p>a. Define the five economic utilities of goods and services, and then create two Venn Diagrams explaining the likes and differences of any two. Compare and contrast a total of four of the following (two for each Venn Diagram):</p> <ul style="list-style-type: none">• Form utility• Place utility• Time utility• Possession utility• Information utility
<p>2. Analyze the different types of market structures and the effect they have on price and the quantity of the goods and services produced. ^{DOK4}</p> <p>a. After conducting research on the market structures, write a report on the effect that each of the following has on price and the quantity of the goods and services produced.</p> <ul style="list-style-type: none">• Perfect competition• Oligopoly• Monopoly
<p>3. Evaluate antitrust laws including the Sherman Antitrust Act, Clayton Act, Federal Trade Commission Act, Robinson Patman Act, and Celler-Kefauver Antimerger Act. ^{DOK4}</p> <p>a. Research a case involving antitrust violations and create a multimedia display or presentation to showcase the findings.</p>
<p>4. Identify markets in which economic decision-makers have participated as buyers and sellers and describe how the interaction of all buyers and sellers influences price. ^{DOK3}</p> <p>a. Research each of the economic decision-makers and create a graphic organizer that describes each role in the economy and how that role influences prices as buyers and/or sellers.</p> <ul style="list-style-type: none">• Households as buyers• Firms as buyers and sellers• Governments as buyers and sellers• Rest of the world (global) as buyers and sellers
<p>5. Predict how prices change when there is either a shortage or surplus of the product available. ^{DOK3}</p> <p>a. Participate in a competitive market game in which one group acts as sellers and the other group acts as buyers. In this game, students will see how price is influenced by the interactions between the two groups.</p>

Enrichment
<p>1. Participate in a paper bag exchange to grasp an understanding of voluntary trade.</p>

Unit 7: Foundations of Marketing

Competencies and Suggested Objectives

1. Analyze the marketing mix, their interrelationships, and how they are used in the marketing process. ^{DOK4}
 - a. Construct a table analyzing three products you've bought in the past to utilize the marketing mix to include:
 - Product
 - Place
 - Price
 - Promotion
 - b. Acting as an industry professional (role-play), present a detailed proposal to a small local business that demonstrates the following elements:
 - Defining the target market
 - The role of market segmentation
 - The four Ps of the marketing mix
 - Consumer/customer relations
2. Recognize the customer-oriented nature of marketing and analyze the impact of marketing activities on the individual, business, and society. ^{DOK4}
 - a. Describe marketing functions and related activities by discussing the seven functions of marketing in interactive discussion groups.
 - Distribution
 - Market planning
 - Marketing information management
 - Pricing (include profit analysis: revenue - costs = profit.)
 - Product/service management
 - Promotion
 - Selling
 - b. Use presentation software to develop a pictogram that explains marketing to include the following terms:
 - Goods
 - Market
 - Market share
 - Marketing
 - Marketing concept
 - Services
 - Target market
 - Utility (form, place, time, possession, and information utilities)
 - c. Develop a sales campaign for a newly created product and apply various components of the seven functions of marketing.

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| <p>3. Analyze the characteristics, motivations, and behaviors of consumers. ^{DOK4}</p> <p>a. Research three products. Based on research, use publication software to develop target market publications to include the following elements:</p> <ul style="list-style-type: none"> • Motive-based (emotional motive, patronage motive, rational motive) • Buying decisions (extensive buying decisions, limited buying decisions, routine buying decisions, impulse buying decisions) • Characteristics of the target market (demographic, geographic, psychographic, behavioral) |
| <p>4. Identify and analyze the costs/benefits of finding customers. ^{DOK4}</p> <p>a. Investigate the costs associated with generating new customers by identifying whether the new customer is already a competitor's customer and determining why potential customers go to a competitor.</p> <p>b. Determine the value of finding new customers by estimating the average amount of revenue that is generated by each new customer at an initial purchase and determine the lifetime gross revenue that a typical customer will generate. Create a display showcasing the lifetime value of the customer.</p> |
| <p>5. Recognize how to retain customers and develop relationships with repeat customers. ^{DOK3}</p> <p>a. Based on research, initiate a student-led discussion on customer retention strategies and the importance of customer relationship marketing.</p> <p>b. Choose a well-known business or company and create a short customer retention plan to include:</p> <ul style="list-style-type: none"> • Brand loyalty • Employee customer training • Loyalty programs • Membership reward points • Premiums or incentives through social media |
| <p>6. Analyze the influence of internal and external factors on marketing. ^{DOK4}</p> <p>a. Conduct a political, economic, social, technological, legal, and environmental (PESTLE) analysis on a successful or failed global company.</p> <p>b. Conduct a Strengths, Weaknesses, Opportunities, and Threats (SWOT) analysis on the same successful or failed company.</p> <p>c. Produce a report analyzing internal and external forces on marketing for the selected company and post it in a digital format with a class discussion board.</p> |
| <p>7. Describe the elements, design, and purposes of a marketing plan. ^{DOK3}</p> <p>a. Discuss the three fundamental steps in developing a marketing plan to include:</p> <ul style="list-style-type: none"> • Perform customer analysis • Perform market analysis • Develop marketing mix <p>b. Evaluate five businesses from different industries to determine the direct and indirect competitors of each. Participate in a teacher/student discussion on the five businesses. Are they direct or indirect competitors?</p> |

Enrichment

1. Students conduct a SWOT analysis of themselves.

Unit 8: Review of Workplace Safety and Security

Competencies and Suggested Objectives

1. Maintain a healthy workplace environment. ^{DOK2}
 - a. Explore online safety resources and/or training (e.g., Youth at Work by OSHA) and produce a report of a real-world setting that contains the following elements:
 - Equipment
 - Workstation design
 - Physical environment (i.e., temperature, humidity, light, task design)
 - Psychological factors (i.e., personal interactions, work pace, job control)
 - Workplace hazards
2. Examine the workplace space design that allows each employee to work comfortably without needing to overreach, sit or stand too long, or use awkward postures. ^{DOK2}
 - a. Research ergonomic workspace design and identify ergonomic issues from pictures that are presented to students.

Note: Safety is to be taught as an ongoing part of the program. Students are required to complete a written safety test with 100% accuracy before entering the shop for lab simulations and projects. This test should be documented in each student's file.

Note: This unit will be ongoing throughout the year. Time allotted for this unit will be distributed over the entire year.

Unit 9: Macroeconomics

Competencies and Suggested Objectives

1. Compare and contrast fiscal and monetary policy. ^{DOK3}
 - a. Evaluate the impact of each of the tools the Federal Reserve uses to achieve the nation's monetary policy goals and how it relates to the economic health of the US.
 - Tools: discount rate, open-market operations, reserve requirements, and interest on reserves
 - Explore how Congress and the President work together to create fiscal policy by implementing a national budget.
 - Identify government methods to collect tax revenue to fund the national budget.
 - Distinguish between a budget deficit, budget surplus, and a balanced budget and debate the advantages and disadvantages of adopting a balanced budget amendment.
 - Identify components of the national budget.
 - b. Define the inflation rate and discuss its effect on individuals and the overall economy.
 - c. Define the unemployment rate and discuss how it affects individuals and the overall economy.
2. Explain the importance of productivity and analyze how specialization, division of labor, investment in physical and human capital, and technological change affect productivity and global trade. ^{DOK4}
 - a. Produce a simple product through a group activity to investigate the characteristics of productivity and determine how the rate of output correlates to the degree of productivity. Compare and contrast the results after incorporating the following changes:
 - Specificity of task
 - Process
 - Technological advancements
3. Explore the concept of business cycles as they relate to fluctuations in the national economy from times of expansion through times of contraction. ^{DOK3}
 - a. Construct explanations of observed relationships between phases of the business cycle (contraction, expansion, peak, and recession) using examples of past technological successes (e.g., compact discs, videocassette recorder, pagers/beepers, etc.)
4. Explore how the money in the economy affects the overall price level. ^{DOK2}
 - a. Research how inflation results from increases in a nation's money supply that exceed increases in its output of goods and services in the long run. Create an infographic or other display to illustrate the relation of the amount of money in the economy to the level of inflation.

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| <p>5. Examine the role of trade, protectionism, and monetary markets in the global economy.
DOK3</p> <ul style="list-style-type: none">a. Based on research/evidence, develop a report analyzing a country that exports products to the US. Use data and statistics to justify an import policy dealing with that country.b. Research protectionism and create a multimedia presentation discussing the pros and cons of including barriers to trade (tariffs, quotas, sanctions, and embargoes). |
| <p>6. Evaluate how growing international economic interdependence causes economic conditions and policies in one nation to be increasingly affected by economic conditions and policies in another nation. ^{DOK3}</p> <ul style="list-style-type: none">a. Research a country with which the US trades (imports/exports) and prepare a multimedia presentation that shows why there is economic interdependence among nations in the global economy. |

Unit 10: Applied Human Resource Management

Competencies and Suggested Objectives
<p>1. Analyze management functions and their implementation and integration within the business environment. ^{DOK4}</p> <p>a. In student groups, research the functions of management and communicate findings in multiple formats (verbally, graphically, textually, and/or mathematically). Include the following elements:</p> <ul style="list-style-type: none">• Planning• Organizing• Staffing• Directing• Controlling
<p>2. Develop personal management skills to function effectively and efficiently in a business environment. ^{DOK2}</p> <p>a. Determine how personal management skills affect employability and create a new employee training video that models proper practices of the following:</p> <ul style="list-style-type: none">• Time management skills• Emotional intelligence• Imagination and innovation• Critical-thinking skills
<p>3. Examine the role of ethics in management and social responsibility in decision-making. ^{DOK3}</p> <p>a. Research case studies analyzing unethical business behaviors to generate and compare multiple solutions; engage in a class debate regarding the optimal solution.</p>
<p>4. Describe human resource functions and their importance to an organization’s successful operation. ^{DOK2}</p> <p>a. Classify and explain observed relationships between the following elements:</p> <ul style="list-style-type: none">• Acquiring: recruiting, interviewing, and hiring• Developing (e.g., onboarding, in-service, and off-boarding): formal training (aside from formal work environment, and informal [within work environment])• Compensating: payroll, salary, wages, commission, and fringe benefits
<p>5. Describe the role of organized labor and its influence on government and business. ^{DOK2}</p> <p>a. Research recent collective bargaining, mediation, and binding arbitration cases among well-known parties, such as major league sports, United Auto Workers (UAW), etc.</p> <p>b. In an industry-simulated scenario, negotiate between an employer, labor union, and mediator (teacher) in which the labor union has 12 demands.</p>

Enrichment

- Analyze management theories and their application within the business environment.
 - Ask questions to clarify concepts related to historical and contemporary theories of human resource management including:
 - Classical
 - Administrative
 - Behavioral
 - Quality management
3. Moving from facts about management theories to projects showing the application in the business environment, interview a manager who has been in management for at least 5 to 10 years. Concentrate on changes in management over the years. Which management functions do they spend the most time on, and which ones do they delegate? Prepare a report summarizing the findings.

Unit 11: Strategic and Operations Management

Competencies and Suggested Objectives
<p>1. Analyze the organization of a business. ^{DOK4}</p> <p>a. Evaluate the basic forms of ownership to create a graphic organizer to include the advantages and disadvantages for each of the following:</p> <ul style="list-style-type: none">• Sole proprietorship• Partnership• Corporation and LLCs (S corporation, C corporation and LLCs)• Alternative forms of ownership (franchise, cooperative and nonprofit)
<p>2. Examine intellectual property issues of copyrights, patents, and trademarks. ^{DOK2}</p> <p>a. Research well-known cases of copyright infringement to determine if a student-generated creative work does or does not violate copyright law.</p>
<p>3. Apply operations management principles and procedures to the design of an operation plan. ^{DOK4}</p> <p>a. Analyze a modern manufacturing industry simulation to apply operations management principles and procedures to include:</p> <ul style="list-style-type: none">• Benchmarking• Continuous improvement (Six Sigma, Lean Production, Total Quality Management [TQM] and Kaizen) <p>b. Identify three management styles: autocratic, democratic, and laissez-faire.</p>
<p>4. Examine corporate culture and management in the global environment. ^{DOK2}</p> <p>a. Research modern businesses' cultures relating to beliefs, assumptions, perceptions, thoughts, and feelings.</p> <p>b. Create a mind map comparing the challenges faced during global relations.</p>
<p>5. Examine factors that lead to long-term sustainability within a business. ^{DOK2}</p> <p>a. Determine how financial health, social engagement, and corporate citizenship affect the long-term success of a business in terms of the triple bottom line, which includes:</p> <ul style="list-style-type: none">• People: the impact that business decisions have on the people employed by the business and the consumers of the business• Planet: the environmental impact the business has on its ecological surroundings• Profit: the economic impact of the company (profit = revenue - costs) <p>b. Contact a local business and evaluate its business practices. Research and discuss how that business could make decisions to ensure the sustainability of the business and create a report making recommendations to the business on how it can implement some of the solutions.</p>

Unit 12: Entrepreneurship

Competencies and Suggested Objectives	
1. Recognize that entrepreneurs possess unique characteristics and evaluate the degree to which one possesses those characteristics. ^{DOK2}	
a. Complete a free online entrepreneurship assessment and record your results in a discussion board format. Do you agree or disagree with the results? Why or why not?	
b. Research characteristics of entrepreneurs and create a creative product that showcases the characteristics.	
2. Evaluate the opportunities, risks, advantages, and disadvantages of being an entrepreneur. ^{DOK3}	
a. Complete a free online course that evaluates the opportunities, risks, advantages, and disadvantages of being an entrepreneur.	
b. Communicate results of the online course in written or verbal form to show mastery of course content.	
3. Investigate LEAN startup methods to generate, develop, and test ideas to identify market and business opportunities. ^{DOK3}	
a. Recognize opportunities resulting from other peoples' wants and perceived needs.	
b. Generate solution ideas for products and/or services to meet consumers' needs.	
c. Brainstorm ideas for a new product or service.	
d. Identify and evaluate consumer pains and problems through a customer discovery process (e.g., surveys, secondary research, etc.).	
e. Refine an existing product or service based on opportunity gaps in the marketplace.	
4. Discuss the value proposition as it relates to LEAN startups. ^{DOK2}	
a. Describe the value proposition for a product or service solution.	
5. Test and validate solution ideas as they relate to product development. ^{DOK4}	
a. Define prototyping.	
b. Design a simplistic prototype (e.g., sketch, model, etc.).	
c. Ask for feedback on a solution idea from a relevant stakeholder.	
d. Define product life cycle.	
e. Define customer validation.	
f. Define minimum viable product (MVP) and describe its role and importance.	
g. Analyze where the market stands in a product's life cycle.	
h. Develop a feedback summary report based on validation efforts.	
6. Identify the characteristics of the different legal structures of a business. ^{DOK2}	
a. Create a chart that details the advantages and disadvantages of the following:	
• Sole proprietorship	
• Partnership	
• Corporation	
• S corporation	
• C corporation	
• Nonprofit corporation	
• Limited liability company	

<p>7. Identify sources of start-up funding, with the advantages and disadvantages of each. ^{DOK2}</p> <p>a. Create a multimedia presentation identifying the advantages and disadvantages of each of the following:</p> <ul style="list-style-type: none"> • Equity (friends/family, angel investors, venture capitalist) • Debt (banks, credit cards, personal loans, microloans) • Grants (government, foundation, corporate) • Alternative funding (crowdfunding, etc.)
<p>8. Define and describe potential exit strategies for a business. ^{DOK2}</p> <p>a. Define exit strategies that are available for businesses.</p> <ul style="list-style-type: none"> • Employee Stock Ownership Plan (ESOP) • Harvesting • Initial Public Offering (IPO) • Management Buyout <p>b. Using teacher-created scenarios, determine if various businesses should sell their business or liquidate their assets.</p>
<p>9. Identify the purpose and worth of a business plan. ^{DOK2}</p> <p>a. Distinguish between the types of business plans, including LEAN Canvas and Pitch deck.</p> <p>b. Create a graphic organizer that identifies and describes the following essential components of a business plan:</p> <ul style="list-style-type: none"> • Executive summary • Business and product description • Market/customer analysis • Operations and management plan • Marketing plan • Financial plan

<p>Enrichment</p> <ul style="list-style-type: none"> • Create a business plan of your choosing to launch a new business. • Participate in a Shark Tank activity to present your business.
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Unit 13: Personal Finance—Purchasing and Financial Institutions

Competencies and Suggested Objectives	
1.	Apply a decision-making model to maximize consumer satisfaction when buying goods and services. ^{DOK3} <ol style="list-style-type: none">Research a product and apply the following decision-making model to that product to maximize consumer satisfaction:<ul style="list-style-type: none">Recognize the problem (e.g., I need a new television.)Information searching (e.g., What televisions are available?)Evaluation of alternatives (e.g. Do I really need the television, and, if so, which one?)Purchase (e.g., Buy the television.)Post-purchase satisfaction or dissatisfaction (e.g., Did the television deliver on what was promised in the marketing/advertising campaign?)Share the decision-making model on the product you picked on a discussion board (real or virtual) and respond to a minimum of two of your classmates' posts.
2.	Differentiate between the advantages and disadvantages of renting, leasing, and owning. ^{DOK3} <ol style="list-style-type: none">Develop, revise, or populate a graphical chart comparing the advantages and disadvantages of the following:<ul style="list-style-type: none">RentingLeasingOwningUsing information from the graphical chart above, create a video and/or multimedia presentation explaining your renting, leasing, or owning plans.
3.	Interpret the differences in payment types, including debit cards, credit cards, prepaid cards, cash advances, and payday loans. ^{DOK2} <ol style="list-style-type: none">Research the various payment types and create a multimedia presentation explaining the pros and cons of each of the following types:<ul style="list-style-type: none">Debit cardsCash advancesCredit cardsPayday loansPrepaid cardsDigital pay forms
4.	Evaluate services provided by financial institutions. ^{DOK2} <ol style="list-style-type: none">Identify and discuss the following services:<ul style="list-style-type: none">Checking accountsSavings accounts

- Credit cards
 - Mortgages
 - Student loans
 - Auto loans
 - Debit cards
 - Online banking
 - Signature loan
 - ATMs
 - Money market account
 - High-interest money market account (HIMMA)
- b. Research the differences between types of financial institutions to develop a presentation comparing various services provided by three institutions (at least one bank, one credit union, and one online bank), explaining which you would choose.
- c. Discuss the various responsibilities and steps involved in opening and using a checking account.

Unit 14: Financial Accounting

Competencies and Suggested Objectives

1. Understand the role accountants play in business and society. ^{DOK1}
 - a. Research roles accountants play in different businesses to generate a report that includes:
 - Education/training requirements
 - Certifications
 - Average salary
 - Job description
 - Job outlook
2. Develop an understanding and working knowledge of an annual report and financial statements. ^{DOK4}
 - a. Create a presentation (multimedia, poster, song, report, video, role play, etc.) based on research that explains in detail the following three main financial statements in accounting:
 - Balance sheet
 - Income statement
 - Cash flow statement
3. Complete the steps in the accounting cycle to prepare financial statements. ^{DOK4}
 - a. Apply each step of the basic accounting cycle to an existing account provided by the teacher or a local business to include:
 - Analyzing the transactions as they occur
 - Recording transactions in the journals
 - Posting debits and credits from journal entries to the general ledger
 - Adjusting the assets with a trial balance
 - Preparing financial statements (balance sheet, income statement, cash flow statement)
 - Closing the temporary accounts
4. Analyze financial transactions. ^{DOK4}
 - a. Produce and interpret key financial documents, to include:
 - Record transactions in the journals
 - Post debits and credits
 - Adjust assets with a trial balance
 - Prepare financial statements
 - Justify closure of temporary accounts

Enrichment

1. Play an economy/cumulative-based game (such as Monopoly, Life, Payday), to understand accounting concepts.

Unit 15: Managerial Accounting

Competencies and Suggested Objectives
1. Assess the financial condition and operating results of a company and analyze and interpret financial statements. ^{DOK3} <ol style="list-style-type: none">Establish a class business or fundraiser to determine financial conditions and create statements of the operation to include:<ul style="list-style-type: none">Conditions: profitability, cash flow, liquidity, and leverageStatements: balance sheet, income statement, and cash flow statement
2. Develop a working knowledge of individual and business income tax procedures and requirements to comply with tax laws and regulations. ^{DOK3} <ol style="list-style-type: none">Using a free, online resource (e.g., IRS.gov’s “Understanding Taxes” Modules 1-13 for individual, FedReserve’s “Inside the Vault”, or EverFi), classify and connect types of taxes, laws, and regulations (listed below) to include completion of a Schedule C and 1040.<ul style="list-style-type: none">Types of taxes: proportional, progressive, and regressive taxesTax laws and regulations: filing quarterly versus annually and exemptions

Unit 16: Career Readiness and Employment Opportunities

Competencies and Suggested Objectives
1. Using the Occupational Outlook Handbook, research available jobs across business sectors. DOK2 a. Develop a chart that compares the following elements: <ul style="list-style-type: none">• Minimum education• Certifications• Minimum experience• Job description/responsibilities• Salary
2. Analyze differences in online application requirements from a real job search. DOK4
3. Research and select a real job advertisement. DOK2 a. Develop a cover letter to fit the job advertisement using terminology that reflects the culture and values specific to that company. b. Create a resume with fabricated elements to fit the real job advertisement.
4. Demonstrate real-world interview skills led by the instructor and/or advisory/craft committee members. DOK2 a. Use the list below as a guide for demonstrating interview skills. <ul style="list-style-type: none">• Align the interview to a specific industry/job advertisement.• Dress in professional attire.• Produce a cover letter.• Complete an application and/or resume.• Write customized thank you letters to each member of the interview committee.
5. Document project or activity artifacts in an ePortfolio according to the teacher-generated rubric. DOK2

Student Competency Profile

Student's Name: _____

This record is intended to serve as a method of noting student achievement of the competencies in each unit. It can be duplicated for each student, and it can serve as a cumulative record of competencies achieved in the course.

In the blank before each competency, place the date on which the student mastered the competency.

Unit 1: Orientation, Safety, and Leadership	
	1. Identify the essential characteristics of a healthy office environment.
	2. Discuss situations in a workplace that can lead to injury or illness.
	3. Explore security, privacy, and risk management policies and procedures for information technology.
	4. Investigate how career and technical student organizations (CTSOs) enhance leadership skills.
Unit 2: Communication and Ethics	
	1. Apply basic interpersonal communication skills in personal and professional situations.
	2. Use technology to enhance the effectiveness of communication.
	3. Describe the factors that define what is considered ethical and socially responsible business behavior.
	4. Research and discuss the relationship between ethics and the law.
	5. Analyze how modern workplace success depends on respect of cultural differences and working effectively with people from a range of social and cultural backgrounds.
	6. Investigate the power of Artificial Intelligence (AI) as it relates to business.
Unit 3: Introduction to Economics	
	1. Explain the concepts of scarcity, choice, decision-making, opportunity cost, supply, demand, and gross domestic product (GDP).
	2. Explain why societies develop economic systems, identify the basic features of different economic systems, and analyze the major features of the U.S. economic system.
	3. Illustrate how voluntary exchanges and trade are reflections of negative and positive incentives resulting in gain for both parties.
	4. Analyze the role of price on the market, the buyer, and the seller.
	5. Research different economic systems and how people work individually or collectively to allocate goods and services.
Unit 4: Personal Finance - Decision-Making, Income, and Money Management	

	1.	Use a rational decision-making process as it applies to the roles of its citizens, workers, and consumers.
	2.	Identify various forms of income and analyze factors that affect income as a part of the career decision-making process.
	3.	Predict future earnings based on current plans for education, training, and career options.
	4.	Evaluate how people can increase their income and job opportunities by acquiring more education, work experience, and job skills.
	5.	Explore how income for most people is determined by the market value of their labor, paid as wages and salaries.
	6.	Develop and evaluate a spending/savings plan.
	7.	Evaluate savings options to meet short- and long-term goals.
	8.	Evaluate investment options to meet short- and long-term goals.
Unit 5: Personal Finance – Credit and Risk Management		
	1.	Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.
	2.	Analyze choices available to consumers for protection against risk and financial loss.
	3.	Describe how people make choices to protect themselves from the financial risk of lost income, assets, health, or identity.
	4.	Explore how individuals and businesses use various insurance products to protect themselves from potential financial risk.
Unit 6: Microeconomics		
	1.	Analyze the role of markets and prices in the U.S. economy.
	2.	Analyze the different types of market structures and the effect they have on price and the quantity of the goods and services produced.
	3.	Evaluate antitrust laws including the Sherman Antitrust Act, Clayton Act, Federal Trade Commission Act, Robinson Patman Act, and Celler-Kefauver Antimerger Act.
	4.	Identify markets in which economic decision-makers have participated as buyers and sellers and describe how the interaction of all buyers and sellers influences price.
	5.	Predict how prices change when there is either a shortage or surplus of the product available.
Unit 7: Foundations of Marketing		
	1.	Analyze the marketing mix, their interrelationships, and how they are used in the marketing process.
	2.	Recognize the customer-oriented nature of marketing and analyze the impact of marketing activities on the individual, business, and society.
	3.	Analyze the characteristics, motivations, and behaviors of consumers.
	4.	Identify and analyze the costs/benefits of finding customers.
	5.	Recognize how to retain customers and develop relationships with repeat customers.

	6.	Analyze the influence of internal and external factors on marketing.
	7.	Describe the elements, design, and purposes of a marketing plan.
Unit 8: Review of Workplace Safety and Security		
	1.	Maintain a healthy workplace environment.
	2.	Examine the design of workplace spaces that allow each employee to work comfortably without needing to overreach, sit or stand too long, or use awkward postures.
Unit 9: Macroeconomics		
	1.	Compare and contrast fiscal and monetary policy.
	2.	Explain the importance of productivity and analyze how specialization, division of labor, investment in physical and human capital, and technological change affect productivity and global trade.
	3.	Explore the concept of business cycles as they relate to fluctuations in the national economy from times of expansion through times of contraction.
	4.	Explore how the money in the economy affects the overall price level.
	5.	Examine the role of trade, protectionism, and monetary markets in the global economy.
	6.	Evaluate how growing international economic interdependence causes economic conditions and policies in one nation to be increasingly affected by economic conditions and policies in another nation.
Unit 10: Applied Human Resource Management		
	1.	Analyze management functions and their implementation and integration within the business environment.
	2.	Develop personal management skills to function effectively and efficiently in a business environment.
	3.	Examine the role of ethics in management and social responsibility in decision-making.
	4.	Describe human resource functions and their importance to an organization's successful operation.
	5.	Describe the role of organized labor and its influence on government and business.
Unit 11: Strategic and Operations Management		
	1.	Analyze the organization of a business.
	2.	Examine intellectual property issues of copyrights, patents, and trademarks.
	3.	Apply operations management principles and procedures to the design of an operation plan.
	4.	Examine corporate culture and management in the global environment.
	5.	Examine factors that lead to long-term sustainability within a business.
Unit 12: Entrepreneurship		
	1.	Recognize that entrepreneurs possess unique characteristics and evaluate the degree to which one possesses those characteristics.

	2.	Evaluate the opportunities, risks, advantages, and disadvantages of being an entrepreneur.
	3.	Investigate LEAN startup methods to generate, develop, and test ideas to identify market and business opportunities.
	4.	Discuss the value proposition as it relates to LEAN startups.
	5.	Test and validate solution ideas as they relate to product development.
	6.	Identify the characteristics of the different legal structures of a business.
	7.	Identify sources of start-up funding, with the advantages and disadvantages of each.
	8.	Define and describe potential exit strategies for a business.
	9.	Identify the purpose and worth of a business plan.
Unit 13: Personal Finance – Purchasing and Financial Institutions		
	1.	Apply a decision-making model to maximize consumer satisfaction when buying goods and services.
	2.	Differentiate between the advantages and disadvantages of renting, leasing, and owning.
	3.	Interpret the differences in payment types, including debit cards, credit cards, prepaid cards, cash advances, and payday loans.
	4.	Evaluate services provided by financial institutions.
Unit 14: Financial Accounting		
	1.	Understand the role accountants play in business and society.
	2.	Develop an understanding and working knowledge of an annual report and financial statements.
	3.	Complete the steps in the accounting cycle to prepare financial statements.
	4.	Analyze financial transactions.
Unit 15: Managerial Accounting		
	1.	Assess the financial condition and operating results of a company and analyze and interpret financial statements.
	2.	Develop a working knowledge of individual and business income tax procedures and requirements to comply with tax laws and regulations.
Unit 16: Career Readiness and Employment Opportunities		
	1.	Using the Occupational Outlook Handbook, research available jobs across business sectors.
	2.	Analyze differences in online application requirements from a real job search.
	3.	Research and select a real job advertisement.
	4.	Demonstrate real-world interview skills led by the instructor and/or advisory/craft committee members.
	5.	Document project or activity artifacts in an ePortfolio according to the teacher-generated rubric.

Appendix A: Industry Standards

	Units	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Standards																	
CS1		X	X														
CS2				X			X			X							
CS3		X															
CS4		X							X		X						
CS5										X							
CS6			X	X	X	X	X	X		X	X	X	X	X	X	X	X
CS7			X	X	X	X	X	X		X	X	X	X	X	X	X	X
CS8		X	X	X	X	X	X	X		X	X	X	X	X	X	X	X
CS9		X	X	X	X	X	X	X		X	X	X	X	X	X	X	X
CS10			X		X		X	X		X	X		X	X	X		
CS11		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
CS12			X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
CS13		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
CS14		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
CS15		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
CS16		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

CSS1-21st Century Themes

CS1 Global Awareness

1. Using 21st century skills to understand and address global issues
2. Learning from and working collaboratively with individuals representing diverse cultures, religions, and lifestyles in a spirit of mutual respect and open dialogue in personal, work, and community contexts
3. Understanding other nations and cultures, including the use of non-English languages

CS2 Financial, Economic, Business, and Entrepreneurial Literacy

1. Knowing how to make appropriate personal economic choices
2. Understanding the role of the economy in society
3. Using entrepreneurial skills to enhance workplace productivity and career options

CS3 Civic Literacy

1. Participating effectively in civic life through knowing how to stay informed and understanding governmental processes
2. Exercising the rights and obligations of citizenship at local, state, national, and global levels
3. Understanding the local and global implications of civic decisions

CS4 Health Literacy

1. Obtaining, interpreting, and understanding basic health information and services and using such information and services in ways that enhance health
2. Understanding preventive physical and mental health measures, including proper diet, nutrition, exercise, risk avoidance, and stress reduction
3. Using available information to make appropriate health-related decisions
4. Establishing and monitoring personal and family health goals
5. Understanding national and international public health and safety issues

CS5 Environmental Literacy

1. Demonstrating knowledge and understanding of the environment and the circumstances and conditions affecting it, particularly as relates to air, climate, land, food, energy, water, and ecosystems
2. Demonstrating knowledge and understanding of society's impact on the natural world (e.g., population growth, population development, resource consumption rate, etc.)
3. Investigating and analyzing environmental issues and make accurate conclusions about effective solutions
4. Taking individual and collective action toward addressing environmental challenges (e.g., participating in global actions, designing solutions that inspire action on environmental issues)

CSS2-Learning and Innovation Skills

CS6 Creativity and Innovation

1. Think creatively
2. Work creatively with others
3. Implement innovations

CS7 Critical Thinking and Problem Solving

1. Reason effectively
2. Use systems thinking
3. Make judgments and decisions
4. Solve problems

CS8 Communication and Collaboration

1. Communicate clearly
2. Collaborate with others

CSS3-Information, Media and Technology Skills

CS9 Information Literacy

1. Access and evaluate information
2. Use and manage information

CS10 Media Literacy

1. Analyze media
2. Create media products

CS11 ICT Literacy

1. Apply technology effectively

CSS4-Life and Career Skills

CS12 Flexibility and Adaptability

1. Adapt to change
2. Be flexible

CS13 Initiative and Self-Direction

1. Manage goals and time

2. Work independently
 3. Be self-directed learners
- CS14 Social and Cross-Cultural Skills**
1. Interact effectively with others
 2. Work effectively in diverse teams
- CS15 Productivity and Accountability**
1. Manage projects
 2. Produce results
- CS16 Leadership and Responsibility**
1. Guide and lead others
 2. Be responsible to others

Appendix B: Industry Standards

	Units	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Standards																	
AC1															X	X	
AC2															X	X	
AC3															X	X	
AC4															X	X	
AC5															X	X	
AC6															X		
AC7															X		
BL1			X														
BL2			X														
BL3			X														
BL4							X						X				
BL5							X					X					
BL6													X				
BL7																	
BL8		X														X	
BL9													X				
BL10													X				
CD1		X															X
CD2					X												
CD3		X			X												
CD4		X			X												X
CD5															X		X
CM1		X	X											X			X
CM2														X			
CM3		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
CM4		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
CM5		X						X				X	X				X
EC1				X													
EC2				X			X										
EC3				X						X							
EC4				X			X			X							
EC5				X			X			X							
EC6							X			X							
EC7							X			X							
EC8										X							
EC9							X			X							
PF1														X			
PF2														X			
PF3														X			
PF4														X			
PF5														X			
PF6														X			
PF7														X			
PF8														X			
PF9																	X
EN1				X										X			
EN2														X			
EN3														X			
EN4														X			
EN5								X						X			
EN6														X		X	
EN7														X	X	X	
EN8											X	X	X			X	
EN9												X	X				
EN10													X				
MG1											X		X				
MG2											X		X				

MG3												X	X				
MG4											X						
MG5			X								X	X	X				
MG6											X						
MG7												X					
MG8												X					
MG9		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
MG10								X				X	X				
MG11													X				
MG12													X				
MG13									X								
MK1								X									
MK2								X									
MK3								X									
MK4								X									
MK5								X									

NBEA-National Business Education Association

Accounting

NBEA-AC1 – Role of the Accountant

- Explain the role that accountants play in business and society.
- Explain career opportunities in the accounting profession.
- Demonstrate the business and professional skills and competencies required to succeed in the accounting profession and/or in an accounting-related career.

NBEA-AC2 – Conceptual Framework of Accounting

- Differentiate the nature, function, limits of financial accounting, financial statements, and payroll.

NBEA-AC3 – The Accounting Process

- Develop a working knowledge of the accounting process.
- Complete the steps in the accounting cycle to prepare financial statements.

NBEA-AC4 – Analysis of Accounting Data

- Use planning and control principles to evaluate the organization’s performance.
- Apply differential analysis and present-value concepts to make informed business decisions.
- Assess the financial condition and operating results of a company.
- Analyze and interpret financial statements and information to make informed business decisions.

NBEA-AC5 – Financial Reporting

- Use an annual report and financial statements to make informed business decisions.

NBEA-AC6 – Ethics and Legal Responsibility

- State and explain generally accepted accounting principles (GAAP) and how applying GAAP impacts the recording of financial transactions and the preparation of financial statements.
- Distinguish between GAAP and income tax law.

NBEA-AC7 – Accounting Information Systems

- Compare and contrast the uses of accounting information systems as it applies to data analytics.

Business Law

NBEA-BL1 – Basics of the Law

- Analyze the relationship between ethics and the law and describe the law's sources, the structure of the court system, different classifications of procedural law, and different classifications of substantive law.

NBEA-BL2 – Contract Law, Law of Sales, and Consumer Law

- Analyze the relationships between contract law, law of sales, and consumer law.

NBEA-BL3 – Agency and Employment

- Analyze the role and importance of agency law, and employment law related to the conduct of business in the national and international marketplaces.

NBEA-BL4 – Business Organizations

- Describe the major types of business organizations, including sole proprietorships, partnerships, corporations, and limited liability companies, operating within the socioeconomic arena of the national and international marketplace.

NBEA-BL5 – Property Law

- Explain the legal rules that apply to personal property, [and] real property and intellectual property.

NBEA-BL6 – Negotiable Instruments, Insurance, Secured Transactions, Bankruptcy

- Analyze the functions of negotiable instruments, insurance, secured transactions, and bankruptcy.

NBEA-BL7 – Computer Law

- Describe how advances in computer technology impact such areas as intellectual property, contract law, criminal law, tort law, and international law.

NBEA-BL8 – Environmental Law and Energy Regulation

- Summarize the legal rules that apply to environmental law and energy regulation.

NBEA-BL9 – Family Law

- Explain the legal rules that apply to marriage, divorce, and child custody.

NBEA-BL10 – Wills and Trusts

- Determine the appropriateness of wills and trusts in estate planning.

Career Development

NBEA-CD1 – Strategic Career Planning

- Apply knowledge gained through individual assessment to develop a comprehensive set of goals and an individual career plan.

NBEA-CD2 – Career Exploration and Research

- Utilize career resources to develop a career information portfolio that includes international career opportunities.

NBEA-CD3 – Career Readiness Expectations

- Relate the importance of career readiness skills to career development.

NBEA-CD4 – School-to-Career Transition

- Develop strategies to effectively transition from school to career.

NBEA-CD5 – Lifelong Learning

- Relate the importance of lifelong learning to personal and career success.

Communication

NBEA-CM1 – Foundations of Communications

- Listen actively, use the communication process, read and research information, and integrate technology to enhance communication effectiveness.

NBEA-CM2 – Interpersonal Skills

- Apply interpersonal skills in personal and professional environments to communicate effectively.

NBEA-CM3 – Written Communication

- Prepare clear, complete, concise, correct, and courteous written messages for personal and professional uses.

NBEA-CM4 – Spoken Communication

- Demonstrate professional speaking techniques and strategies.

NBEA-CM5 – Employment Communication

- Communicate effectively for employment success.

Economics

NBEA-EC1 – Allocation of Resources

- Assess opportunity costs and trade-offs involved in making choices about how to use scarce economic resources.

NBEA-EC2 – Economic Systems

- Explain why societies develop economic systems, identify the basic features of different economic systems, and analyze the U.S. economic system's major features.

NBEA-EC3 – Economic Institutions and Incentives

- Analyze the role of core economic institutions and incentives in the U.S. economy.

NBEA-EC4 – Markets and Prices

- Analyze the role of markets and prices in the U.S. economy.

NBEA-EC5 – Market Structures

- Analyze the different types of market structures and their effect on the price and the quality of the goods and services produced.

NBEA-EC6 – Productivity

- Explain the importance of productivity and analyze how specialization, division of labor, investment in physical and human capital, and technological change affect productivity and global trade.

NBEA-EC7 – The Role of Government

- Analyze the role of government in economic systems, especially the role of government in the U.S. economy.

NBEA-EC8 – Global Economic Concepts

- Examine the role of trade, protectionism, and monetary markets in the global economy.

NBEA-EC9 – Aggregate Supply and Aggregate Demand

- Analyze how the U.S. economy functions as a whole and describe selected macroeconomic measures of economic activity.

Personal Finance

NBEA-PF1 – Personal Decision Making

- Use a data-informed decision-making process as it applies to the roles of citizens, workers, and consumers.

NBEA-PF2 – Earning and Reporting Income

- Identify various forms of income and analyze factors that affect income as a part of the career decision-making process.

NBEA-PF3 – Managing Finances and Budgeting

- Develop and evaluate a spending/savings plan.

NBEA-PF4 – Saving and Investing

- Evaluate savings and investment options to meet short- and long-term goals.

NBEA-PF5 – Buying Goods and Services

- Apply a decision-making model to maximize consumer satisfaction when buying goods and services.

NBEA-PF6 – Banking and Financial Institutions

- Evaluate products and services provided by financial deposit institutions to transfer funds.

NBEA-PF7 – Using Credit

- Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.

NBEA-PF8 – Protecting Against Risk

- Analyze choices available to consumers for protection against risk and financial loss.

NBEA-PF9 – Demonstrating Knowledge of Financing Postsecondary Education

- Analyze choices and resources available to consumers for financing postsecondary education.

Entrepreneurship

NBEA-EN1 – Entrepreneurs and Entrepreneurial Skills

- Examine the role entrepreneurs play in today’s economy and recognize the unique personal characteristics and skills that successful entrepreneurs possess.

NBEA-EN2 – Entrepreneurial Skills

- Recognize trends in society that can lead to entrepreneurial opportunities.

NBEA-EN3 – Idea Generation and Validation (LEAN Startup)

- Generate, develop, and test ideas to identify market and business opportunities.

NBEA-EN4 – Economics

- Apply economic concepts when making decisions for an entrepreneurial venture.

NBEA-EN5 – Marketing

- Develop a marketing strategy to introduce a product or service.

NBEA-EN6 – Finance

- Understand financial concepts and use financial tools to make sound business decisions.

NBEA-EN7 – Accounting

- Recognize that entrepreneurs must establish, maintain, and analyze appropriate records to make business decisions.

NBEA-EN8 – Management

- Develop a management plan for an entrepreneurial venture.

NBEA-EN9 – Legal

- Analyze how forms of business ownership, government regulations, and legal regulations affect entrepreneurial ventures.

NBEA-EN9 – Business Models and Planning

- Develop a plan to launch and operate a business.

Management

NBEA-MG1 – Management Functions

- Analyze the management functions and their implementation and integration within the business environment.

NBEA-MG2 – Management Theories

- Analyze the management theories and their application within the business environment.

NBEA-MG3 – Business Organization

- Analyze the organization of a business.

NBEA-MG4 – Personal Management Skills

- Develop personal management skills to function effectively and efficiently in a business environment.

NBEA-MG5 – Ethics and Social Responsibility

- Examine the role of ethics and social responsibility in decision making.

NBEA-MG6 – Human Resource Management

- Describe human resource functions and their importance to an organization's successful operation and strategic congruence.

NBEA-MG7 – Organized Labor

- Describe the role and impact of organized labor on an organization's operations.

NBEA-MG8 – Employee Relations

- Create a positive and safe work environment that allows managers and employees to have cooperative workplace interactions and conduct business legally, ethically, and effectively with civility.

NBEA-MG9 – Technology and Information Management

- Utilize information and technology tools to conduct business effectively and efficiently.

NBEA-MG10 – Industry Analysis

- Analyze a business organization's competitive position within the industry.

NBEA-MG11 – Financial Decision Making

- Analyze financial data influenced by internal and external factors in order to make short-term and long-term decisions.

NBEA-MG12 – Operations Management

- Apply operations management principles and procedures to the design of an operations plan.

NBEA-MG13 – Global Perspective

- Examine the issues of corporate culture and managing in the global environment.

Marketing

NBEA-MK1 – Foundations of Marketing

- Recognize the customer-oriented nature of marketing and analyze the impact of marketing activities on the individual, business, society, and the global community.

NBEA-MK2 – Consumers and Their Behavior

- Analyze the characteristics, motivations, and behaviors of consumers.

NBEA-MK3 – External Factors

- Analyze the influence of external factors on marketing.

NBEA-MK4 – The Marketing Mix

- Analyze the elements of the marketing mix, their interrelationships, how they are used in the marketing process, and their role in positioning.

NBEA-MK5 – The Marketing Plan

- Describe the elements, design, and purposes of a marketing plan.

NBEA-MK5 – Marketing Research

- Analyze the role of marketing research in decision-making.

Appendix C: Industry Standards

	Units	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Standards																	
ESB1													X				
ESB2				X			X	X									
ESB3								X									
ESB4					X	X								X	X	X	

ESB-Entrepreneurship and Small Business credential

ESB1 Entrepreneurial and Small Business Concepts

- 1.1 Identify the foundational concepts of entrepreneurship and small business ownership
- 1.2 Identify knowledge and skills of a successful entrepreneur
- 1.3 Recognize potential business opportunities
- 1.4 Identify the elements of a business plan
- 1.5 Identify intellectual property concepts

ESB2 Marketing and Sales

- 2.1 Interpret Market Research
- 2.2 Analyze aspects of marketing processes
- 2.3 Identify sales channel strategies

ESB3 Production and Distribution

- 3.1 Identify the value of a minimum viable product
- 3.2 Identify supply chain and production processes
- 3.3 Identify distribution channels

ESB4 Business Financials

- 4.1 Analyze business financials
- 4.2 Analyze funding options

Appendix D: Industry Standards

	Units	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
Standards																		
RL.9.1																	X	
RL.9.2																	X	
RL.9.3																		
RL.9.4											X							
RL.9.5																		
RL.9.6																		
RL.9.7																		
RL.9.8																		
RL.9.9																		
RL.9.10																		
RL.9.10																		
RI.9.3											X	X						
RI.9.5																		
RI.9.6																		
RI.9.7																		
RI.9.8		X		X														
RI.9.9																		
W.9.1		X		X	X		X			X			X					
W.9.2		X	X	X	X		X			X	X		X				X	
W.9.3		X	X	X	X		X						X					
W.9.4		X	X	X	X		X			X	X		X				X	
W.9.5			X														X	
W.9.6		X	X	X	X		X			X	X		X					
W.9.7		X	X	X	X			X		X	X	X		X	X			
W.9.8		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	
W.9.9		X								X		X					X	
W.9.10																		
SL.9.1		X	X	X		X	X	X	X	X	X	X	X	X	X			
SL.9.2		X	X	X	X	X	X	X	X		X	X	X	X	X			
SL.9.3								X	X					X	X			
SL.9.4		X	X	X	X		X				X	X	X					
SL.9.5		X	X	X	X	X	X				X	X	X					
SL.9.6		X		X	X						X	X						
L.9.1		X	X	X	X		X						X					
L.9.2		X	X	X														
L.9.3		X	X	X	X		X						X					
L.9.4			X			X				X	X	X						
L.9.5																		
L.9.6		X		X	X	X	X			X	X	X	X					
RL.10.10																		
RH.9-10.1											X	X						
RH.9-10.2		X	X		X						X	X						
RH.9-10.3											X	X						
RH.9-10.4						X					X	X						
RH.9-10.5																		
RH.9-10.6		X			X	X							X					
RH.9-10.7													X					
RH.9-10.8																		
RH.9-10.9		X				X							X					
RH.9-10.10																		
RST.9-10.1		X		X	X	X	X				X	X	X					
RST.9-10.2		X				X				X	X	X						
RST.9-10.3													X					
RST.9-10.4						X				X	X	X						
RST.9-10.5					X	X		X				X						
RST.9-10.6																		
RST.9-10.7		X		X	X	X					X	X	X					

RST.9-10.8																			
RST.9-10.9		X		X	X														X
RST.9-10.10																			
WHST.9-10.1		X		X	X		X												X
WHST.9-10.2		X		X	X		X			X	X	X	X						X
WHST.9-10.3																			
WHST.9-10.4																			X
WHST.9-10.5																			
WHST.9-10.6		X		X	X		X												X
WHST.9-10.7		X		X	X		X			X	X	X	X						X
WHST.9-10.8		X		X	X		X												X
WHST.9-10.9										X	X	X							
WHST.9-10.10																			
RL.11.1		X		X	X		X												X
RL.11.2																			
RL.11.3																			
RL.11.4																			
RL.11.5																			
RL.11.6																			
RL.11.7																			
RL.11.8																			
RL.11.9																			
RL.11.10																			
RI.11.3		X		X	X		X					X	X	X					
RI.11.4							X					X	X						
RI.11.5																			
RI.11.6																			
RI.11.7		X		X	X	X	X					X	X	X					
RI.11.8																			
RI.11.9																			
RI.11.10																			
W.11.1		X		X	X		X												X
W.11.2		X		X	X		X			X	X	X	X						X
W.11.3		X		X	X														X
W.11.4		X		X	X		X												X
W.11.5																			
W.11.6		X		X	X		X												X
W.11.7		X		X	X		X			X	X	X	X						X
W.11.8		X		X	X		X												X
W.11.9							X			X	X	X							
W.11.10																			
SL.11.1		X		X	X	X	X			X	X	X	X	X					X
SL.11.2		X		X	X	X	X			X	X	X	X	X					X
SL.11.3																			
SL.11.4		X		X	X	X	X			X	X	X	X	X					X
SL.11.5		X		X	X		X					X	X	X					X
SL.11.6												X	X						
L.11.1																			
L.11.2																			
L.11.3																			
L.11.4																			
RL.12.10																			
RH.11-12.1		X		X	X		X												X
RH.11-12.2		X		X	X		X												X
RH.11-12.3		X		X	X														X
RH.11-12.4							X			X	X	X							
RH.11-12.5																			
RH.11-12.6																			
RH.11-12.7		X		X	X		X					X	X	X					X
RH.11-12.8																			
RH.11-12.9		X		X	X														X
RH.11-12.10																			
RST.11-12.1		X			X	X	X			X	X	X	X						X
RST.11-12.2		X		X	X	X	X			X	X	X	X						X

RST.11-12.3												X					
RST.11-12.4						X				X	X	X					
RST.11-12.5																	
RST.11-12.6																	
RST.11-12.7		X		X	X	X	X					X	X	X			
RST.11-12.8																	
RST.11-12.9		X		X	X	X	X					X	X	X			
RST.11-12.10		X		X	X	X	X					X	X	X			
WHST.11-12.1		X		X	X									X			
WHST.11-12.2		X										X	X				
WHST.11-12.6		X		X	X		X							X			
WHST.11-12.8		X		X	X		X							X			

MS CCRS ELA-College and Career Readiness Standards for English Language Arts

Reading Literature Key Ideas and Details

RL.9.1 Cite strong and thorough textual evidence to support analysis of what the text says explicitly as well as inferences drawn from the text.

RL.9.2 Determine a theme or central idea of a text and analyze in detail its development over the course of the text, including how it emerges and is shaped and refined by specific details; provide an objective summary of the text.

RL.9.3 Analyze how complex characters (e.g., those with multiple or conflicting motivations) develop over the course of a text, interact with other characters, and advance the plot or develop the theme.

Craft and Structure

RL.9.4 Determine the meaning of words and phrases as they are used in the text, including figurative and connotative meanings; analyze the cumulative impact of specific word choices on meaning and tone (e.g., how the language evokes a sense of time and place; how it sets a formal or informal tone).

RL.9.5 Analyze how an author’s choices concerning how to structure a text, order events within it (e.g., parallel plots), and manipulate time (e.g., pacing, flashbacks) create such effects as mystery, tension, or surprise.

RL.9.6 Analyze a particular point of view or cultural experience reflected in a work of literature from outside the United States, drawing on a wide reading of world literature.

Integration of Knowledge and Ideas

RL.9.7 Analyze the representation of a subject or a key scene in two different artistic mediums, including what is emphasized or absent in each treatment (e.g., Auden’s “Musée des Beaux Arts” and Breughel’s Landscape with the Fall of Icarus).

RL.9.8 Not applicable to literature.

College and Career Ready English I

RL.9.9 Analyze how an author draws on and transforms source material in a specific work (e.g., how Shakespeare treats a theme or topic from Ovid or the Bible or how a later author draws on a play by Shakespeare).

Range of Reading and Level of Text Complexity

RL.9.10 By the end of grade 9, read and comprehend literature, including stories, dramas, and poems, in the grades 9-10 text complexity band proficiently, with scaffolding as needed at the high end of the range.

College and Career Ready English I

Reading Informational Text Key Ideas and Details

RI.9.3 Analyze how the author unfolds an analysis or series of ideas or events, including the order in which the points are made, how they are introduced and developed, and the connections that are drawn between them.

Craft and Structure

RI.9.5 Analyze in detail how an author’s ideas or claims are developed and refined by particular sentences, paragraphs, or larger portions of a text (e.g., a section or chapter).

RI.9.6 Determine an author’s point of view or purpose in a text and analyze how an author uses rhetoric to advance that point of view or purpose.

Integration of Knowledge and Ideas

RI.9.7 Analyze various accounts of a subject told in different mediums (e.g., a person’s life story in both print and multimedia), determining which details are emphasized in each account.

RI.9.8 Delineate and evaluate the argument and specific claims in a text, assessing whether the reasoning is valid and the evidence is relevant and sufficient; identify false statements and fallacious reasoning.

RI.9.9 Analyze seminal U.S. documents of historical and literary significance (e.g., Washington’s Farewell Address, the Gettysburg Address, Roosevelt’s Four Freedoms speech, King’s “Letter from Birmingham Jail”), including how they address related themes and concepts.

College and Career Ready English I

Writing Text Types and Purposes

W.9.1 Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.

W.9.1a Introduce precise claim(s), distinguish the claim(s) from alternate or opposing claims, and create an organization that establishes clear relationships among claim(s), counterclaims, reasons, and evidence.

W.9.1b Develop claim(s) and counterclaims fairly, supplying evidence for each while pointing out the strengths and limitations of both in a manner that anticipates the audience’s knowledge level and concerns.

W.9.1c Use words, phrases, and clauses to link the major sections of the text, create cohesion, and clarify the relationships between claim(s) and reasons, between reasons and evidence, and between claim(s) and counterclaims.

W.9.1d Establish and maintain a formal style and objective tone while attending to the norms and conventions of the discipline in which they are writing.

W.9.1e Provide a concluding statement or section that follows from and supports the argument presented.

W.9.2 Write informative/explanatory texts to examine and convey complex ideas, concepts, and information clearly and accurately through the effective selection, organization, and analysis of content.

- W.9.2a Introduce a topic; organize complex ideas, concepts, and information to make important connections and distinctions; include formatting (e.g., headings), graphics (e.g., figures, tables), and multimedia when useful to aiding comprehension.
- W.9.2b Develop the topic with well-chosen, relevant, and sufficient facts, extended definitions, concrete details, quotations, or other information and examples appropriate to the audience's knowledge of the topic.
- W.9.2c Use appropriate and varied transitions to link the major sections of the text, create cohesion, and clarify the relationships among complex ideas and concepts.

College and Career Ready English I

- W.9.2d Use precise language and domain-specific vocabulary to manage the complexity of the topic.
- W.9.2e Establish and maintain a formal style and objective tone while attending to the norms and conventions of the discipline in which they are writing.
- W.9.2f Provide a concluding statement or section that follows from and supports the information or explanation presented (e.g., articulating implications or the significance of the topic).
- W.9.3 Write narratives to develop real or imagined experiences or events using effective technique, well-chosen details, and well-structured event sequences.
- W.9.3a Engage and orient the reader by setting out a problem, situation, or observation, establishing one or multiple point(s) of view, and introducing a narrator and/or characters; create a smooth progression of experiences or events.
- W.9.3b Use narrative techniques, such as dialogue, pacing, description, reflection, and multiple plot lines, to develop experiences, events, and/or characters.
- W.9.3c Use a variety of techniques to sequence events so that they build on one another to create a coherent whole.
- W.9.3d Use precise words and phrases, telling details, and sensory language to convey a vivid picture of the experiences, events, setting, and/or characters.
- W.9.3e Provide a conclusion that follows from and reflects on what is experienced, observed, or resolved over the course of the narrative.

Production and Distribution of Writing

- W.9.4 Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience. (Grade-specific expectations for writing types are defined in standards 1–3 above.)
- W.9.5 Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach, focusing on addressing what is most significant for a specific purpose and audience. (Editing for conventions should demonstrate command of Language standards 1–3 up to and including grades 9–10.)
- W.9.6 Use technology, including the Internet, to produce, publish, and update individual or shared writing products, taking advantage of technology's capacity to link to other information and to display information flexibly and dynamically.

Research to Build and Present Knowledge

W.9.7 Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.

College and Career Ready English I

W.9.8 Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the usefulness of each source in answering the research question; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and following a standard format for citation.

W.9.9 Draw evidence from literary or informational texts to support analysis, reflection, and research.

W.9.9a Apply grades 9–10 Reading standards to literature (e.g., “Analyze how an author draws on and transforms source material in a specific work [e.g., how Shakespeare treats a theme or topic from Ovid or the Bible or how a later author draws on a play by Shakespeare]”).

W.9.9b Apply grades 9–10 Reading standards to literary nonfiction (e.g., “Delineate and evaluate the argument and specific claims in a text, assessing whether the reasoning is valid and the evidence is relevant and sufficient; identify false statements and fallacious reasoning”).

Range of Writing

W.9.10 Write routinely over extended time frames (time for research, reflection, and revision) and shorter time frames (a single sitting or a day or two) for a range of tasks, purposes, and audience.

College and Career Ready English I

SL.9.1 Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 9–10 topics, texts, and issues, building on others’ ideas and expressing their own clearly and persuasively.

SL.9.1a Come to discussions prepared, having read and researched material under study; explicitly draw on that preparation by referring to evidence from texts and other research on the topic or issue to stimulate a thoughtful, well-reasoned exchange of ideas.

SL.9.1b Work with peers to set rules for collegial discussions and decision making (e.g., informal consensus, taking votes on key issues, presentation of alternate views), clear goals and deadlines, and individual roles as needed.

SL.9.1c Propel conversations by posing and responding to questions that relate the current discussion to broader themes or larger ideas; actively incorporate others into the discussion; and clarify, verify, or challenge ideas and conclusions.

SL.9.1d Respond thoughtfully to diverse perspectives, summarize points of agreement and disagreement, and, when warranted, qualify or justify **their** own views and understanding and make new connections in light of the evidence and reasoning presented.

SL.9.2 Integrate multiple sources of information presented in diverse media or formats (e.g., visually, quantitatively, orally) evaluating the credibility and accuracy of each source.

SL.9.3 Evaluate a speaker's point of view, reasoning, and use of evidence and rhetoric, identifying any fallacious reasoning or exaggerated or distorted evidence.

Presentation of Knowledge and Ideas

SL.9.4 Present information, findings, and supporting evidence clearly, concisely, and logically such that listeners can follow the line of reasoning and the organization, development, substance, and style are appropriate to purpose, audience, and task.

College and Career Ready English I

SL.9.5 Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) in presentations to enhance understanding of findings, reasoning, and evidence and to add interest.

SL.9.6 Adapt speech to a variety of contexts and tasks, demonstrating command of formal English when indicated or appropriate. (See grades 9–10 Language standards 1 and 3 for specific expectations.)

College and Career Ready English I

Language

Conventions of Standard English

L.9.1 Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.

L.9.1a Use parallel structure.*

L.9.1b Use various types of phrases (noun, verb, adjectival, adverbial, participial, prepositional, absolute) and clauses (independent, dependent; noun, relative, adverbial) to convey specific meanings and add variety and interest to writing or presentations.

L.9.2 Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.

L.9.2a Use a semicolon (and perhaps a conjunctive adverb) to link two or more closely related independent clauses.

L.9.2b Use a colon to introduce a list or quotation.

L.9.2c Spell correctly

Knowledge of Language

L.9.3 Apply knowledge of language to understand how language functions in different contexts, to make effective choices for meaning or style, and to comprehend more fully when reading or listening

L.9.3a Write and edit work so that it conforms to the guidelines in a style manual (e.g., MLA Handbook, Turabian's Manual for Writers) appropriate for the discipline and writing type.

Vocabulary Acquisition and Use

L.9.4 Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on grades 9–10 reading and content, choosing flexibly from a range of strategies.

- L.9.4a Use context (e.g., the overall meaning of a sentence, paragraph, or text; a word's position or function in a sentence) as a clue to the meaning of a word or phrase.
- L.9.4b Identify and correctly use patterns of word changes that indicate different meanings or parts of speech (e.g., analyze, analysis, analytical; advocate, advocacy).

College and Career Ready English I

- L.9.4c Consult general and specialized reference materials (e.g., dictionaries, glossaries, thesauruses), both print and digital, to find the pronunciation of a word or determine or clarify its precise meaning, its part of speech, or its etymology.
- L.9.4d Verify the preliminary determination of the meaning of a word or phrase (e.g., by checking the inferred meaning in context or in a dictionary).
- L.9.5 Demonstrate understanding of figurative language, word relationships, and nuances in word meanings.
- L.9.5a Interpret figures of speech (e.g., euphemism, oxymoron) in context and analyze their role in the text.
- L.9.5b Analyze nuances in the meaning of words with similar denotations.
- L.9.6 Acquire and use accurately general academic and domain-specific words and phrases, sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when considering a word or phrase important to comprehension or expression.

College and Career Ready English II

Range of Reading and Level of Text Complexity

- RL.10.10 By the end of grade 10, read and comprehend literature, including stories, dramas, and poems, at the high end of the grades 9-10 text complexity band independently and proficiently.

Grades 9-10: Literacy in History/SS

Reading in History/Social Studies Key Ideas and Details

- RH.9-10.1 Cite specific textual evidence to support analysis of primary and secondary sources, attending to such features as the date and origin of the information.
- RH.9-10.2 Determine the central ideas or information of a primary or secondary source; provide an accurate summary of how key events or ideas develop over the course of the text.
- RH.9-10.3 Analyze in detail a series of events described in a text; determine whether earlier events caused later ones or simply preceded them.

Craft and Structure

- RH.9-10.4 Determine the meaning of words and phrases as they are used in a text, including vocabulary describing political, social, or economic aspects of history/social science.
- RH.9-10.5 Analyze how a text uses structure to emphasize key points or advance an explanation or analysis.

RH.9-10.6 Compare the point of view of two or more authors for how they treat the same or similar topics, including which details they include and emphasize in their respective accounts.

Integration of Knowledge and Ideas

RH.9-10.7 Integrate quantitative or technical analysis (e.g., charts, research data) with qualitative analysis in print or digital text.

RH.9-10.8 Assess the extent to which the reasoning and evidence in a text support the author’s claims.

RH.9-10.9 Compare and contrast treatments of the same topic in several primary and secondary sources.

Range of Reading and Level of Text Complexity

RH.9-10.10 By the end of grade 10, read and comprehend history/social studies texts in the grades 9–10 text complexity band independently and proficiently.

Grades 9-10: Literacy in Science and Technical Subjects

Reading in Science and Technical Subjects Key Ideas and Details

RST.9-10.1 Cite specific textual evidence to support analysis of science and technical texts, attending to the precise details of explanations or descriptions.

RST.9-10.2 Determine the central ideas or conclusions of a text; trace the text’s explanation or depiction of a complex process, phenomenon, or concept; provide an accurate summary of the text.

RST.9-10.3 Follow precisely a complex multistep procedure when carrying out experiments, taking measurements, or performing technical tasks, attending to special cases or exceptions defined in the text.

Craft and Structure

RST.9-10.4 Determine the meaning of symbols, key terms, and other domain-specific words and phrases as they are used in a specific scientific or technical context relevant to grades 9–10 texts and topics.

RST.9-10.5 Analyze the structure of the relationships among concepts in a text, including relationships among key terms (e.g., force, friction, reaction force, energy).

RST.9-10.6 Analyze the author’s purpose in providing an explanation, describing a procedure, or discussing an experiment in a text, defining the question the author seeks to address.

Integration of Knowledge and Ideas

RST.9-10.7 Translate quantitative or technical information expressed in words in a text into visual form (e.g., a table or chart) and translate information expressed visually or mathematically (e.g., in an equation) into words.

RST.9-10.8 Assess the extent to which the reasoning and evidence in a text support the author’s claim or a recommendation for solving a scientific or technical problem.

RST.9-10.9 Compare and contrast findings presented in a text to those from other sources (including their own experiments), noting when the findings support or contradict previous explanations or accounts

Range of Reading and Level of Text Complexity

RST.9-10.10 By the end of grade 10, read and comprehend science/technical texts in the grades 9–10 text complexity band independently and proficiently.

Grades 9-10: Writing in History/SS, Science, and Technical Subjects

Writing Text Types and Purposes

WHST.9-10.1 Write arguments focused on discipline-specific content.

WHST.9-10.1a Introduce precise claim(s), distinguish the claim(s) from alternate or opposing claims, and create an organization that establishes clear relationships among the claim(s), counterclaims, reasons, and evidence.

WHST.9-10.1b Develop claim(s) and counterclaims fairly, supplying data and evidence for each while pointing out the strengths and limitations of both claim(s) and counterclaims in a discipline-appropriate form and in a manner that anticipates the audience's knowledge level and concerns.

WHST.9-10.1c Use words, phrases, and clauses to link the major sections of the text, create cohesion, and clarify the relationships between claim(s) and reasons, between reasons and evidence, and between claim(s) and counterclaims.

WHST.9-10.1d Establish and maintain a formal style and objective tone while attending to the norms and conventions of the discipline in which they are writing.

WHST.9-10.1e Provide a concluding statement or section that follows from or supports the argument presented.

WHST.9-10.2 Write informative/explanatory texts, including the narration of historical events, scientific procedures/ experiments, or technical processes.

WHST.9-10.2a Introduce a topic and organize ideas, concepts, and information to make important connections and distinctions; include formatting (e.g., headings), graphics (e.g., figures, tables), and multimedia when useful to aiding comprehension.

WHST.9-10.2b Develop the topic with well-chosen, relevant, and sufficient facts, extended definitions, concrete details, quotations, or other information and examples appropriate to the audience's knowledge of the topic.

Grades 9-10

Writing in History/SS, Science, and Technical Subjects

WHST.9-10.2c Use varied transitions and sentence structures to link the major sections of the text, create cohesion, and clarify the relationships among ideas and concepts.

WHST.9-10.2d Use precise language and domain-specific vocabulary to manage the complexity of the topic and convey a style appropriate to the discipline and context as well as to the expertise of likely readers.

WHST.9-10.2e Establish and maintain a formal style and objective tone while attending to the norms and conventions of the discipline in which they are writing.

WHST.9-10.2f Provide a concluding statement or section that follows from and supports the information or explanation presented (e.g., articulating implications or the significance of the topic).

WHST.9-10.3 Not Applicable

Production and Distribution of Writing

WHST.9-10.4 Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.

WHST.9-10.5 Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach, focusing on addressing what is most significant for a specific purpose and audience.

WHST.9-10.6 Use technology, including the Internet, to produce, publish, and update individual or shared writing products, taking advantage of technology's capacity to link to other information and to display information flexibly and dynamically.

Research to Build and Present Knowledge

WHST.9-10.7 Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.

WHST.9-10.8 Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the usefulness of each source in answering the research question; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and following a standard format for citation.

WHST.9-10.9 Draw evidence from informational texts to support analysis, reflection, and research.

Grades 9-10

Writing in History/SS, Science, and Technical Subjects

Range of Writing

WHST.9-10.10 Write routinely over extended time frames (time for reflection and revision) and shorter time frames (a single sitting or a day or two) for a range of discipline-specific tasks, purposes, and audiences.

English III

Reading Literature Key Ideas and Details

RL.11.1 Cite strong and thorough textual evidence to support analysis of what the text says explicitly as well as inferences drawn from the text, including determining where the text leaves matters uncertain.

RL.11.2 Determine two or more themes or central ideas of a text and analyze their development over the course of the text, including how they interact and build on one another to produce a complex account; provide an objective summary of the text.

RL.11.3 Analyze the impact of the author's choices regarding how to develop and relate elements of a story or drama (e.g., where a story is set, how the action is ordered, how the characters are introduced and developed).

Craft and Structure

RL.11.4 Determine the meaning of words and phrases as they are used in the text, including figurative and connotative meanings; analyze the impact of specific word choices on meaning and tone, including words with multiple meanings or language that is particularly fresh, engaging, or beautiful. (Include Shakespeare as well as other authors.)

RL.11.5 Analyze how an author's choices concerning how to structure specific parts of a text (e.g., the choice of where to begin or end a story, the choice to

provide a comedic or tragic resolution) contribute to its overall structure and meaning as well as its aesthetic impact.

RL.11.6 Analyze a case in which grasping a point of view requires distinguishing what is directly stated in a text from what is really meant (e.g., satire, sarcasm, irony, or understatement).

Integration of Knowledge and Ideas

RL.11.7 Analyze multiple interpretations of a story, drama, or poem (e.g., recorded or live production of a play or recorded novel or poetry), evaluating how each version interprets the source text. (Include at least one play by Shakespeare and one play by an American dramatist.)

RL.11.8 Not applicable to literature.

RL.11.9 Demonstrate knowledge of eighteenth-, nineteenth- and early-twentieth century foundational works of American literature, including how two or more texts from the same period treat similar themes or topics.

Range of Reading and Level of Text Complexity

RL.11.10 By the end of grade 11, read and comprehend literature, including stories, dramas, and poems, in the grades 11-CCR text complexity band proficiently, with scaffolding as needed at the high end of the range.

English III

Reading Informational Text Key Ideas and Details

RI.11.3 Analyze a complex set of ideas or sequence of events and explain how specific individuals, ideas, or events interact and develop over the course of the text.

Craft and Structure

RI.11.4 Determine the meaning of words and phrases as they are used in a text, including figurative, connotative, and technical meanings; analyze how an author uses and refines the meaning of a key term or terms over the course of a text (e.g., how Madison defines faction in Federalist No. 10).

RI.11.5 Analyze and evaluate the effectiveness of the structure an author uses in his or her exposition or argument, including whether the structure makes points clear, convincing, and engaging.

RI.11.6 Determine an author's point of view or purpose in a text in which the rhetoric is particularly effective, analyzing how style and content contribute to the power, persuasiveness or beauty of the text.

Integration of Knowledge and Ideas

RI.11.7 Integrate and evaluate multiple sources of information presented in different media or formats (e.g., visually, quantitatively) as well as in words in order to address a question or solve a problem.

RI.11.8 Delineate and evaluate the reasoning in seminal U.S. texts, including the application of constitutional principles and use of legal reasoning (e.g., in U.S. Supreme Court majority opinions and dissents) and the premises, purposes, and arguments in works of public advocacy (e.g., The Federalist, presidential addresses).

RI.11.9 Analyze seventeenth-, eighteenth-, and nineteenth-century foundational U.S. documents of historical and literary significance (including Them Declaration of Independence, the Preamble to the Constitution, the Bill of Rights, and

Lincoln's Second Inaugural Address) for their themes, purposes, and rhetorical features.

Range of Reading and Level of Text Complexity

RI.11.10 By the end of grade 11, read and comprehend literary nonfiction in the grades 11-CCR text complexity band proficiently, with scaffolding as needed at the high end of the range.

English III

Writing

- W.11.1 Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.
- W.11.1a Introduce precise, knowledgeable claim(s), establish the significance of the claim(s), distinguish the claim(s) from alternate or opposing claims, and create an organization that logically sequences claim(s), counterclaims, reasons, and evidence.
- W.11.1b Develop claim(s) and counterclaims fairly and thoroughly, supplying the most relevant evidence for each while pointing out the strengths and limitations of both in a manner that anticipates the audience's knowledge level, concerns, values, and possible biases.
- W.11.1c Use words, phrases, and clauses as well as varied syntax to link the major sections of the text, create cohesion, and clarify the relationships between claim(s) and reasons, between reasons and evidence, and between claim(s) and counterclaims.
- W.11.1d Establish and maintain a formal style and objective tone while attending to the norms and conventions of the discipline in which they are writing.
- W.11.1e Provide a concluding statement or section that follows from and supports the argument presented.
- W.11.2 Write informative/explanatory texts to examine and convey complex ideas, concepts, and information clearly and accurately through the effective selection, organization, and analysis of content.
- W.11.2a Introduce a topic; organize complex ideas, concepts, and information so that each new element builds on that which precedes it to create a unified whole; include formatting (e.g., headings), graphics (e.g., figures, tables), and multimedia when useful to aiding comprehension.

English III

- W.11.2b Develop the topic thoroughly by selecting the most significant and relevant facts, extended definitions, concrete details, quotations, or other information and examples appropriate to the audience's knowledge of the topic.
- W.11.2c Use appropriate and varied transitions and syntax to link the major sections of the text, create cohesion, and clarify the relationships among complex ideas and concepts.
- W.11.2d Use precise language, domain-specific vocabulary, and techniques such as metaphor, simile, and analogy to manage the complexity of the topic.
- W.11.2e Establish and maintain a formal style and objective tone while attending to the norms and conventions of the discipline in which they are writing.

- W.11.2f Provide a concluding statement or section that follows from and supports the information or explanation presented (e.g., articulating implications or the significance of the topic).
- W.11.3 Write narratives to develop real or imagined experiences or events using effective technique, well-chosen details, and well-structured event sequences.
- W.11.3a Engage and orient the reader by setting out a problem, situation, or observation and its significance, establishing one or multiple point(s) of view, and introducing a narrator and/or characters; create a smooth progression of experiences or events.
- W.11.3b Use narrative techniques, such as dialogue, pacing, description, reflection, and multiple plot lines, to develop experiences, events, and/or characters.
- W.11.3c Use a variety of techniques to sequence events so that they build on one another to create a coherent whole and build toward a particular tone and outcome (e.g., a sense of mystery, suspense, growth, or resolution).
- W.11.3d Use precise words and phrases, telling details, and sensory language to convey a vivid picture of the experiences, events, setting, and/or characters.
- W.11.3e Provide a conclusion that follows from and reflects on what is experienced, observed, or resolved over the course of the narrative.

Production and Distribution of Writing

- W.11.4 Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience. (Grade-specific expectations for writing types are defined in standards 1–3 above.)

English III

- W.11.5 Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach, focusing on addressing what is most significant for a specific purpose and audience. (Editing for conventions should demonstrate command of Language standards 1–3 up to and including grades 11–12.)
- W.11.6 Use technology, including the Internet, to produce, publish, and update individual or shared writing products in response to ongoing feedback, including new arguments or information.

Research to Build and Present Knowledge

- W.11.7 Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.
- W.11.8 Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the strengths and limitations of each source in terms of the task, purpose, and audience; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and overreliance on any one source and following a standard format for citation.
- W.11.9 Draw evidence from literary or informational texts to support analysis, reflection, and research.
- W.11.9a Apply grades 11–12 Reading standards to literature (e.g., “Demonstrate knowledge of eighteenth-, nineteenth- and early-twentieth-century

foundational works of American literature, including how two or more texts from the same period treat similar themes or topics”).

- W.11.9b Apply grades 11–12 Reading standards to literary nonfiction (e.g., “Delineate and evaluate the reasoning in seminal U.S. texts, including the application of constitutional principles and use of legal reasoning [e.g., in U.S. Supreme Court Case majority opinions and dissents] and the premises, purposes, and arguments in works of public advocacy [e.g., *The Federalist*, presidential addresses]”).

Range of Writing

- W.11.10 Write routinely over extended time frames (time for research, reflection, and revision) and shorter time frames (a single sitting or a day or two) for a range of tasks, purposes, and audiences.

English III

Speaking and Listening

Comprehension and Collaboration

- SL.11.1 Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 11–12 topics, texts, and issues, building on others’ ideas and expressing their own clearly and persuasively.
- SL.11.1a Come to discussions prepared, having read and researched material under study; explicitly draw on that preparation by referring to evidence from texts and other research on the topic or issue to stimulate a thoughtful, well-reasoned exchange of ideas.
- SL.11.1b Work with peers to promote civil, democratic discussions and decision making, set clear goals and deadlines, and establish individual roles as needed.
- SL.11.1c Propel conversations by posing and responding to questions that probe reasoning and evidence; ensure a hearing for a full range of positions on a topic or issue; clarify, verify, or challenge ideas and conclusions; and promote divergent and creative perspectives.
- SL.11.1d Respond thoughtfully to diverse perspectives; synthesize comments, claims, and evidence made on all sides of an issue; resolve contradictions when possible; and determine what additional information or research is required to deepen the investigation or complete the task.
- SL.11.2 Integrate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, orally) in order to make informed decisions and solve problems, evaluating the credibility and accuracy of each source and noting any discrepancies among the data.
- SL.11.3 Evaluate a speaker’s point of view, reasoning, and use of evidence and rhetoric, assessing the stance, premises, links among ideas, word choice, points of emphasis, and tone used.

Presentation of Knowledge and Ideas

- SL.11.4 Present information, findings, and supporting evidence, conveying a clear and distinct perspective, such that listeners can follow the line of reasoning, alternative or opposing perspectives are addressed, and the organization, development, substance, and style are appropriate to purpose, audience, and a range of formal and informal tasks.

English III

SL.11.5 Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) in presentations to enhance understanding of findings, reasoning, and evidence and to add interest.

SL.11.6 Adapt speech to a variety of contexts and tasks, demonstrating a command of formal English when indicated or appropriate. (See grades 11–12 Language standards 1 and 3 for specific expectations.)

English III

Language

Conventions of Standard English

L.11.1a Apply the understanding that usage is a matter of convention, can change over time, and is sometimes contested.

L.11.1b Resolve issues of complex or contested usage, consulting references (e.g., Merriam-Webster’s Dictionary of English Usage, Garner’s Modern American Usage) as needed.

L.11.2a Observe hyphenation conventions.

L.11.3a Vary syntax for effect, consulting references (e.g., Tufte’s Artful Sentences) for guidance as needed; apply an understanding of syntax to the study of complex texts when reading.

Vocabulary Acquisition and Use

L.11.4 Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on grades 11–12 reading and content, choosing flexibly from a range of strategies.

L.11.4b Identify and correctly use patterns of word changes that indicate different meanings or parts of speech (e.g., conceive, conception, conceivable).

English IV

Range of Reading and Level of Text Complexity

RL.12.10 By the end of grade 12, read and comprehend literature, including stories, dramas, and poems, at the high end of the grades 11–CCR text complexity band independently and proficiently.

Grades 11-12: Literacy in History/SS

Reading in History/Social Studies Key Ideas and Details

RH.11-12.1 Cite specific textual evidence to support analysis of primary and secondary sources, connecting insights gained from specific details to an understanding of the text as a whole.

RH.11-12.2 Determine the central ideas or information of a primary or secondary source; provide an accurate summary that makes clear the relationships among the key details and ideas.

RH.11-12.3 Evaluate various explanations for actions or events and determine which explanation best accords with textual evidence, acknowledging where the text leaves matters uncertain. Craft and Structure

RH.11-12.4 Determine the meaning of words and phrases as they are used in a text, including analyzing how an author uses and refines the meaning of a key term over the course of a text (e.g., how Madison defines faction in Federalist No. 10).

- RH.11-12.5 Analyze in detail how a complex primary source is structured, including how key sentences, paragraphs, and larger portions of the text contribute to the whole.
- RH.11-12.6 Evaluate authors' differing points of view on the same historical event or issue by assessing the authors' claims, reasoning, and evidence. Integration of Knowledge and Ideas
- Rh.11-12.7 Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, as well as in words) in order to address a question or solve a problem.
- RH.11-12.8 Evaluate an author's premises, claims, and evidence by corroborating or challenging them with other information.
- RH.11-12.9 Integrate information from diverse sources, both primary and secondary, into a coherent understanding of an idea or event, noting discrepancies among sources. Range of Reading and Level of Text Complexity
- RH.11-12.10 By the end of grade 12, read and comprehend history/social studies texts in the grades 11–CCR text complexity band independently and proficiently.

Grades 11-12: Literacy in Science and Technical Subjects

Reading in Science and Technical Subjects Key Ideas and Details

- RST. 11-12.1 Cite specific textual evidence to support analysis of science and technical texts, attending to important distinctions the author makes and to any gaps or inconsistencies in the account.
- RST.11-12.2 Determine the central ideas or conclusions of a text; summarize complex concepts, processes, or information presented in a text by paraphrasing them in simpler but still accurate terms.
- RST.11-12.3 Follow precisely a complex multistep procedure when carrying out experiments, taking measurements, or performing technical tasks; analyze the specific results based on explanations in the text.

Craft and Structure

- RST.11-12.4 Determine the meaning of symbols, key terms, and other domain-specific words and phrases as they are used in a specific scientific or technical context relevant to grades 11–12 texts and topics.
- RST.11-12.5 Analyze how the text structures information or ideas into categories or hierarchies, demonstrating understanding of the information or ideas.
- RST.11-12.6 Analyze the author's purpose in providing an explanation, describing a procedure, or discussing an experiment in a text, identifying important issues that remain unresolved.
- RST.11-12.7 Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., quantitative data, video, multimedia) in order to address a question or solve a problem.
- RST.11-12.8 Evaluate the hypotheses, data, analysis, and conclusions in a science or technical text, verifying the data when possible and corroborating or challenging conclusions with other sources of information.
- RST.11-12.9 Synthesize information from a range of sources (e.g., texts, experiments, simulations) into a coherent understanding of a process, phenomenon, or concept, resolving conflicting information when possible.

Range of Reading and Level of Text Complexity

RST.11-12.10 Synthesize information from a range of sources (e.g., texts, experiments, simulations) into a coherent understanding of a process, phenomenon, or concept, resolving conflicting information when possible.

Grades 11-12: Writing I History/SS, Science and Technical Subjects

Writing

Text Types and Purposes

WHST.11-12.1a Introduce precise, knowledgeable claim(s), establish the significance of the claim(s), distinguish the claim(s) from alternate or opposing claims, and create an organization that logically sequences the claim(s), counterclaims, reasons, and evidence.

WHST.11-12.1b Develop claim(s) and counterclaims fairly and thoroughly, supplying the most relevant data and evidence for each while pointing out the strengths and limitations of both claim(s) and counterclaims in a discipline-appropriate form that anticipates the audience's knowledge level, concerns, values, and possible biases.

WHST.11-12.1c Use words, phrases, and clauses as well as varied syntax to link the major sections of the text, create cohesion, and clarify the relationships between claim(s) and reasons, between reasons and evidence, and between claim(s) and counterclaims.

WHST.11-12.2a Introduce a topic and organize complex ideas, concepts, and information so that each new element builds on that which precedes it to create a unified whole; include formatting (e.g., headings), graphics (e.g., figures, tables), and multimedia when useful to aiding comprehension.

Grades 11-12: Writing I History/SS, Science and Technical Subjects

WHST.11-12.2d Use precise language, domain-specific vocabulary and techniques such as metaphor, simile, and analogy to manage the complexity of the topic; convey a knowledgeable stance in a style that responds to the discipline and context as well as to the expertise of likely readers.

Production and Distribution of Writing

WHST.11-12.6 Use technology, including the Internet, to produce, publish, and update individual or shared writing products in response to ongoing feedback, including new arguments or information.

WHST.11-12.8 Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the strengths and limitations of each source in terms of the specific task, purpose, and audience; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and overreliance on any one source and following a standard format for citation.

Appendix E: Industry Standards

	Units	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Standards																	
E1				X													
E2				X													
E3				X													
E4				X													
E5							X										
E6				X									X				
E7					X												
E8				X			X										
E9				X			X			X							
E10				X			X			X							
E11							X			X							

College and Career Readiness- Economics

E.1 – Explain the problem of scarcity, choice, decision making, and opportunity cost.

E.2 – Evaluate different economic systems.

E.3 – Illustrate how voluntary exchanges and trade are reflections of positive and negative incentives.

E.4 – Analyze the role of price on the market, the buyer, and the seller.

E.5 – Analyze the impact of market structures on the economy.

E.6 – Assess entrepreneurship.

E.7 – Examine the factors that influence personal income.

E.8 – Evaluate the role of money and its relationship to the market economy.

E.9 – Describe economic growth and evaluate the cause and effect of economic fluctuations.

E.10 – Evaluate the role of the government in correcting market failures.

E.11 – Compare and contrast fiscal and monetary policy in the United States economy.