

**Florida Department of Education
CURRICULUM FRAMEWORK**

Program Title: Academy of Finance
Occupational Area: Marketing

	<u>Secondary</u>	<u>PSAV</u>
Program Numbers	8815100	M804011
CIP Number:	0208040110	0208040110
SOC Code:	43-4011.00	43-4011.00
Grade Level	9-12, 30, 31	30, 31
Length	5 credits	750 hours
Certification	BANK FINC @7 G TEACH CDE @7 DIST ED @7 BUS ED 1 @2 @4 MKTG 1 @2 MKTG MGMT @7 G	BANK FINC @7 G TEACH CDE @7 DIST ED @7 BUS ED 1 @2 @4 MKTG 1 @2 MKTG MGMT @7 G
CTSO	DECA	DEX
Coop Method	Yes	Yes
<u>Basic Skills</u>		
Math		9
Language		9
Reading		9

I. **MAJOR CONCEPTS/CONTENT:** The purpose of this program is to prepare students for employment in the financial industry and in the finance area of other industries as well as personal financial literacy. Possible entry level job include: cashier service clerk, inventory service clerk, customer service representative, loan interview clerk, loan processing clerk, credit clerk, credit assessment assistant, financial advisor assistant. This program also provides supplemental training for persons previously or currently employed in the financial industry. This program focuses on broad, transferable skills and stresses understanding and demonstration of the following elements of the financial industry: planning; management; finance; economics; technical and production skills; underlying principles of technology; labor issues; community issues and health, safety, and environmental issues; risk management liability; and health, life, and disability insurance.

Listed below are the courses that comprise this program when offered at the secondary level:

- 8815150 - Finance and Business Technology (no substitutions)
- 8203310 - Accounting Applications I (no substitutions)
- 8815110 - Financial Operations **OR**
- 2102360 - AP Microeconomics (requires appropriate certification)
- AND/OR** 2102370 - AP Macroeconomics (requires appropriate certification)
- 8815130 - Financial Internship **OR** 8800410 - Marketing OJT
- 8815120 - Personal Financial Planning

LABORATORY ACTIVITIES: Laboratory activities are an integral part of this program. Industry specific equipment should be utilized for each job for which the student receives instruction.

III. **SPECIAL NOTES:** DECA, “An Association of Marketing Students” (secondary), and Delta Epsilon Chi, “An Association of Marketing Students” (postsecondary), are the appropriate career and technical student organizations for providing leadership training and for reinforcing specific career and technical skills. Career and Technical Student Organizations, when provided, shall be

an integral part of the career and technical instructional program, and the activities of such organizations are defined as part of the curriculum in accordance with Rule 6A-6.065 (8), FAC.

Cooperative training (OJT), 8800410/M89990/02089999CP, or Financial Internship, 8815130, are the appropriate work-based learning experiences for this program. Whenever OJT is offered a training agreement and an individualized training plan, signed by the student, parent/guardian, teacher/coordinator, and employer are required. The training plan is to include a diverse list of instructional objectives and on-the-job skills and in-school learning experiences. The workstation should reflect equipment, skills, and tasks relevant to the occupation the student has chosen as a career goal. The student must receive compensation for work performed. The employer will evaluate the student's job performance of the instructional objectives and competencies each grading period.

Students who choose the internship option must work a minimum of 150 hours to earn one credit. Each student intern is required to have a job performance skills plan, signed by the student/intern, parent/guardian, teacher, and employer. The plan should include competencies developed through classroom experiences, a list of on-the-job duties and tasks to be performed, and applicable student performance standards. The Financial Internship course may provide paid or non-paid work experience based on the needs of the students and availability of positions.

It is highly recommended that for every 20 students (or portion thereof) enrolled in OJT/Internship, the teacher/coordinator be given a minimum of one hour of OJT-coordination release time per day for the purposes of visiting students on the job and managing the cooperative method of instruction.

The teacher/coordinator should visit each intern/OJT site a minimum of once during each grading period for the purpose of observation, preferably while the student is actually working. A second contact during each grading period for the purpose of evaluating the student's progress in attaining the competencies listed in the job performance basic skills plan is highly recommended.

On-the-job training and internship may be continued as a summer learning experience without classroom instruction for those students who successfully participated in the program during the school year immediately preceding the summer assignment.

The OJT course may be taken by a student for one or more semesters at the secondary level enabling the student to earn multiple credits. The specific student performance standards that the student must achieve to earn credit must be specified in the OJT training plan.

In accordance with Rule 6A-10.040, FAC, the minimum basic skills grade level required for adult students to complete this program are: Mathematics 9.0, Language 9.0, Reading 9.0. These grade-level numbers correspond to grade-equivalent scores obtained on one of the state-designated basic skills examinations. If a student does not meet the basic-skills level required for completion of the program, remediation should be provided concurrently through Vocational Preparatory Instruction (VPI). Please refer to the Rule for exemptions.

To be transferable statewide between institutions, this program/course must have been reviewed, and a "transfer value" assigned the curriculum content by the appropriate Statewide Course Numbering System discipline committee. This does not preclude institutions from developing specific program or course articulation agreements with each other.

When offered at the postsecondary adult level, this program may be offered in courses. Credit shall be awarded to the student on a transcript in accordance with Section 1001.44 (3)(b) F. S.

Federal and state legislation requires the provision of accommodations for students with disabilities to meet individual needs and ensure equal access. Adult students with disabilities

must self-identify and request such services. Students with disabilities may need accommodations in such areas as instructional methods and materials, assignments and assessments, time demands and schedules, learning environment, assistive technology and special communication systems. Documentation of the accommodations requested and provided should be maintained in a confidential file.

SCANS Competencies: Instructional strategies for this program must include methods that require students: to identify, organize, and use resources appropriately; to work with each other cooperatively and productively; to acquire and use information; to understand social, organizational, and technological systems; and to work with a variety of tools and equipment. Instructional strategies must also incorporate methods to improve students' personal qualities, higher-order critical thinking skills, and problem-solving, technical, and literacy skills.

- IV. **DISTANCE LEARNING**: Students who are organized, self motivated and desire flexibility in a learning environment may benefit from a distance learning program. Distance learning opportunities may be available utilizing synchronous and asynchronous tools to allow interaction with instructors, fellow students and practicing professionals. Many textbook publishers offer e-packs that coordinate with the text including a variety of web-enhanced activities. Instructors have noticed increased success rates, as measured by the percentage of students completing the course with a passing grade, when using materials integrated with the same text as used in traditional courses.

Other features of quality distance learning products include:

- Industry standard curriculum that may lead to certification
- Preassessment components
- Assessment tools
- Multimedia environments

A variety of programs lend themselves to Distance Learning Curriculum delivery:

Virtual courses (delivered 100% online)
Hybrid courses (a mix of online and classroom instruction)
Web-enhanced classroom activities

- V. **INTENDED OUTCOMES**: After successfully completing appropriate course(s) for each Occupational Completion Point of this program, the student will be able to perform the following:

OCCUPATIONAL COMPLETION POINT A
DATA ENTRY CLERK – SOC 43-3021.01

- 01.0 Demonstrate comprehension and communication skills.
- 02.0 Demonstrate effective customer service skills.
- 03.0 Demonstrate human relations skills necessary for workplace success.
- 04.0 Demonstrate proficiency in using microcomputer and electronic skills to perform job functions.
- 05.0 Perform general organizational workplace competencies.

- 06.0 Demonstrate sales and marketing fundamentals.
- 07.0 Demonstrate employability skills.
- 08.0 Manage career development.
- 09.0 Demonstrate knowledge, skill, and application of information systems to accomplish job objectives and enhance workplace performance. Apply ergonomic principles applicable to the configuration of computer workstations.
- 10.0 Use technology to apply and enhance communication skills in technical reading and writing.
- 11.0 Develop an awareness of management functions and organizational structures as they relate to today's workplace and employer/employee roles. Demonstrate initiative, courtesy, loyalty, honesty, cooperation and punctuality as a team member.
- 12.0 Practice quality performance in the learning environment and the workplace.
- 13.0 Incorporate appropriate leadership and supervision techniques, customer service strategies, and standards of personal ethics to accomplish job objectives and enhance workplace performance.
- 14.0 Apply mathematical operations and processes as well as financial planning strategies to commonly occurring situations in the workplace and to accomplish job objectives and enhance workplace performance
- 15.0 Assess personal strengths and weaknesses as they relate to job objectives, career exploration, personal development, and life goals.
- 16.0 Incorporate knowledge gained from individual assessment and job/career exploration to design an individual career plan that reflects the transition from school to work, lifelong learning, and personal and professional goals. Experience work-based learning through job shadowing, mentoring, e-coaching, etc.
- 17.0 Perform office functions and responsibilities to accomplish job objectives and enhance workplace performance.

OCCUPATIONAL COMPLETION POINT B

CREDIT CHECKER – SOC 43-4041.02

- 18.0 Apply communication skills (reading, writing, speaking, listening, and viewing) in a courteous, concise, and correct manner on personal and professional levels.
- 19.0 Use technology to accomplish job objectives and enhance workplace performance.
- 20.0 Develop an awareness of management functions and organizational structures as they relate to today's workplace and employer/employee roles.
- 21.0 Practice quality performance in the learning environment and workplace.
- 22.0 Incorporate appropriate leadership and supervision techniques, customer service strategies, and standards of personal ethics to accomplish job objectives and enhance workplace performance.

- 23.0 Apply mathematical operations and processes as well as financial planning strategies to commonly occurring situations in the workplace to accomplish job objectives and enhance workplace performance.
- 24.0 Assess personal strengths and weaknesses as they relate to job objectives, career exploration, personal development, and life goals.
- 25.0 Demonstrate human relations/interpersonal skills appropriate for the workplace.
- 26.0 Participate in work-based learning experiences.
- 27.0 Demonstrate financial accounting activities.
- 28.0 Apply accounting principles and concepts using appropriate technology.
- 29.0 Compare the differences between the various economic systems.
- 30.0 Explain the nature of american capitalism through its various concepts.
- 31.0 Explain the profit motive in our economic system.
- 32.0 Demonstrate by examples capital markets and the role securities have within these markets.
- 33.0 Develop skill in interpreting the financial section of the daily newspaper.
- 34.0 Demonstrate an understanding of the different types of business organization.
- 35.0 Outline the role the Federal Reserve System plays in our money, credit, and banking processes.
- 36.0 Summarize how economic growth and stability impact the business cycle.
- 37.0 State the banking concept as used in America.
- 38.0 Outline the historical transition the banking system in America has taken from its early years to its current position.
- 39.0 Define banking operations.
- 40.0 Analyze the types of investments used by banks.
- 41.0 Evaluate the effectiveness Of bank regulation and examination.
- 42.0 Identify terminology unique to the finance and finance-related industries.
- 43.0 Describe the role of consumer credit in today's society.
- 44.0 Identify the principles of saving and borrowing.
- 45.0 Identify career opportunities available in the consumer credit field.
- 46.0 Describe consumer credit products.
- 47.0 Define risk and consumer lending.
- 48.0 Outline the procedures utilized in processing a credit application.

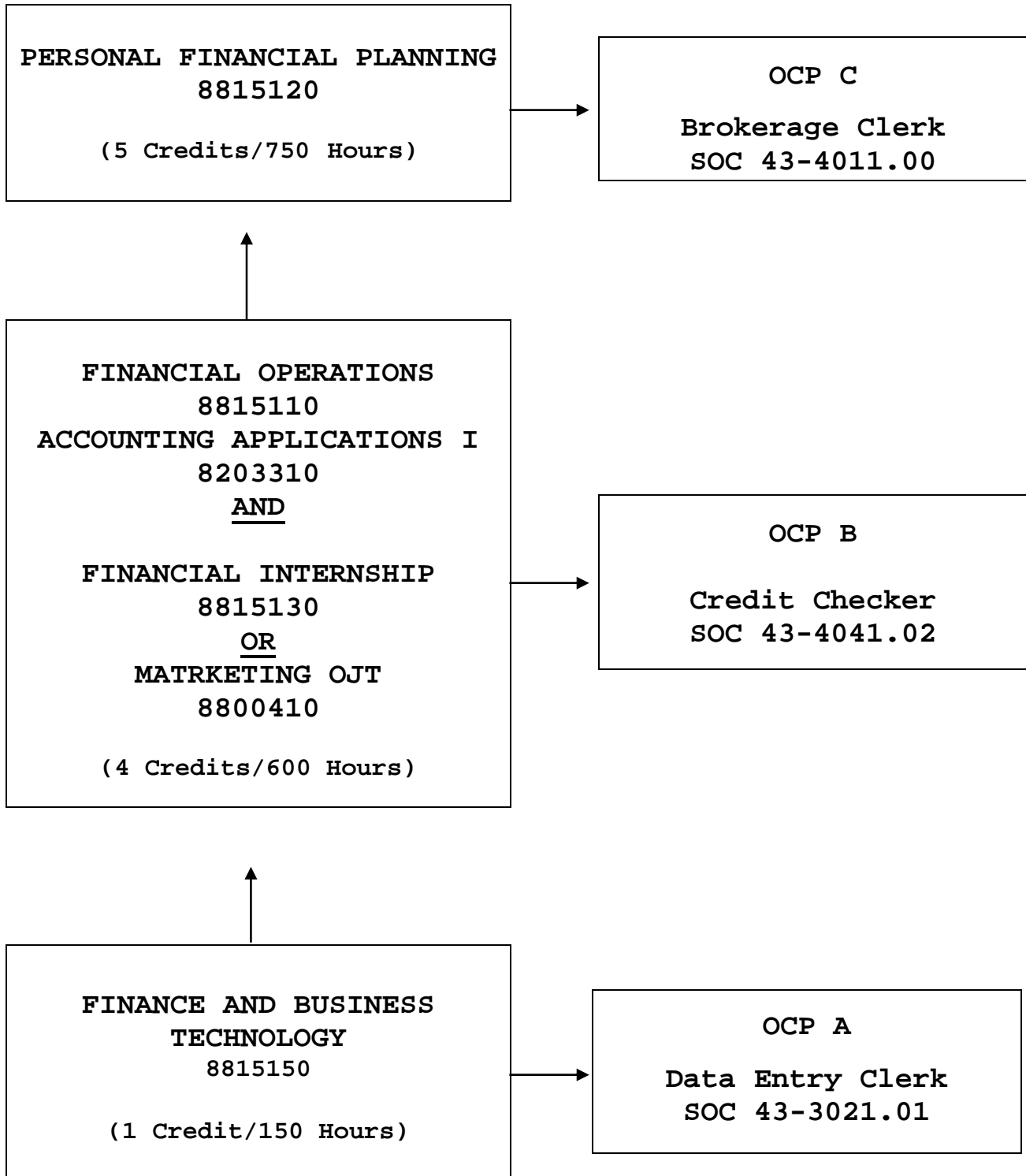
- 49.0 Demonstrate the procedures utilized in gathering credit information.
- 50.0 Outline the procedures used in evaluating a loan--the student.
- 51.0 Identify the documents and procedures utilized in closing a loan
- 52.0 Outline the methods utilized in servicing a loan.
- 53.0 Evaluate the role automation plays in the buying and selling of securities.
- 54.0 Identify the laws and regulations for consumer protection.
- 55.0 Demonstrate employability skills.
- 56.0 Summarize global banking functions.
- 57.0 Define global trade.

OCCUPATIONAL COMPLETION POINT C
BROKERAGE CLERK – SOC 43-4011.00

- 58.0 Perform critical job skills
- 59.0 Understand the six elements of contracts and distinguish between the different types of contracts.
- 60.0 Demonstrate ethical behavior.
- 61.0 Identify and apply the processes used in personal financial planning.
- 62.0 Describe the role of a financial planner.
- 63.0 Outline the components of a financial plan.
- 64.0 Define the concept of risk management and insurance products.
- 65.0 Outline investment opportunities available in today's financial market.
- 66.0 Identify retirement planning strategies.
- 67.0 Identify estate planning strategies.
- 68.0 Select a financial industry career for research.
- 69.0 Generate a comprehensive financial plan.
- 70.0 Understand the six elements of contracts and distinguish between the different types of contracts.

The following diagram illustrates the program structure:

ACADEMY OF FINANCE
8812100/M803010/0208030100



**Florida Department of Education
STUDENT PERFORMANCE STANDARDS**

Program Title: Academy of Finance
Secondary Number: 8815100
Postsecondary Number: M804011

**OCCUPATIONAL COMPLETION POINT A
DATA ENTRY CLERK – SOC 43-3021.01**

01.0 DEMONSTRATE COMPREHENSION AND COMMUNICATION SKILLS —The student will be able to:

- 01.01 Follow written and oral technical instructions.
- 01.02 Take notes, organize, summarize, and paraphrase ideas and details.
- 01.03 Apply active listening and observation skills to obtain and clarify information transmitted through verbal and non-verbal behaviors.
- 01.04 Gather, read, discuss, evaluate and critique work from professional journals related to the course content.
- 01.05 Read trade journals and magazines to stay current in the industry.
- 01.06 Reflect on what has been learned through reading, recognizing assumptions and implications, and formulating ideas, opinions, and personal responses.
- 01.07 Use reference sources such as books, magazines, and electronic databases to gather and critically evaluate materials.
- 01.08 Submit final drafts using correct grammar, punctuation, and spelling.
- 01.09 Read and comprehend both technical and non technical text accurately.
- 01.10 Write reports, summaries, and descriptive essays.
- 01.11 Write clear and well-organized research papers, integrating a variety of information.
- 01.12 Correctly cite or attribute sources.
- 01.13 Read and understand graphs, charts, diagrams and tables commonly used in this industry/occupation.
- 01.14 Organize, prepare and deliver formal and informal effective presentations.
- 01.15 Participate in group discussions both as a member and as a leader.

02.0 DEMONSTRATE EFFECTIVE CUSTOMER SERVICE SKILLS-The student will be able to:

- 02.01 Use appropriate communication skills, telephone etiquette, courtesy, and manners when dealing with customers.
- 02.02 Identify and evaluate customer needs.
- 02.03 Respond to client inquiries in a timely matter.
- 02.04 Access and maintain client records.
- 02.05 Provide timely accurate information to meet customer needs.
- 02.06 Utilize available techniques to effectively serve customers.
- 02.07 Utilize a process to assist clients, including difficult customers, with problem resolution.
- 02.08 Operate within grant of authority to provide service to customers.
- 02.09 Build client relationships

03.0 DEMONSTRATE HUMAN RELATIONS SKILLS NECESSARY FOR WORKPLACE SUCCESS--The student will be able to:

- 03.01 Exhibit interest and enthusiasm.
- 03.02 Demonstrate a positive mental attitude.
- 03.03 Demonstrate traits of being industrious and cooperative.

- 03.04 Demonstrate sincerity, patience, courtesy, and tact.
 - 03.05 Exhibit punctuality, attendance and dependability.
 - 03.06 Willingness to receive and accept feedback and use it constructively.
 - 03.07 Demonstrate willingness to assume job responsibilities.
 - 03.08 Develop ability to handle difficult customer/co-worker situations.
 - 03.09 Develop ability to exhibit friendliness, combined with a professional businesslike approach.
 - 03.10 Demonstrate willingness to assume the responsibility for one's actions.
 - 03.11 Demonstrate problem solving and critical thinking skills.
 - 03.12 Foster teamwork to improve quality of work.
 - 03.13 Use group consensus strategies.
- 04.0 DEMONSTRATE PROFICIENCY IN USING MICROCOMPUTER AND ELECTRONIC SKILLS TO PERFORM JOB FUNCTIONS—The student will be able to:
- 04.01 Apply the following tools to increase work efficiency: telephone systems, word processing, database, spreadsheet programs, presentation programs, email systems and the internet.
 - 04.02 Utilize computer technology to access, analyze and interpret business information.
 - 04.03 Cite Internet-based resources correctly using proper format.
 - 04.04 Research industry trends on the Internet.
- 05.0 PERFORM GENERAL ORGANIZATIONAL WORKPLACE COMPETENCIES-The student will be able to:
- 05.01 Demonstrate self-motivation and responsibility to complete an assigned task.
 - 05.02 Identify problem solving techniques.
 - 05.03 Choose appropriate action in situations requiring effective time management.
 - 05.04 Apply techniques for organizing and planning time and resources to complete an assigned task.
 - 05.05 Apply principles and techniques for being a productive, contributing member of a team.
 - 05.06 Communicate effectively with individuals lacking a technical background.
 - 05.07 Evaluate detailed technical oral instructions for clarity.
 - 05.08 Participate in group discussion as both a member and a leader.
 - 05.09 Encourage and build mutual trust, respect, and cooperation among team members.
 - 05.10 Assimilate new knowledge into project solutions and decisions.
 - 05.11 Employ techniques such as brainstorming to generate ideas and suggestions to achieve a task.
 - 05.12 Evaluate alternatives, costs and benefits in determining the best solution.
 - 05.13 Identify strategies to improve and maximize productivity in the workplace.
- 06.0 DEMONSTRATE SALES AND MARKETING FUNDAMENTALS —The student will be able to:
- 06.01 Demonstrate knowledge of services and/or product offered.
 - 06.02 Recognize consumer motivation, including demographic, geographic and socioeconomic data in buying behaviors.
 - 06.03 Explain the importance of and demonstrate the procedures of cross selling.
 - 06.04 Identify the opportunities for cross selling.
 - 06.05 Follow effective procedures for closing a sale.
 - 06.06 Demonstrate the ability to sell a variety of services and/or products.
- 07.0 DEMONSTRATE EMPLOYABILITY SKILLS —The student will be able to:
- 07.01 Identify personal interest and aptitudes; skills, knowledge; strength and weaknesses.

- 07.02 Identify and apply sources of job search including networking, internet, job fairs, employment agencies and others.
- 07.03 Conduct a job search.
- 07.04 Research information about specific job.
- 07.05 Identify documents that may be required when applying for a job.
- 07.06 Create an appropriate application portfolio including letter of applications, resumes, thank you letters and available references.
- 07.07 Identify methods for requesting and obtaining employment references.
- 07.08 Complete a job application and employment form correctly.
- 07.09 Identify, understand and demonstrate the job interview process.
- 07.10 Demonstrate verbal and non-verbal communication skills, appropriate business attire and hygiene.
- 07.11 Discuss employer expectations regarding attendance, punctuality, initiative, teamwork, etc.
- 07.12 Understand and apply the process of accepting and declining job offers.
- 07.13 Apply personal skills and talents to enhance work performance.
- 07.14 Apply skills to meet and exceed employer expectations.
- 07.15 Demonstrate appropriate responses to feedback from employer, supervisor, co-workers and customers.
- 07.16 Apply principles and techniques for working productively with people of diverse cultures and backgrounds.
- 07.17 Identify and use acceptable strategies for resolving conflict in the workplace.
- 07.18 Identify and apply stress management techniques, employee wellness and safety guidelines.
- 07.19 Participate in job-enhancing activities to achieve career success.
- 07.20 Compose and produce a letter of resignation.

08.0 MANAGE CAREER DEVELOPMENT—The student will be able to:

- 08.01 Enhance personal business skills.
- 08.02 Formulate a career plan for post-graduation.
- 08.03 Comply with continuing education needs/requirements.
- 08.04 Attend seminars, workshops, and tradeshow.
- 08.05 Respond to changing business environment.
- 08.06 Identify updated industry information.
- 08.07 Explain the importance of having a written job description.
- 08.08 Pursue industry designations/licensing/degrees.
- 08.09 Reassess career plan.
- 08.10 Demonstrate knowledge of how to make job changes appropriately.
- 08.11 Understand employment benefits packages.
- 08.12 Build mentor relationships.
- 08.13 Volunteer in community service organizations.
- 08.14 Network with industry professionals.
- 08.15 Maintain professional contact for future projects.
- 08.16 Identify corporate strategies and policies.
- 08.17 Anticipate future industry trends and identify various industry career paths.

INFORMATION SYSTEMS

09.0 DEMONSTRATE KNOWLEDGE, SKILL, AND APPLICATION OF INFORMATION SYSTEMS TO ACCOMPLISH JOB OBJECTIVES AND ENHANCE WORKPLACE PERFORMANCE. APPLY ERGONOMIC PRINCIPLES APPLICABLE TO THE CONFIGURATION OF COMPUTER WORKSTATIONS-The student will be able to:

- 09.01 Develop keyboarding skills to enter and manipulate text and data. LA.B.1.4.3

- 09.02 Describe and use current and emerging computer technology and software to perform personal and business related tasks. LA.B.2.4.4
 - 09.03 Use reference materials such as on-line help, vendor bulletin boards, tutorials, and manuals available for application software. LA.B.2.4.4, LA.A.2.4.6
 - 09.04 Demonstrate basic file management skills. LA.A.2.4.2, LA.B.2.4.4, LA.B.2.4.6
 - 09.05 Troubleshoot problems with computer software, hardware, peripherals, and other office equipment. LA.D.2.4.4
 - 09.06 Select and use standard written business and financial communication formats. LA.B.1.4.1, LA.B.1.4.3
- 10.0 USE TECHNOLOGY TO APPLY AND ENHANCE COMMUNICATION SKILLS IN TECHNICAL READING AND WRITING—The student will be able to:
- 10.01 Use the writing process to create/edit business documents appropriate to the subject matter, purpose, and audience. LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3
 - 10.02 Use database, spreadsheet, presentation software, scheduling, and integrated software packages to enhance communications. LA.B.2.4.1, LA.B.2.4.2
 - 10.03 Explore and demonstrate effective and efficient use of telecommunications systems including telephone techniques for handling incoming and placing outgoing business calls. LA.B.1.4.3
 - 10.04 Use computer networks (e.g., Internet, on-line databases, e-mail) to facilitate collaborative or individual learning and communication.
 - 10.05 Respond to and utilize information derived from multiple sources (e.g., written documents, instructions, e-mail, voice mail) to solve business problems and complete business tasks.
 - 10.06 Use the internet to research information needed to develop a business report.

MANAGEMENT

- 11.0 DEVELOP AN AWARENESS OF MANAGEMENT FUNCTIONS AND ORGANIZATIONAL STRUCTURES AS THEY RELATE TO TODAY'S WORKPLACE AND EMPLOYER/EMPLOYEE ROLES. DEMONSTRATE INITIATIVE, COURTESY, LOYALTY, HONESTY, COOPERATION AND PUNCTUALITY AS A TEAM MEMBER—The student will be able to:
- 11.01 Explore, design, implement, and evaluate organizational structures and cultures for managing project teams.
 - 11.02 Explore and demonstrate an awareness of current trends in business and the employee's role in maintaining productive business environments in today's global workplace.
 - 11.03 Collaborate with individuals and teams to complete tasks and solve business-related problems and demonstrate initiative, courtesy, loyalty, honesty, cooperation, and punctuality as a team member.

CURRENT TRENDS/ISSUES IN THE WORKPLACE

- 12.0 PRACTICE QUALITY PERFORMANCE IN THE LEARNING ENVIRONMENT AND THE WORKPLACE—The student will be able to:
- 12.01 Assess personal, peer, and group performance and identify and implement strategies for improvement (e.g., organizational skills, note taking/outlining, advance organizers, reasoning skills, problem-solving and decision-making skills).
 - 12.02 Develop criteria for assessing products and processes that incorporate effective business practices (e.g., time management, productivity, total quality management).

MANAGEMENT

- 13.0 INCORPORATE APPROPRIATE LEADERSHIP AND SUPERVISION TECHNIQUES, CUSTOMER SERVICE STRATEGIES, AND STANDARDS OF PERSONAL ETHICS TO ACCOMPLISH JOB OBJECTIVES AND ENHANCE WORKPLACE PERFORMANCE—The student will be able to:
- 13.01 Demonstrate an awareness of quality service and the personal and professional standards required to establish an effective service-based culture in the workplace, business, or learning environment.
 - 13.02 Identify, analyze, and implement managerial skills necessary for maintaining a high quality work environment, goals, and strategic planning in business settings.
 - 13.03 Follow accepted rules, regulations, policies, procedures, processes, and workplace safety.

COMPUTATION AND FINANCE

- 14.0 APPLY MATHEMATICAL OPERATIONS AND PROCESSES AS WELL AS FINANCIAL PLANNING STRATEGIES TO COMMONLY OCCURRING SITUATIONS IN THE WORKPLACE AND TO ACCOMPLISH JOB OBJECTIVES AND ENHANCE WORKPLACE PERFORMANCE—The student will be able to:
- 14.01 Analyze, interpret, compile and demonstrate the ability to present/communicate data in understandable and measurable terms using common statistical procedures. MA.E.1.4.1, MA.E.A.4.2
 - 14.02 Use common standards of measurement including the metric system in solving work-related or business problems (e.g., length, weight, currency, time). MA.B.3.4.1
 - 14.03 Select and use the correct mathematical processes and tools to solve complex problem settings that are typical of business settings and use formulas when appropriate. MA.A.3.4.3
 - 14.04 Use personal finance and tax software applications to solve business/financial problems.
 - 14.05 Use spreadsheet software to develop basic financial reports.

JOB READINESS AND CAREER DEVELOPMENT

- 15.0 ASSESS PERSONAL STRENGTHS AND WEAKNESSES AS THEY RELATE TO JOB OBJECTIVES, CAREER EXPLORATION, PERSONAL DEVELOPMENT, AND LIFE GOALS—The student will be able to:
- 15.01 Use personal assessment tools to identify personal strengths and weaknesses related to learning and work environments.
 - 15.02 Analyze job and career requirements and relate career interests to opportunities in the global economy.
- 16.0 INCORPORATE KNOWLEDGE GAINED FROM INDIVIDUAL ASSESSMENT AND JOB/CAREER EXPLORATION TO DESIGN AN INDIVIDUAL CAREER PLAN THAT REFLECTS THE TRANSITION FROM SCHOOL TO WORK, LIFELONG LEARNING, AND PERSONAL AND PROFESSIONAL GOALS. EXPERIENCE WORK-BASED LEARNING THROUGH JOB SHADOWING, MENTORING, E-COACHING, ETC—The student will be able to:
- 16.01 Analyze personal skills and aptitudes in comparison with various business related job and career options.
 - 16.02 Use career resources to develop an information base that reflects local and global business related occupations and opportunities for continuing education and workplace experience in financial careers.
 - 16.03 Design, initiate, refine, and implement a plan to facilitate personal growth and skill development related to anticipated job requirements and career expectations.

- 16.04 Demonstrate an awareness of specific job requirements and career paths (e.g., requirements, characteristics needed) in business environments.
- 16.05 Demonstrate an awareness of the potential impact of local and global trends on career plans and life goals.
- 16.06 Experience work-based learning through volunteerism, job shadowing, mentoring, and e-coaching, etc.

ADMINISTRATIVE OFFICE PROCEDURES

- 17.0 PERFORM OFFICE FUNCTIONS AND RESPONSIBILITIES TO ACCOMPLISH JOB OBJECTIVES AND ENHANCE WORKPLACE PERFORMANCE—The student will be able to:
 - 17.01 Perform business tasks (e.g., filing and records management, scheduling, reprographics, mail handling, etc.). LA.A.2.4.4, LA.A.2.4.7, LA.A.2.4.8, LA.B.2.4.2
 - 17.02 Demonstrate knowledge of ethical behavior in a business environment (e.g., confidentiality of information, employee right to know, hiring practices, plagiarism, copyright violations, sexual harassment, mission statement, code of ethics, etc.).
 - 17.03 Describe ethical issues and problems associated with computers and information systems. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
 - 17.04 Anticipate and provide solutions dealing with business situations involving ethical issues.

OCCUPATIONAL COMPLETION POINT OCP - B

CREDIT CHECKER – -SOC 43-4041.02

- 18.0 APPLY COMMUNICATION SKILLS (READING, WRITING, SPEAKING, LISTENING, AND VIEWING) IN A COURTEOUS, CONCISE, AND CORRECT MANNER ON PERSONAL AND PROFESSIONAL LEVELS—The student will be able to:
 - 18.01 Organize ideas and communicate oral and written messages appropriate to an accounting environment.LA.C.1.1.3, LA.C.1.4, HE.B.3.4.1, LA.A.1.4.3
 - 18.02 Collaborate with individuals and teams to complete tasks and solve accounting problems.LA.C.1.4.3, HE.B.3.4.2, LA.C.1.4
 - 18.03 Identify, define, and discuss professional accounting terminology appropriate for internal and external communications in an accounting environment.LA.C.3.3.3, LA.D.1.4, LA.A.1.4.3
- 19.0 USE TECHNOLOGY TO ACCOMPLISH JOB OBJECTIVES AND ENHANCE WORKPLACE PERFORMANCE—The student will be able to:
 - 19.01 Gather information, extract key elements, analyze the impact of the data, and develop an appropriate solution. MA.A.3.4.2, MA.E.2.4

MANAGEMENT

- 20.0 DEVELOP AN AWARENESS OF MANAGEMENT FUNCTIONS AND ORGANIZATIONAL STRUCTURES AS THEY RELATE TO TODAY'S WORKPLACE AND EMPLOYER/EMPLOYEE ROLES—The student will be able to:
 - 20.01 Demonstrate an awareness of the roles and responsibilities of employees within the organization of an accounting department. SS.C.2.4, LA.A.1.4.3
 - 20.02 Participate as an active team leader and/or team member.LA.C.3.4.4, HE.C.2.4.5, LA.C.2.4.
- 21.0 PRACTICE QUALITY PERFORMANCE IN THE LEARNING ENVIRONMENT AND WORKPLACE--The student will be able to:

- 21.01 Apply organizational skills to manage time and resources appropriately.
 - 21.02 Perform tasks accurately, completely, and with attention to detail. MA.E.1.4.3
 - 21.03 Organize ideas and communicate oral and written messages appropriate to an accounting environment. LA.B.1.4
 - 21.04 Identify, define, and discuss professional accounting terminology appropriate for internal and external communications in an accounting environment. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
 - 21.05 Demonstrate an awareness of the role and responsibilities of employees within the organization of an accounting and business environment.
 - 21.06 Project a professional image through appropriate business attire, ethical behavior, personal responsibility, flexibility, and respect for confidentiality.
 - 21.07 Participate in work-based learning experiences in an accounting environment.
- 22.0 INCORPORATE APPROPRIATE LEADERSHIP AND SUPERVISION TECHNIQUES, CUSTOMER SERVICE STRATEGIES, AND STANDARDS OF PERSONAL ETHICS TO ACCOMPLISH JOB OBJECTIVES AND ENHANCE WORKPLACE PERFORMANCE—The student will be able to:
- 22.01 Project a professional image through appropriate business attire, ethical behavior, personal responsibility, flexibility, and respect for confidentiality.HE.B.2.4.4, PE.C.2.4
 - 22.02 Follow accepted rules, regulations, policies, and workplace safety.HE.B.1.4, HE.B.3.4, PE.B.2.4

COMPUTATION AND FINANCE

- 23.0 APPLY MATHEMATICAL OPERATIONS AND PROCESSES AS WELL AS FINANCIAL PLANNING STRATEGIES TO COMMONLY OCCURRING SITUATIONS IN THE WORKPLACE TO ACCOMPLISH JOB OBJECTIVES AND ENHANCE WORKPLACE PERFORMANCE—The student will be able to:
- 23.01 Apply appropriate mathematical processes to accounting applications.MA.A.3.4.1, MA.B.3.4.1

JOB READINESS AND CAREER DEVELOPMENT

- 24.0 ASSESS PERSONAL STRENGTHS AND WEAKNESSES AS THEY RELATE TO JOB OBJECTIVES, CAREER EXPLORATION, PERSONAL DEVELOPMENT, AND LIFE GOALS—The student will be able to:
- 24.01 Analyze job and career requirements and relate career interests to opportunities in accounting occupations in the global economy. FL.A.2.4.3, SS.B.2.4

HUMAN RELATIONS/INTERPERSONAL SKILLS

- 25.0 DEMONSTRATE HUMAN RELATIONS/INTERPERSONAL SKILLS APPROPRIATE FOR THE WORKPLACE—The student will be able to:
- 25.01 Practice appropriate interpersonal skills working with and for others. HE.B.3.4.5, SS.B.2.4 LA.A.1.4.3,

WORK-BASED LEARNING

- 26.0 PARTICIPATE IN WORK-BASED LEARNING EXPERIENCES—The student will be able to:
- 26.01 Participate in work-based learning experiences in an accounting environment. FL.A.1.4.1, LA.A.1.4.3

- 26.02 Discuss the application of accounting principles in an accounting environment. MA.A.3.4.1.
 26.03 Discuss the use of technology in an accounting environment. LA.D.2.4.4, LA.A.1.4.3

ACCOUNTING

27.0 DEMONSTRATE FINANCIAL ACCOUNTING ACTIVITIES--The student will be able to:

- 27.01 Identify the basic elements of the accounting cycle. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, MA.A.1.4.3, MA.A.3.4.1, MA.A.5.4.1
 27.02 Prepare a worksheet. MA.A.1.4.4, MA.A.5.4.1, MA.A.3.4.1
 27.03 Post entries from the general journal to the general ledger. MA.A.3.4.1, MA.A.5.4.1
 27.04 Prepare an income statement. MA.A.2.4.2, MA.A.3.4.1, MA.A.5.4.1
 27.05 Prepare a balance sheet. MA.A.3.4.1, MA.A.3.4.3, MA.A.5.4.1
 27.06 Record purchases transactions in the purchases journal. MA.A.2.4.2, MA.A.3.4.1, MA.A.5.4.1
 27.07 Post purchases journal entries to accounts payable ledger and general ledger.
 27.08 Record a sales transaction in the sales journal. MA.A.2.4.2, MA.A.3.4.1, MA.A.5.4.1
 27.09 Post sales journal entries to the accounts receivable ledger and general ledger. MA.A.2.4.2, MA.A.3.4.1, MA.A.5.4.1
 27.10 Record sales returns and allowances transactions in the general journal. MA.A.3.4.1, MA.A.3.4.2, MA.A.5.4.1
 27.11 Post cash receipts journal entries to the accounts receivable ledger and general ledger. MA.A.3.4.1, MA.A.3.4.3, MA.A.5.4.1
 27.12 Post cash disbursements from the checkbook to the cash disbursement journal. MA.A.2.4.2, MA.A.3.4.1, MA.A.3.4.2, MA.A.5.4.1
 27.13 Reconcile bank statement to the checkbook. MA.A.3.4.1, MA.A.3.4.3, MA.A.5.4.1
 27.14 Describe the depreciation rate, annual depreciation, and book value of a fixed asset, using straight line and declining balance methods. MA.A.3.4.1, MA.A.3.4.3, MA.A.5.4.1
 27.15 Define the ACRS (accelerated cost recovery system) method of depreciation. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, MA.A.3.4.1, MA.A.3.4.2, MA.A.5.4.1
 27.16 Compute the cost of inventory, using first in, first out (FIFO); last in, last out (LIFO); and average cost methods. MA.A.3.4.1, MA.A.3.4.3, MA.A.5.4.1
 27.17 Prepare, record, and post entries to record a payroll and payroll taxes. MA.A.2.4.2, MA.A.3.4.1, MA.A.5.4.1
 27.18 Identify business tax-related forms. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, MA.A.3.4.1, MA.A.5.4.1
 27.19 Gather information, extract key elements, analyze the impact of the data, and develop an appropriate solution. MA.A.3.4.1, MA.A.5.4.1, MA.E.1.4.2, MA.E.1.4.3
 27.20 Discuss the use of technology in an accounting environment. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4

28.0 APPLY ACCOUNTING PRINCIPLES AND CONCEPTS USING APPROPRIATE TECHNOLOGY—The student will be able to:

- 28.01 Use spreadsheet and accounting software to maintain accounting records. LA.D.2.4.4, MA.B.1.4.2
 28.02 Describe the differences between manual and computerized accounting systems. LA.D.2.4.3, MA.A.4.4.1

29.0 COMPARE THE DIFFERENCES BETWEEN THE VARIOUS ECONOMIC SYSTEMS--The student will be able to:

- 29.01 Describe the terms "market" and "market system." LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.1

- 29.02 Compare and contrast major features of a variety of economic systems. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.1, SS.D.2.4.6
- 29.03 Explain the basic principles of a market system. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.1, SS.D.2.4.1
- 29.04 Explain factors that have led to an increased international interdependence. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.6
- 29.05 Explain concepts associated with trade between nations. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.6
- 30.0 EXPLAIN THE NATURE OF AMERICAN CAPITALISM THROUGH ITS VARIOUS CONCEPTS--The student will be able to:
- 30.01 Describe the characteristics of America's market economy. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.1, SS.D.2.4
- 30.02 Explain the impact of supply and demand on the American economy. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.1, SS.D.2.4.1, SS.D.2.4.2
- 31.0 EXPLAIN THE PROFIT MOTIVE IN OUR ECONOMIC SYSTEM--The student will be able to:
- 31.01 Interpret the term "profit." LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.1, SS.D.2.4.1, SS.D.2.4.2, SS.D.2.4.3, SS.D.2.4.4, SS.D.2.4.5, LA.C.3.4.3
- 31.02 Explain the role of the profit motive in investment decisions. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.1, SS.D.2.4.3, SS.D.2.4.4, SS.D.2.4.5
- 32.0 DEMONSTRATE BY EXAMPLES CAPITAL MARKETS AND THE ROLE SECURITIES HAVE WITHIN THESE MARKETS--The student will be able to:
- 32.01 Develop reasons for corporate efforts to raise capital. SS.D.2.4.4, LA.C.3.4.5
- 32.02 Explain a variety of methods available to corporations for raising capital. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.3, SS.D.2.4.5
- 32.03 Show the major purposes of corporate annual reports. LA.C.3.4.5
- 33.0 DEVELOP SKILL IN INTERPRETING THE FINANCIAL SECTION OF THE DAILY NEWSPAPER--The student will be able to:
- 33.01 Identify important financial data components found in the financial section of a daily newspaper. LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 33.02 Demonstrate the importance of data relating to daily trading of a stock as listed in the business section of the newspaper or on the Internet.
- 34.0 DEMONSTRATE AN UNDERSTANDING OF THE DIFFERENT TYPES OF BUSINESS ORGANIZATION--The student will be able to:
- 34.01 Compare the features of proprietorship, partnership, and corporation. SS.D.2.4.3, LA.B.1.4
- 34.02 List the advantages and disadvantages of forming a corporation. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.1, SS.D.2.4.3
- 34.03 Discuss reasons for corporate acquisitions and mergers. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.1, SS.D.2.4.3, SS.D.2.4.4, SS.D.2.4.5
- 35.0 OUTLINE THE ROLE THE FEDERAL RESERVE SYSTEM PLAYS IN OUR MONEY, CREDIT, AND BANKING PROCESSES--The student will be able to:
- 35.01 Define money and the role it plays in the American economic system. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.3, SS.D.2.4.4

- 35.02 Describe the role financial institutions play in the economic growth and development of a society. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, LA.B.1.4

36.0SUMMARIZE HOW ECONOMIC GROWTH AND STABILITY IMPACT THE BUSINESS CYCLE--The student will be able to:

- 36.01 Interpret the concept of economic growth. SS.D.2.4.5, LA.B.1.4
36.02 Explain the various business cycles that occur in our society. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4.1

37.0STATE THE BANKING CONCEPT AS USED IN AMERICA--The student will be able to:

- 37.01 Identify the basic functions of banks. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.B.1.4
37.02 Describe the services offered by a full service bank. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.4
37.03 Identify financial services offered by major non-bank competitors. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.4
37.04 Explain the importance of the selling of financial services by all financial institutions. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.4

38.0OUTLINE THE HISTORICAL TRANSITION THE BANKING SYSTEM IN AMERICA HAS TAKEN FROM ITS EARLY YEARS TO ITS CURRENT POSITION--The student will be able to:

- 38.01 Review the Federal Reserve System's various roles in financial services industry. SS.D.2.4.4, LA.B.1.4
38.02 Identify the major Federal banking laws and their role in financial services industry. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.4
38.03 Diagram the organization of the Federal Reserve. SS.D.2.4.4, LA.B.1.4
38.04 Identify new financial products and services offered by a variety of financial institutions. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.4

39.0DEFINE BANKING OPERATIONS--The student will be able to:

- 39.01 Identify the major departments of financial institutions. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
39.02 Describe the characteristics of a time deposit transaction. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
39.03 Identify types of negotiable instruments. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4

40.0ANALYZE THE TYPES OF INVESTMENTS USED BY BANKS--The student will be able to:

- 40.01 Identify the role of financial intermediaries. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
40.02 Identify the most profitable assets for a bank to hold. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4

41.0EVALUATE THE EFFECTIVENESS OF BANK REGULATION AND EXAMINATION--The student will be able to:

- 41.01 Describe the audit function of a bank. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
41.02 Identify the agencies responsible for bank regulation. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4

42.0IDENTIFY TERMINOLOGY UNIQUE TO THE FINANCE AND FINANCE-RELATED INDUSTRIES--The student will be able to:

- 42.01 Identify and define commonly used financial terms, such as income, expense, and profit. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.5
- 42.02 Identify and record financial data using correct terminology. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4

43.0 DESCRIBE THE ROLE OF CONSUMER CREDIT IN TODAY'S SOCIETY--The student will be able to:

- 43.01 Define consumer credit. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.2
- 43.02 Identify major providers of consumer credit. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.2
- 43.03 State the reason(s) consumer credit exists. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.2

44.0 IDENTIFY THE PRINCIPLES OF SAVING AND BORROWING--The student will be able to:

- 44.01 Describe the importance of credit to consumers in the American marketplace. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.2
- 44.02 List the criteria for judging an individual's credit worthiness. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.2
- 44.03 Describe three different types of consumer credit discrimination. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.2
- 44.04 Describe a strategy for increasing an individual's savings. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.2

45.0 IDENTIFY CAREER OPPORTUNITIES AVAILABLE IN THE CONSUMER CREDIT FIELD--The student will be able to:

- 45.01 List the various careers in consumer lending. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 45.02 Outline an organization chart for the consumer lending department of a financial institution. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4

46.0 DESCRIBE CONSUMER CREDIT PRODUCTS--The student will be able to:

- 46.01 Identify the characteristics of consumer credit products (i.e., open ended, secured and unsecured, short and long term). LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4.1
- 46.02 Describe the benefits and risks of credit and debit card use. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4.1
- 46.03 Name the activities involved in a credit transaction. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.2
- 46.04 Match a mortgage to a home equity loan. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.2

47.0 DEFINE RISK AND CONSUMER LENDING--The student will be able to:

- 47.01 Define a credit risk. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.2
- 47.02 Construct a profile of a good credit risk. SS.D.1.4.2, LA.B.1.4
- 47.03 Explain the method an institution uses to price a loan. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.2

48.0 OUTLINE THE PROCEDURES UTILIZED IN PROCESSING A CREDIT APPLICATION--The student will be able to:

- 48.01 Outline the information needed on a credit application. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.2

- 48.02 List the documents involved in consumer lending. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.2
- 48.03 Develop a letter to notify the applicant of a credit decision. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, SS.D.1.4.2
- 49.0 DEMONSTRATE THE PROCEDURES UTILIZED IN GATHERING CREDIT INFORMATION--The student will be able to:
- 49.01 Demonstrate a loan interview. LA.B.1.4
- 49.02 Complete a loan application. LA.B.1.4
- 49.03 Outline the procedures involved in credit verification. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.2
- 49.04 Explain the function of a credit bureau. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4
- 50.0 OUTLINE THE PROCEDURES USED IN EVALUATING A LOAN--The student will be able to:
- 50.01 Analyze a credit grading system. SS.D.1.4.2, LA.B.1.4
- 50.02 Describe signals that may be fraud indicators. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.2
- 50.03 Analyze the reasons why credit information should be verified. SS.D.1.4.2, LA.B.1.4
- 51.0 IDENTIFY THE DOCUMENTS AND PROCEDURES UTILIZED IN CLOSING A LOAN--The student will be able to:
- 51.01 Explain the significance of a loan closing. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 51.02 Identify the documents involved in general consumer lending. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 52.0 OUTLINE THE METHODS UTILIZED IN SERVICING A LOAN--The student will be able to:
- 52.01 Describe how consumer loans are serviced. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 52.02 Outline collection procedures for a consumer loan. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 52.03 Define bankruptcy. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.1
- 52.04 Outline the job responsibilities of a bankruptcy specialist. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 53.0 EVALUATE THE ROLE AUTOMATION PLAYS IN THE BUYING AND SELLING OF SECURITIES--The student will be able to:
- 53.01 Identify the key terms relating to stock trading. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.5
- 53.02 Outline the sequence of events in making a stock trade. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.5
- 54.0 IDENTIFY THE LAWS AND REGULATIONS FOR CONSUMER PROTECTION--The student will be able to:
- 54.01 Interpret the purpose of the Truth-In-Lending Act. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.2
- 54.02 Explain the major provisions of the Equal Credit Opportunity Act. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4.1
- 54.03 Explain the importance of the Fair Credit Billing Act. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.2

- 55.0 DEMONSTRATE EMPLOYABILITY SKILLS--The student will be able to:
- 55.01 Identify and utilize resources used in a job search (e.g., networking, newspaper, Internet). LA.A.1.4, LA.A.2.4, LA.B.1.4, LA.B.2.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, MA.A.3.4.2, SC.H.3.4.5, SC.H.3.4.6, SS.D.1.4.1
 - 55.02 Discuss importance of drug tests and criminal background checks in identifying possible employment options. LA.A.1.4, LA.B.1.4, LA.B.2.4.2, LA.B.2.4.4, LA.C.1.4.1, LA.C.3.4, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.D.2.4.4, LA.D.2.4.5, SC.H.3.4.1, SC.H.3.4.3, SS.A.5.4.7
 - 55.03 Identify steps in the job application process including arranging for references and proper documentation (e.g., green card). LA.A.1.4, LA.A.2.4, LA.B.1.4, LA.B.2.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, MA.A.5.4.1, SC.H.3.4.6
 - 55.04 Identify procedures and documents required when applying for a job (e.g., application, W-4, I-9). LA.A.1.4, LA.A.2.4, LA.B.1.4, LA.B.2.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, MA.A.5.4.1, SC.H.3.4.6, SS.A.5.4.7
 - 55.05 Prepare a resume (electronic and written), letter of application, follow-up letter, acceptance/rejection letter, letter of resignation, and letter of recommendation. LA.A.1.4.3, LA.B.1.4, LA.B.2.4.3, LA.B.2.4.4, MA.A.1.4.1, SC.H.3.4.2
 - 55.06 Identify and demonstrate appropriate dress and grooming for employment. LA.A.2.4.4, LA.A.2.4.7, LA.A.2.4.8, LA.C.3.4.3 SC.H.3.4.3
 - 55.07 Identify and demonstrate effective interviewing skills (e.g., behavioral). LA.A.1.4.3, LA.C.1.4.1, LA.C.1.4.3, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.D.1.4, LA.D.2.4.1, MA.A.1.4.1, MA.A.1.4.3, SC.H.3.4.3, SS.C.2.4.3
 - 55.08 Describe methods for handling illegal interview and application questions. LA.A.1.4.2, LA.A.1.4.3, LA.A.2.4.2, LA.A.2.4.4, LA.A.2.4.5, LA.A.2.4.8, LA.B.1.4, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.2, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.4, LA.C.3.4.5, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4, SC.H.3.4.1, SS.A.5.4.7
 - 55.09 Discuss state and federal labor laws regulating the workplace (e.g., Child Labor Law, sexual harassment, EEOC, ADA, FMLA, OSHA). LA.A.1.4, LA.B.1.4, LA.B.2.4.2, LA.B.2.4.4, LA.C.1.4.1, LA.C.1.4.3, LA.C.3.4, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.D.2.4.4, LA.D.2.4.5, SS.C.2.4.3, SC.H.3.4.4
 - 55.10 Identify positive work attitudes and behaviors such as honesty, compassion, respect, responsibility, fairness, trustworthiness, and caring. LA.A.1.4, LA.A.2.4, LA.B.1.4, LA.B.2.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, SC.H.3.4.3
 - 55.11 Identify ways to work cooperatively in a business situation with diverse populations and the physically challenged. LA.A.1.4, LA.A.2.4, LA.B.1.4, LA.B.2.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6
 - 55.12 Describe importance of producing quality work and meeting performance standards. LA.A.1.4, LA.A.2.4, LA.B.1.4, LA.B.2.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, SC.H.3.4.2
 - 55.13 Identify personal and business ethics (e.g., preventing theft, pilfering, and unauthorized discounting). LA.A.1.4, LA.A.2.4, LA.B.1.4, LA.B.2.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, MA.A.1.4.1, MA.A.1.4.2, MA.A.1.4.3, MA.A.1.4.4, SC.H.3.4.3, SS.C.2.4.3, SS.C.2.4.6
 - 55.14 Demonstrate orderly and systematic behavior by creating and maintaining a monthly planner. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.D.1.4, LA.D.2.4, LA.E.2.4.4, LA.E.2.4.6, LA.E.2.4.8, MA.A.5.4.1, MA.B.1.4.2
 - 55.15 Identify qualities typically required for promotion (e.g., productivity, dependability, responsibility). LA.A.1.4, LA.A.2.4, LA.B.1.4, LA.B.2.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, SC.H.3.4.3

- 55.16 Identify how to prepare for job separation and re-employment. LA.A.1.4, LA.A.2.4, LA.B.1.4, LA.B.2.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, SC.H.3.4.5
- 55.17 Create and maintain a portfolio of documents for job placement (e.g., resume, letters of recommendation, awards, evidence of participation in school/community/volunteer activities, employer evaluations). LA.A.1.4.3, LA.B.1.4, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, MA.A.1.4.1, MA.A.1.4.4, SC.H.3.4.5, SC.H.3.4.6
- 55.18 Identify and practice stress management and relaxation techniques. LA.A.1.4, LA.A.2.4, LA.B.1.4, LA.B.2.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6
- 55.19 Maintain confidentiality of business matters.
- 55.20 Discuss importance of practicing positive customer service skills. LA.A.1.4.3, LA.B.1.4, LA.C.1.4.1, LA.C.1.4.2, LA.C.1.4.4, LA.C.3.4.1, LA.C.3.4.2

56.0 SUMMARIZE GLOBAL BANKING FUNCTIONS--The student will be able to:

- 56.01 Describe the promotion of global trade. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.6
- 56.02 Analyze the global credit crisis. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.6
- 56.03 Identify global exchange services. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.6

57.0 DEFINE GLOBAL TRADE--The student will be able to:

- 57.01 Describe what takes place during the rise or fall of the exchange rate of the U.S. dollar. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.6
- 57.02 Outline the advantages and disadvantages of a protectionist policy. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.6
- 57.03 Identify possible solutions to the problem of meeting global competition. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.6
- 57.04 Distinguish between imports and exports. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.6
- 57.05 Discuss the financial interdependence of nations. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.6
- 57.06 Explain the advantages and disadvantages of global trade. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.6
- 57.07 Define the major agreements governing the world: General Agreement on Tariffs and Trade (GATT), North American Free Trade Agreement (NAFTA), European Union (EU), ASEAN Free Trade Area (AFTA), and Southern Cone Common Market (Mercosur). LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.6
- 57.08 Discuss the U. S. balance of trade. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.6
- 57.09 Know terms: trade, tariff, quota, embargo, voluntary export restraints, most favored nation status, foreign trade zones, export, import, dumping, kickbacks, international monetary fund (IMF). LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.6

OCCUPATIONAL COMPLETION POINT C

BROKERAGE CLERK – SOC 43.4011.00

58.0 PERFORM CRITICAL JOB SKILLS--The student will be able to:

- 58.01 Apply literacy skills in technical reading, computing and calculating.
- 58.02 Perform tasks as outlined in the individualized job performance skills plan.
- 58.03 Maintain relevant employment documents.
- 58.04 Sustain mentoring relationships in the workplace.

- 58.05 Communicate in business settings by listening, writing, speaking and presenting with professional demeanor.
 - 58.06 Collaborate, communicate and interact utilizing technology.
 - 58.07 Offer alternative suggestions or solutions rather than simply rejecting others ideas.
 - 58.08 Contribute to team efforts by fulfilling responsibilities and valuing diversity.
 - 58.09 Explore networking opportunities through professional associations.
 - 58.10 Exercise proper judgment in decision making.
 - 58.11 Adapt to changing organizational environments with flexibility.
 - 58.12 Build a career portfolio reflecting experiences and skills gained during the internship.
- 59.0 DISPLAY PROFESSIONAL WORK HABITS--The student will be able to:
- 59.01 Report as expected, on time, appropriately dressed and groomed and ready to work.
 - 59.02 Create a positive professional image through proper introductions, eye contact, and a firm handshake.
 - 59.03 Model acceptable work habits and conduct in the workplace as defined by company policy.
 - 59.04 Complete and follow through on tasks and take initiative as warranted.
 - 59.05 Respond to internal and external customers' needs and concerns.
 - 59.06 Practice business etiquette and social sensitivity in face to face interaction, on the telephone and the Internet.
 - 59.07 Build bridges between conflicting attitudes and ways of thinking.
- 60.0 DEMONSTRATE ETHICAL BEHAVIOR--The student will be able to:
- 60.01 Compare business activities to professional standards.
 - 60.02 Show empathy, respect and support for others.
 - 60.03 Value confidentiality and privacy.
 - 60.04 Recognize sexual and cultural inappropriate behaviors
- 61.0 IDENTIFY AND APPLY THE PROCESSES USED IN PERSONAL FINANCIAL PLANNING--The student will be able to:
- 61.01 Discuss financial planning. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.1
 - 61.02 Explain basic steps in the financial planning process. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.1
 - 61.03 Evaluate a hypothetical situation from a financial planning point of view. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.1
 - 61.04 Summarize the extent to which financial planning would benefit people of different financial circumstances. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.1
- 62.0 DESCRIBE THE ROLE OF A FINANCIAL PLANNER--The student will be able to:
- 62.01 Define abbreviations associated with degrees granted by various financial institutions and industries. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
 - 62.02 Develop a set of criteria for evaluating a planner's credentials. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
 - 62.03 Describe the skills, education, and training necessary for a career in financial planning. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
 - 62.04 List the basic steps in the financial planning process. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 63.0 OUTLINE THE COMPONENTS OF A FINANCIAL PLAN--The student will be able to:
- 63.01 Explain the importance of goals during the various phases of financial planning. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4

- 63.02 Describe financial information needed in the data gathering phase of planning. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 63.03 Explain significance of an income statement and balance sheet for financial planning. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 63.04 Explain how a planner analyzes financial data using the components of a financial plan. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 64.0 DEFINE THE CONCEPT OF RISK MANAGEMENT AND INSURANCE PRODUCTS--The student will be able to:
- 64.01 List the broad range of insurances available to consumers. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 64.02 Explain the major insurance-related concept of risk sharing. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 64.03 Define key terms and concepts relating to insurance. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 64.04 Develop a list of criteria for determining the amount of insurance an individual needs. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 64.05 Outline an individual risk profile. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 65.0 OUTLINE INVESTMENT OPPORTUNITIES AVAILABLE IN TODAY'S FINANCIAL MARKET--The student will be able to:
- 65.01 Identify key investment-related terms, concepts, and options. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 65.02 Develop an individual financial plan for a person with a one million dollar windfall. LA.A.1.4.3, LA.B.1.4, LA.B.2.4
- 65.03 Outline a financial strategy for investing in precious metals and collectibles. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 66.0 IDENTIFY RETIREMENT PLANNING STRATEGIES--The student will be able to:
- 66.01 Identify sources of retirement funds. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.1
- 66.02 List various pension plan options. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.1
- 66.03 Identify the retirement benefits provided by Social Security. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.1
- 66.04 Outline personal income tax planning strategies. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.1
- 67.0 IDENTIFY ESTATE PLANNING STRATEGIES--The student will be able to:
- 67.01 Define key terms and concepts relating to estate planning. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 67.02 Identify the major components of an individual estate plan. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 67.03 State the reasons why anyone with assets should plan an estate. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 67.04 Identify the major provisions of a will and explain why the drafting of a will is vital to estate planning. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 68.0 SELECT A FINANCIAL INDUSTRY CAREER FOR RESEARCH--The student will be able to:
- 68.01 Identify current trends that have developed in the financial field. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4

- 68.02 Identify sources of information for career planning. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
 - 68.03 Conduct in-depth career research including requirements for entry and advancement, career ladders, and opportunities related to the finance field. LA.A.1.4.3, LA.B.1.4, LA.B.2.
 - 68.04 Develop an individualized education and career plan related to the financial field. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 69.0 GENERATE A COMPREHENSIVE FINANCIAL PLAN--The student will be able to:
- 69.01 Develop a personal financial plan for the purchase of an automobile including purchase price, interest, tax, down payment, dealers' fees, auto tag, auto insurance, etc.
 - 69.02 Develop a personal financial plan for a wedding including the financial and budgetary needs for the wedding facility, reception facility, caterer, printer, disc jockey, bride garments, groom garments, flowers, rehearsal dinner, honeymoon, payment for officiator, etc.
 - 69.03 Develop a personal financial plan for attending a four year college or university including housing, tuition, books, meals, etc.
 - 69.04 Develop a personal financial plan for attending a two year college including housing, tuition, books, meals, etc.
 - 69.05 Develop a personal financial plan for the purchase of a home including mortgage, interest rates, closing costs, pre-paid, homeowners insurance, etc.
- 70.0 UNDERSTAND THE SIX ELEMENTS OF CONTRACTS AND DISTINGUISH BETWEEN THE DIFFERENT TYPES OF CONTRACTS--The student will be able to:
- 70.01 Understand the six elements of a legally binding contract: Agreement, consideration, contractual capacity, legality, genuineness of assent, and legal form.
 - 70.02 Understand the differences between express agreements, implied agreements, negotiable instrument, written contracts and oral contracts, valid contracts, void contracts, and voidable contracts.
 - 70.03 Understand the qualifications of a legally collectible negotiable instrument.
 - 70.04 Understand the consumer responsibilities regarding contracts and agreements.
 - 70.05 Understand the various consumer protection laws.

Florida Department of Education
STUDENT PERFORMANCE STANDARDS

Course Title: Finance and Business Technology (formerly Financial Computing)
Secondary Course Number: 8815150

COURSE DESCRIPTION: This course is designed to provide a basic overview of current business, finance and information systems and trends and to introduce students to the basics and foundations required for today's business environments. Emphasis is placed on developing proficiency with fundamental computer applications, so that they may be used as communication tools for enhancing personal and work place proficiency in an information-based society. This also includes proficiency with computers using databases, spreadsheets, presentation applications, financial and tax software applications and the integration of these programs using software that meets industry standards. After successful completion of this core course, students will have met Occupational Completion Point - Data Code A, SOC 43-3021.01

- 01.0 DEMONSTRATE COMPREHENSION AND COMMUNICATION SKILLS.—The student will be able to:
- 01.01 Follow written and oral technical instructions.
 - 01.02 Take notes, organize, summarize, and paraphrase ideas and details.
 - 01.03 Apply active listening and observation skills to obtain and clarify information transmitted through verbal and non-verbal behaviors.
 - 01.04 Gather, read, discuss, evaluate and critique work from professional journals related to the course content.
 - 01.05 Read trade journals and magazines to stay current in the industry.
 - 01.06 Reflect on what has been learned through reading, recognizing assumptions and implications, and formulating ideas, opinions, and personal responses.
 - 01.07 Use reference sources such as books, magazines, and electronic databases to gather and critically evaluate materials.
 - 01.08 Submit final drafts using correct grammar, punctuation, and spelling.
 - 01.09 Read and comprehend both technical and non technical text accurately.
 - 01.10 Write reports, summaries, and descriptive essays.
 - 01.11 Write clear and well-organized research papers, integrating a variety of information.
 - 01.12 Correctly cite or attribute sources.
 - 01.13 Read and understand graphs, charts, diagrams and tables commonly used in this industry/occupation.
 - 01.14 Organize, prepare and deliver formal and informal effective presentations.
 - 01.15 Participate in group discussions both as a member and as a leader.
- 02.0 DEMONSTRATE EFFECTIVE CUSTOMER SERVICE SKILLS—The student will be able to:
- 02.01 Use appropriate communication skills, telephone etiquette, courtesy, and manners when dealing with customers.
 - 02.02 Identify and evaluate customer needs.
 - 02.03 Respond to client inquiries in a timely matter.
 - 02.04 Access and maintain client records.
 - 02.05 Provide timely accurate information to meet customer needs.
 - 02.06 Utilize available techniques to effectively serve customers.
 - 02.07 Utilize a process to assist clients, including difficult customers, with problem resolution.

- 02.08 Operate within grant of authority to provide service to customers.
 - 02.09 Build client relationships
- 03.0 DEMONSTRATE HUMAN RELATIONS SKILLS NECESSARY FOR WORKPLACE SUCCESS--The student will be able to:
- 03.01 Exhibit interest and enthusiasm.
 - 03.02 Demonstrate a positive mental attitude.
 - 03.03 Demonstrate traits of being industrious and cooperative.
 - 03.04 Demonstrate sincerity, patience, courtesy, and tact.
 - 03.05 Exhibit punctuality, attendance and dependability.
 - 03.06 Willingness to receive and accept feedback and use it constructively.
 - 03.07 Demonstrate willingness to assume job responsibilities.
 - 03.08 Develop ability to handle difficult customer/co-worker situations.
 - 03.09 Develop ability to exhibit friendliness, combined with a professional businesslike approach.
 - 03.10 Demonstrate willingness to assume the responsibility for one's actions.
 - 03.11 Demonstrate problem solving and critical thinking skills.
 - 03.12 Foster teamwork to improve quality of work.
 - 03.13 Use group consensus strategies.
- 04.0 DEMONSTRATE PROFICIENCY IN USING MICROCOMPUTER AND ELECTRONIC SKILLS TO PERFORM JOB FUNCTIONS—The student will be able to:
- 04.01 Apply the following tools to increase work efficiency: telephone systems, word processing, database, spreadsheet programs, presentation programs, email systems and the internet.
 - 04.02 Utilize computer technology to access, analyze and interpret business information.
 - 04.03 Cite Internet-based resources correctly using proper format.
 - 04.04 Research industry trends on the Internet.
- 05.0 PERFORM GENERAL ORGANIZATIONAL WORKPLACE COMPETENCIES. The student will be able to:
- 05.01 Demonstrate self-motivation and responsibility to complete an assigned task.
 - 05.02 Identify problem solving techniques.
 - 05.03 Choose appropriate action in situations requiring effective time management.
 - 05.04 Apply techniques for organizing and planning time and resources to complete an assigned task.
 - 05.05 Apply principles and techniques for being a productive, contributing member of a team.
 - 05.06 Communicate effectively with individuals lacking a technical background.
 - 05.07 Evaluate detailed technical oral instructions for clarity.
 - 05.08 Participate in group discussion as both a member and a leader.
 - 05.09 Encourage and build mutual trust, respect, and cooperation among team members.
 - 05.10 Assimilate new knowledge into project solutions and decisions.
 - 05.11 Employ techniques such as brainstorming to generate ideas and suggestions to achieve a task.
 - 05.12 Evaluate alternatives, costs and benefits in determining the best solution.
 - 05.13 Identify strategies to improve and maximize productivity in the workplace.
- 06.0 DEMONSTRATE SALES AND MARKETING FUNDAMENTALS—The student will be able to:
- 06.01 Demonstrate knowledge of services and/or product offered.
 - 06.02 Recognize consumer motivation, including demographic, geographic and socioeconomic data in buying behaviors.
 - 06.03 Explain the importance of and demonstrate the procedures of cross selling.

- 06.04 Identify the opportunities for cross selling.
- 06.05 Follow effective procedures for closing a sale.
- 06.06 Demonstrate the ability to sell a variety of services and/or products.

07.0 DEMONSTRATE EMPLOYABILITY SKILLS —The student will be able to:

- 07.01 Identify personal interest and aptitudes; skills, knowledge; strength and weaknesses.
- 07.02 Identify and apply sources of job search including networking, internet, job fairs, employment agencies and others.
- 07.03 Conduct a job search.
- 07.04 Research information about specific job.
- 07.05 Identify documents that may be required when applying for a job.
- 07.06 Create an appropriate application portfolio including letter of applications, resumes, thank you letters and available references.
- 07.07 Identify methods for requesting and obtaining employment references.
- 07.08 Complete a job application and employment form correctly.
- 07.09 Identify, understand and demonstrate the job interview process.
- 07.10 Demonstrate verbal and non-verbal communication skills, appropriate business attire and hygiene.
- 07.11 Discuss employer expectations regarding attendance, punctuality, initiative, teamwork, etc.
- 07.12 Understand and apply the process of accepting and declining job offers.
- 07.13 Apply personal skills and talents to enhance work performance.
- 07.14 Apply skills to meet and exceed employer expectations.
- 07.15 Demonstrate appropriate responses to feedback from employer, supervisor, co-workers and customers.
- 07.16 Apply principles and techniques for working productively with people of diverse cultures and backgrounds.
- 07.17 Identify and use acceptable strategies for resolving conflict in the workplace.
- 07.18 Identify and apply stress management techniques, employee wellness and safety guidelines.
- 07.19 Participate in job-enhancing activities to achieve career success.
- 07.20 Compose and produce a letter of resignation.

08.0 MANAGE CAREER DEVELOPMENT —The student will be able to:

- 08.01 Enhance personal business skills.
- 08.02 Formulate a career plan for post-graduation.
- 08.03 Comply with continuing education needs/requirements.
- 08.04 Attend seminars, workshops, and tradeshow.
- 08.05 Respond to changing business environment.
- 08.06 Identify updated industry information.
- 08.07 Explain the importance of having a written job description.
- 08.08 Pursue industry designations/licensing/degrees.
- 08.09 Reassess career plan.
- 08.10 Demonstrate knowledge of how to make job changes appropriately.
- 08.11 Understand employment benefits packages.
- 08.12 Build mentor relationships.
- 08.13 Volunteer in community service organizations.
- 08.14 Network with industry professionals.
- 08.15 Maintain professional contact for future projects.
- 08.16 Identify corporate strategies and policies.
- 08.17 Anticipate future industry trends and identify various industry career paths.

- 09.0 DEMONSTRATE KNOWLEDGE, SKILL, AND APPLICATION OF INFORMATION SYSTEMS TO ACCOMPLISH JOB OBJECTIVES AND ENHANCE WORKPLACE PERFORMANCE. APPLY ERGONOMIC PRINCIPLES APPLICABLE TO THE CONFIGURATION OF COMPUTER WORKSTATIONS—The student will be able to:
- 09.01 Develop keyboarding skills to enter and manipulate text and data. LA.B.1.4.3
 - 09.02 Describe and use current and emerging computer technology and software to perform personal and business related tasks. LA.B.2.4.4
 - 09.03 Use reference materials such as on-line help, vendor bulletin boards, tutorials, and manuals available for application software. LA.B.2.4.4, LA.A.2.4.6
 - 09.04 Demonstrate basic file management skills. LA.A.2.4.2, LA.B.2.4.4, LA.B.2.4.6
 - 09.05 Troubleshoot problems with computer software, hardware, peripherals, and other office equipment. LA.D.2.4.4
 - 09.06 Select and use standard written business and financial communication formats. LA.B.1.4.1, LA.B.1.4.3
- 10.0 USE TECHNOLOGY TO APPLY AND ENHANCE COMMUNICATION SKILLS IN TECHNICAL READING, WRITING —The student will be able to:
- 10.01 Use the writing process to create/edit business documents appropriate to the subject matter, purpose, and audience. LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3
 - 10.02 Use database, spreadsheet, presentation software, scheduling, and integrated software packages to enhance communications. LA.B.2.4.1, LA.B.2.4.2
 - 10.03 Explore and demonstrate effective and efficient use of telecommunications systems including telephone techniques for handling incoming and placing outgoing business calls. LA.B.1.4.3
 - 10.04 Use computer networks (e.g., Internet, on-line databases, e-mail) to facilitate collaborative or individual learning and communication.
 - 10.05 Respond to and utilize information derived from multiple sources (e.g., written documents, instructions, e-mail, voice mail) to solve business problems and complete business tasks.
 - 10.06 Use the internet to research information needed to develop a business report.
- 11.0 DEVELOP AN AWARENESS OF MANAGEMENT FUNCTIONS AND ORGANIZATIONAL STRUCTURES AS THEY RELATE TO TODAY'S WORKPLACE AND EMPLOYER/EMPLOYEE ROLES. DEMONSTRATE INITIATIVE, COURTESY, LOYALTY, HONESTY, COOPERATION AND PUNCTUALITY AS A TEAM MEMBER—The student will be able to:
- 11.01 Explore, design, implement, and evaluate organizational structures and cultures for managing project teams.
 - 11.02 Explore and demonstrate an awareness of current trends in business and the employee's role in maintaining productive business environments in today's global workplace.
 - 11.03 Collaborate with individuals and teams to complete tasks and solve business-related problems and demonstrate initiative, courtesy, loyalty, honesty, cooperation, and punctuality as a team member.
- 12.0 PRACTICE QUALITY PERFORMANCE IN THE LEARNING ENVIRONMENT AND THE WORKPLACE—The student will be able to:
- 12.01 Assess personal, peer, and group performance and identify and implement strategies for improvement (e.g., organizational skills, note taking/outlining, advance organizers, reasoning skills, problem-solving and decision-making skills).

- 12.02 Develop criteria for assessing products and processes that incorporate effective business practices (e.g., time management, productivity, total quality management).
- 13.0 INCORPORATE APPROPRIATE LEADERSHIP AND SUPERVISION TECHNIQUES, CUSTOMER SERVICE STRATEGIES, AND STANDARDS OF PERSONAL ETHICS TO ACCOMPLISH JOB OBJECTIVES AND ENHANCE WORKPLACE PERFORMANCE—The student will be able to:
- 13.01 Demonstrate an awareness of quality service and the personal and professional standards required to establish an effective service-based culture in the workplace, business, or learning environment.
- 13.02 Identify, analyze, and implement managerial skills necessary for maintaining a high quality work environment, goals, and strategic planning in business settings.
- 13.03 Follow accepted rules, regulations, policies, procedures, processes, and workplace safety.
- 14.0 APPLY MATHEMATICAL OPERATIONS AND PROCESSES AS WELL AS FINANCIAL PLANNING STRATEGIES TO COMMONLY OCCURRING SITUATIONS IN THE WORKPLACE AND TO ACCOMPLISH JOB OBJECTIVES AND ENHANCE WORKPLACE PERFORMANCE—The student will be able to:
- 14.01 Analyze, interpret, compile and demonstrate the ability to present/communicate data in understandable and measurable terms using common statistical procedures. MA.E.1.4.1, MA.E.A.4.2
- 14.02 Use common standards of measurement including the metric system in solving work-related or business problems (e.g., length, weight, currency, time). MA.B.3.4.1
- 14.03 Select and use the correct mathematical processes and tools to solve complex problem settings that are typical of business settings and use formulas when appropriate. MA.A.3.4.3
- 14.04 Use personal finance and tax software applications to solve business/financial problems.
- 14.05 Use spreadsheet software to develop basic financial reports.
- 15.0 ASSESS PERSONAL STRENGTHS AND WEAKNESSES AS THEY RELATE TO JOB OBJECTIVES, CAREER EXPLORATION, PERSONAL DEVELOPMENT, AND LIFE GOALS—The student will be able to:
- 15.01 Use personal assessment tools to identify personal strengths and weaknesses related to learning and work environments.
- 15.02 Analyze job and career requirements and relate career interests to opportunities in the global economy.
- 16.0 INCORPORATE KNOWLEDGE GAINED FROM INDIVIDUAL ASSESSMENT AND JOB/CAREER EXPLORATION TO DESIGN AN INDIVIDUAL CAREER PLAN THAT REFLECTS THE TRANSITION FROM SCHOOL TO WORK, LIFELONG LEARNING, AND PERSONAL AND PROFESSIONAL GOALS. EXPERIENCE WORK-BASED LEARNING THROUGH JOB SHADOWING, MENTORING, E-COACHING, ETC —The student will be able to:
- 16.01 Analyze personal skills and aptitudes in comparison with various business related job and career options.
- 16.02 Use career resources to develop an information base that reflects local and global business related occupations and opportunities for continuing education and workplace experience in financial careers.

- 16.03 Design, initiate, refine, and implement a plan to facilitate personal growth and skill development related to anticipated job requirements and career expectations.
- 16.04 Demonstrate an awareness of specific job requirements and career paths (e.g., requirements, characteristics needed) in business environments.
- 16.05 Demonstrate an awareness of the potential impact of local and global trends on career plans and life goals.
- 16.06 Experience work-based learning through volunteerism, job shadowing, mentoring, e-coaching, etc.

17.0 PERFORM OFFICE FUNCTIONS AND RESPONSIBILITIES TO ACCOMPLISH JOB OBJECTIVES AND ENHANCE WORKPLACE PERFORMANCE—The student will be able to:

- 17.01 Perform business tasks (e.g., filing and records management, scheduling, reprographics, mail handling, etc.). LA.A.2.4.4, LA.A.2.4.7, LA.A.2.4.8, LA.B.2.4.2
- 17.02 Demonstrate knowledge of ethical behavior in a business environment (e.g., confidentiality of information, employee right to know, hiring practices, plagiarism, copyright violations, sexual harassment, mission statement, code of ethics, etc.).
- 17.03 Describe ethical issues and problems associated with computers and information systems. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 17.04 Anticipate and provide solutions dealing with business situations involving ethical issues.

**Florida Department of Education
STUDENT PERFORMANCE STANDARDS**

Course Title: Accounting Applications 1
Secondary Course Number: 8203310
Course Credit: 1

COURSE DESCRIPTION: This course emphasizes double-entry accounting; methods and principles of recording business transactions; the preparation of various documents used in recording income, expenses, acquisition of assets, incurrence of liabilities, and changes in equity; and the preparation of financial statements. The use of computers is required.

WORKPLACE COMMUNICATIONS

18.0 APPLY COMMUNICATION SKILLS (READING, WRITING, SPEAKING, LISTENING, AND VIEWING) IN A COURTEOUS, CONCISE, AND CORRECT MANNER ON PERSONAL AND PROFESSIONAL LEVELS—The student will be able to:

- 18.01 Organize ideas and communicate oral and written messages appropriate to an accounting environment.LA.C.1.1.3, LA.C.1.4, HE.B.3.4.1, LA.A.1.4.3
- 18.02 Collaborate with individuals and teams to complete tasks and solve accounting problems.LA.C.1.4.3, HE.B.3.4.2, LA.C.1.4
- 18.03 Identify, define, and discuss professional accounting terminology appropriate for internal and external communications in an accounting environment.LA.C.3.3.3, LA.D.1.4, LA.A.1.4.3

19.0 USE TECHNOLOGY TO ACCOMPLISH JOB OBJECTIVES AND ENHANCE WORKPLACE PERFORMANCE—The student will be able to:

- 19.01 Gather information, extract key elements, analyze the impact of the data, and develop an appropriate solution. MA.A.3.4.2, MA.E.2.4

MANAGEMENT

20.0 DEVELOP AN AWARENESS OF MANAGEMENT FUNCTIONS AND ORGANIZATIONAL STRUCTURES AS THEY RELATE TO TODAY'S WORKPLACE AND EMPLOYER/EMPLOYEE ROLES—The student will be able to:

- 20.01 Demonstrate an awareness of the roles and responsibilities of employees within the organization of an accounting department. SS.C.2.4, LA.A.1.4.3
- 20.02 Participate as an active team leader and/or team member.LA.C.3.4.4, HE.C.2.4.5, LA.C.2.4.

21.0 PRACTICE QUALITY PERFORMANCE IN THE LEARNING ENVIRONMENT AND WORKPLACE--The student will be able to:

- 21.01 Apply organizational skills to manage time and resources appropriately.
- 21.02 Perform tasks accurately, completely, and with attention to detail. MA.E.1.4.3
- 21.03 Organize ideas and communicate oral and written messages appropriate to an accounting environment. LA.B.1.4

- 21.04 Identify, define, and discuss professional accounting terminology appropriate for internal and external communications in an accounting environment. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
 - 21.05 Demonstrate an awareness of the role and responsibilities of employees within the organization of an accounting and business environment.
 - 21.06 Project a professional image through appropriate business attire, ethical behavior, personal responsibility, flexibility, and respect for confidentiality.
 - 21.07 Participate in work-based learning experiences in an accounting environment.
- 22.0 INCORPORATE APPROPRIATE LEADERSHIP AND SUPERVISION TECHNIQUES, CUSTOMER SERVICE STRATEGIES, AND STANDARDS OF PERSONAL ETHICS TO ACCOMPLISH JOB OBJECTIVES AND ENHANCE WORKPLACE PERFORMANCE—The student will be able to:
- 22.01 Project a professional image through appropriate business attire, ethical behavior, personal responsibility, flexibility, and respect for confidentiality. HE.B.2.4.4, PE.C.2.4
 - 22.02 Follow accepted rules, regulations, policies, and workplace safety. HE.B.1.4, HE.B.3.4, PE.B.2.4

COMPUTATION AND FINANCE

- 23.0 APPLY MATHEMATICAL OPERATIONS AND PROCESSES AS WELL AS FINANCIAL PLANNING STRATEGIES TO COMMONLY OCCURRING SITUATIONS IN THE WORKPLACE TO ACCOMPLISH JOB OBJECTIVES AND ENHANCE WORKPLACE PERFORMANCE—The student will be able to:
- 23.01 Apply appropriate mathematical processes to accounting applications. MA.A.3.4.1, MA.B.3.4.1

JOB READINESS AND CAREER DEVELOPMENT

- 24.0 ASSESS PERSONAL STRENGTHS AND WEAKNESSES AS THEY RELATE TO JOB OBJECTIVES, CAREER EXPLORATION, PERSONAL DEVELOPMENT, AND LIFE GOALS—The student will be able to:
- 24.01 Analyze job and career requirements and relate career interests to opportunities in accounting occupations in the global economy. FL.A.2.4.3, SS.B.2.4

HUMAN RELATIONS/INTERPERSONAL SKILLS

- 25.0 DEMONSTRATE HUMAN RELATIONS/INTERPERSONAL SKILLS APPROPRIATE FOR THE WORKPLACE—The student will be able to:
- 25.01 Practice appropriate interpersonal skills working with and for others. HE.B.3.4.5, SS.B.2.4 LA.A.1.4.3,

WORK-BASED LEARNING

- 26.0 PARTICIPATE IN WORK-BASED LEARNING EXPERIENCES—The student will be able to:
- 26.01 Participate in work-based learning experiences in an accounting environment. FL.A.1.4.1, LA.A.1.4.3
 - 26.02 Discuss the application of accounting principles in an accounting environment. MA.A.3.4.1.
 - 26.03 Discuss the use of technology in an accounting environment. LA.D.2.4.4, LA.A.1.4.3

ACCOUNTING

27.0 DEMONSTRATE FINANCIAL ACCOUNTING ACTIVITIES--The student will be able to:

- 27.01 Identify the basic elements of the accounting cycle. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, MA.A.1.4.3, MA.A.3.4.1, MA.A.5.4.1
- 27.02 Prepare a worksheet. MA.A.1.4.4, MA.A.5.4.1, MA.A.3.4.1
- 27.03 Post entries from the general journal to the general ledger. MA.A.3.4.1, MA.A.5.4.1
- 27.04 Prepare an income statement. MA.A.2.4.2, MA.A.3.4.1, MA.A.5.4.1
- 27.05 Prepare a balance sheet. MA.A.3.4.1, MA.A.3.4.3, MA.A.5.4.1
- 27.06 Record purchases transactions in the purchases journal. MA.A.2.4.2, MA.A.3.4.1, MA.A.5.4.1
- 27.07 Post purchases journal entries to accounts payable ledger and general ledger.
- 27.08 Record a sales transaction in the sales journal. MA.A.2.4.2, MA.A.3.4.1, MA.A.5.4.1
- 27.09 Post sales journal entries to the accounts receivable ledger and general ledger. MA.A.2.4.2, MA.A.3.4.1, MA.A.5.4.1
- 27.10 Record sales returns and allowances transactions in the general journal. MA.A.3.4.1, MA.A.3.4.2, MA.A.5.4.1
- 27.11 Post cash receipts journal entries to the accounts receivable ledger and general ledger. MA.A.3.4.1, MA.A.3.4.3, MA.A.5.4.1
- 27.12 Post cash disbursements from the checkbook to the cash disbursement journal. MA.A.2.4.2, MA.A.3.4.1, MA.A.3.4.2, MA.A.5.4.1
- 27.13 Reconcile bank statement to the checkbook. MA.A.3.4.1, MA.A.3.4.3, MA.A.5.4.1
- 27.14 Describe the depreciation rate, annual depreciation, and book value of a fixed asset, using straight line and declining balance methods. MA.A.3.4.1, MA.A.3.4.3, MA.A.5.4.1
- 27.15 Define the ACRS (accelerated cost recovery system) method of depreciation. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, MA.A.3.4.1, MA.A.3.4.2, MA.A.5.4.1
- 27.16 Compute the cost of inventory, using first in, first out (FIFO); last in, last out (LIFO); and average cost methods. MA.A.3.4.1, MA.A.3.4.3, MA.A.5.4.1
- 27.17 Prepare, record, and post entries to record a payroll and payroll taxes. MA.A.2.4.2, MA.A.3.4.1, MA.A.5.4.1
- 27.18 Identify business tax-related forms. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, MA.A.3.4.1, MA.A.5.4.1
- 27.19 Gather information, extract key elements, analyze the impact of the data, and develop an appropriate solution. MA.A.3.4.1, MA.A.5.4.1, MA.E.1.4.2, MA.E.1.4.3
- 27.20 Discuss the use of technology in an accounting environment. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4

28.0 APPLY ACCOUNTING PRINCIPLES AND CONCEPTS USING APPROPRIATE TECHNOLOGY—The student will be able to:

- 28.01 Use spreadsheet and accounting software to maintain accounting records. LA.D.2.4.4, MA.B.1.4.2
- 28.02 Describe the differences between manual and computerized accounting systems. LA.D.2.4.3, MA.A.4.4.1

**Florida Department of Education
STUDENT PERFORMANCE STANDARDS**

Course Title: Financial Operations
Secondary Course Number: 8815110
Course Credit: 1

COURSE DESCRIPTION: This course presents basic topics in macro and microeconomics, and the principles and practices of banking, credit, and consumer lending in the United States. Additional emphasis is placed on money, credit and banking, economic growth and stability, use of limited resources, characteristics of different economic systems and institutions, taxation and budgeting, labor management relations, and sales. The students become familiar with the major functions of banks and other financial intermediaries, central banking by the Federal Reserve System, and modern trends in the finance industry. The students are also introduced to credit functions, principles of credit risk evaluation, loan creation, debt collection, and stocks and bonds. After successful completion of this core course, students will have met **Occupational Completion Point - Data Code B**, Credit Checker, SOC 43-4041.02

- 29.0 COMPARE THE DIFFERENCES BETWEEN THE VARIOUS ECONOMIC SYSTEMS--The student will be able to:
- 29.01 Describe the terms "market" and "market system." LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.1
 - 29.02 Compare and contrast major features of a variety of economic systems. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.1, SS.D.2.4.6
 - 29.03 Explain the basic principles of a market system. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.1, SS.D.2.4.1
 - 29.04 Explain factors that have led to an increased international interdependence. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.6
 - 29.05 Explain concepts associated with trade between nations. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.6
- 30.0 EXPLAIN THE NATURE OF AMERICAN CAPITALISM THROUGH ITS VARIOUS CONCEPTS--The student will be able to:
- 30.01 Describe the characteristics of America's market economy. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.1, SS.D.2.4
 - 30.02 Explain the impact of supply and demand on the American economy. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.1, SS.D.2.4.1, SS.D.2.4.2
- 31.0 EXPLAIN THE PROFIT MOTIVE IN OUR ECONOMIC SYSTEM--The student will be able to:
- 31.01 Interpret the term "profit." LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.1, SS.D.2.4.1, SS.D.2.4.2, SS.D.2.4.3, SS.D.2.4.4, SS.D.2.4.5, LA.C.3.4.3
 - 31.02 Explain the role of the profit motive in investment decisions. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.1, SS.D.2.4.3, SS.D.2.4.4, SS.D.2.4.5
- 32.0 DEMONSTRATE BY EXAMPLES CAPITAL MARKETS AND THE ROLE SECURITIES HAVE WITHIN THESE MARKETS--The student will be able to:
- 32.01 Develop reasons for corporate efforts to raise capital. SS.D.2.4.4, LA.C.3.4.5

- 32.02 Explain a variety of methods available to corporations for raising capital. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.3, SS.D.2.4.5
- 32.03 Show the major purposes of corporate annual reports. LA.C.3.4.5
- 33.0 DEVELOP SKILL IN INTERPRETING THE FINANCIAL SECTION OF THE DAILY NEWSPAPER--The student will be able to:
- 33.01 Identify important financial data components found in the financial section of a daily newspaper. LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 33.02 Demonstrate the importance of data relating to daily trading of a stock as listed in the business section of the newspaper or on the Internet.
- 34.0 DEMONSTRATE AN UNDERSTANDING OF THE DIFFERENT TYPES OF BUSINESS ORGANIZATION--The student will be able to:
- 34.01 Compare the features of proprietorship, partnership, and corporation. SS.D.2.4.3, LA.B.1.4
- 34.02 List the advantages and disadvantages of forming a corporation. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.1, SS.D.2.4.3
- 34.03 Discuss reasons for corporate acquisitions and mergers. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.1, SS.D.2.4.3, SS.D.2.4.4, SS.D.2.4.5
- 35.0 OUTLINE THE ROLE THE FEDERAL RESERVE SYSTEM PLAYS IN OUR MONEY, CREDIT, AND BANKING PROCESSES--The student will be able to:
- 35.01 Define money and the role it plays in the American economic system. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.3, SS.D.2.4.4
- 35.02 Describe the role financial institutions play in the economic growth and development of a society. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, LA.B.1.4
- 36.0 SUMMARIZE HOW ECONOMIC GROWTH AND STABILITY IMPACT THE BUSINESS CYCLE--The student will be able to:
- 36.01 Interpret the concept of economic growth. SS.D.2.4.5, LA.B.1.4
- 36.02 Explain the various business cycles that occur in our society. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4.1
- 37.0 STATE THE BANKING CONCEPT AS USED IN AMERICA--The student will be able to:
- 37.01 Identify the basic functions of banks. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.B.1.4
- 37.02 Describe the services offered by a full service bank. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.4
- 37.03 Identify financial services offered by major non-bank competitors. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.4
- 37.04 Explain the importance of the selling of financial services by all financial institutions. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.4
- 38.0 OUTLINE THE HISTORICAL TRANSITION THE BANKING SYSTEM IN AMERICA HAS TAKEN FROM ITS EARLY YEARS TO ITS CURRENT POSITION--The student will be able to:
- 38.01 Review the Federal Reserve System's various roles in financial services industry. SS.D.2.4.4, LA.B.1.4
- 38.02 Identify the major Federal banking laws and their role in financial services industry. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.4

- 38.03 Diagram the organization of the Federal Reserve. SS.D.2.4.4, LA.B.1.4
- 38.04 Identify new financial products and services offered by a variety of financial institutions. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.4
- 39.0 DEFINE BANKING OPERATIONS--The student will be able to:
- 39.01 Identify the major departments of financial institutions. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 39.02 Describe the characteristics of a time deposit transaction. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 39.03 Identify types of negotiable instruments. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 40.0 ANALYZE THE TYPES OF INVESTMENTS USED BY BANKS--The student will be able to:
- 40.01 Identify the role of financial intermediaries. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 40.02 Identify the most profitable assets for a bank to hold. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 41.0 EVALUATE THE EFFECTIVENESS OF BANK REGULATION AND EXAMINATION--The student will be able to:
- 41.01 Describe the audit function of a bank. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 41.02 Identify the agencies responsible for bank regulation. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 42.0 IDENTIFY TERMINOLOGY UNIQUE TO THE FINANCE AND FINANCE-RELATED INDUSTRIES--The student will be able to:
- 42.01 Identify and define commonly used financial terms, such as income, expense, and profit. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.5
- 42.02 Identify and record financial data using correct terminology. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 43.0 DESCRIBE THE ROLE OF CONSUMER CREDIT IN TODAY'S SOCIETY--The student will be able to:
- 43.01 Define consumer credit. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.2
- 43.02 Identify major providers of consumer credit. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.2
- 43.03 State the reason(s) consumer credit exists. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.2
- 44.0 IDENTIFY THE PRINCIPLES OF SAVING AND BORROWING--The student will be able to:
- 44.01 Describe the importance of credit to consumers in the American marketplace. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.2
- 44.02 List the criteria for judging an individual's credit worthiness. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.2
- 44.03 Describe three different types of consumer credit discrimination. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.2
- 44.04 Describe a strategy for increasing an individual's savings. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.2
- 45.0 IDENTIFY CAREER OPPORTUNITIES AVAILABLE IN THE CONSUMER CREDIT FIELD--The student will be able to:

- 45.01 List the various careers in consumer lending. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 45.02 Outline an organization chart for the consumer lending department of a financial institution. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 46.0 DESCRIBE CONSUMER CREDIT PRODUCTS--The student will be able to:
- 46.01 Identify the characteristics of consumer credit products (i.e., open ended, secured and unsecured, short and long term). LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4.1
- 46.02 Describe the benefits and risks of credit and debit card use. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4.1
- 46.03 Name the activities involved in a credit transaction. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.2
- 46.04 Match a mortgage to a home equity loan. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.2
- 47.0 DEFINE RISK AND CONSUMER LENDING--The student will be able to:
- 47.01 Define a credit risk. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.2
- 47.02 Construct a profile of a good credit risk. SS.D.1.4.2, LA.B.1.4
- 47.03 Explain the method an institution uses to price a loan. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.2
- 48.0 OUTLINE THE PROCEDURES UTILIZED IN PROCESSING A CREDIT APPLICATION--The student will be able to:
- 48.01 Outline the information needed on a credit application. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.2
- 48.02 List the documents involved in consumer lending. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.2
- 48.03 Develop a letter to notify the applicant of a credit decision. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, SS.D.1.4.2
- 49.0 DEMONSTRATE THE PROCEDURES UTILIZED IN GATHERING CREDIT INFORMATION--The student will be able to:
- 49.01 Demonstrate a loan interview. LA.B.1.4
- 49.02 Complete a loan application. LA.B.1.4
- 49.03 Outline the procedures involved in credit verification. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.2
- 49.04 Explain the function of a credit bureau. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4
- 50.0 OUTLINE THE PROCEDURES USED IN EVALUATING A LOAN--The student will be able to:
- 50.01 Analyze a credit grading system. SS.D.1.4.2, LA.B.1.4
- 50.02 Describe signals that may be fraud indicators. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.2
- 50.03 Analyze the reasons why credit information should be verified. SS.D.1.4.2, LA.B.1.4
- 51.0 IDENTIFY THE DOCUMENTS AND PROCEDURES UTILIZED IN CLOSING A LOAN--The student will be able to:
- 51.01 Explain the significance of a loan closing. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 51.02 Identify the documents involved in general consumer lending. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4

- 52.0 OUTLINE THE METHODS UTILIZED IN SERVICING A LOAN--The student will be able to:
- 52.01 Describe how consumer loans are serviced. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
 - 52.02 Outline collection procedures for a consumer loan. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
 - 52.03 Define bankruptcy. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.1
 - 52.04 Outline the job responsibilities of a bankruptcy specialist. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 53.0 EVALUATE THE ROLE AUTOMATION PLAYS IN THE BUYING AND SELLING OF SECURITIES--The student will be able to:
- 53.01 Identify the key terms relating to stock trading. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.5
 - 53.02 Outline the sequence of events in making a stock trade. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.5
- 54.0 IDENTIFY THE LAWS AND REGULATIONS FOR CONSUMER PROTECTION--The student will be able to:
- 54.01 Interpret the purpose of the Truth-In-Lending Act. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.2
 - 54.02 Explain the major provisions of the Equal Credit Opportunity Act. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4.1
 - 54.03 Explain the importance of the Fair Credit Billing Act. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.2
- 55.0 DEMONSTRATE EMPLOYABILITY SKILLS--The student will be able to:
- 55.01 Identify and utilize resources used in a job search (e.g., networking, newspaper, Internet). LA.A.1.4, LA.A.2.4, LA.B.1.4, LA.B.2.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, MA.A.3.4.2, SC.H.3.4.5, SC.H.3.4.6, SS.D.1.4.1
 - 55.02 Discuss importance of drug tests and criminal background checks in identifying possible employment options. LA.A.1.4, LA.B.1.4, LA.B.2.4.2, LA.B.2.4.4, LA.C.1.4.1, LA.C.3.4, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.D.2.4.4, LA.D.2.4.5, SC.H.3.4.1, SC.H.3.4.3, SS.A.5.4.7
 - 55.03 Identify steps in the job application process including arranging for references and proper documentation (e.g., green card). LA.A.1.4, LA.A.2.4, LA.B.1.4, LA.B.2.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, MA.A.5.4.1, SC.H.3.4.6
 - 55.04 Identify procedures and documents required when applying for a job (e.g., application, W-4, I-9). LA.A.1.4, LA.A.2.4, LA.B.1.4, LA.B.2.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, MA.A.5.4.1, SC.H.3.4.6, SS.A.5.4.7
 - 55.05 Prepare a resume (electronic and written), letter of application, follow-up letter, acceptance/rejection letter, letter of resignation, and letter of recommendation. LA.A.1.4.3, LA.B.1.4, LA.B.2.4.3, LA.B.2.4.4, MA.A.1.4.1, SC.H.3.4.2
 - 55.06 Identify and demonstrate appropriate dress and grooming for employment. LA.A.2.4.4, LA.A.2.4.7, LA.A.2.4.8, LA.C.3.4.3 SC.H.3.4.3
 - 55.07 Identify and demonstrate effective interviewing skills (e.g., behavioral). LA.A.1.4.3, LA.C.1.4.1, LA.C.1.4.3, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.D.1.4, LA.D.2.4.1, MA.A.1.4.1, MA.A.1.4.3, SC.H.3.4.3, SS.C.2.4.3
 - 55.08 Describe methods for handling illegal interview and application questions. LA.A.1.4.2, LA.A.1.4.3, LA.A.2.4.2, LA.A.2.4.4, LA.A.2.4.5, LA.A.2.4.8, LA.B.1.4, LA.B.2.4.2,

- LA.B.2.4.3, LA.B.2.4.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.2, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.4, LA.C.3.4.5, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4, SC.H.3.4.1, SS.A.5.4.7
- 55.09 Discuss state and federal labor laws regulating the workplace (e.g., Child Labor Law, sexual harassment, EEOC, ADA, FMLA, OSHA). LA.A.1.4, LA.B.1.4, LA.B.2.4.2, LA.B.2.4.4, LA.C.1.4.1, LA.C.1.4.3, LA.C.3.4, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.D.2.4.4, LA.D.2.4.5, SS.C.2.4.3, SC.H.3.4.4
- 55.10 Identify positive work attitudes and behaviors such as honesty, compassion, respect, responsibility, fairness, trustworthiness, and caring. LA.A.1.4, LA.A.2.4, LA.B.1.4, LA.B.2.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, SC.H.3.4.3
- 55.11 Identify ways to work cooperatively in a business situation with diverse populations and the physically challenged. LA.A.1.4, LA.A.2.4, LA.B.1.4, LA.B.2.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6
- 55.12 Describe importance of producing quality work and meeting performance standards. LA.A.1.4, LA.A.2.4, LA.B.1.4, LA.B.2.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, SC.H.3.4.2
- 55.13 Identify personal and business ethics (e.g., preventing theft, pilfering, and unauthorized discounting). LA.A.1.4, LA.A.2.4, LA.B.1.4, LA.B.2.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, MA.A.1.4.1, MA.A.1.4.2, MA.A.1.4.3, MA.A.1.4.4, SC.H.3.4.3, SS.C.2.4.3, SS.C.2.4.6
- 55.14 Demonstrate orderly and systematic behavior by creating and maintaining a monthly planner. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.D.1.4, LA.D.2.4, LA.E.2.4.4, LA.E.2.4.6, LA.E.2.4.8, MA.A.5.4.1, MA.B.1.4.2
- 55.15 Identify qualities typically required for promotion (e.g., productivity, dependability, responsibility). LA.A.1.4, LA.A.2.4, LA.B.1.4, LA.B.2.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, SC.H.3.4.3
- 55.16 Identify how to prepare for job separation and re-employment. LA.A.1.4, LA.A.2.4, LA.B.1.4, LA.B.2.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, SC.H.3.4.5
- 55.17 Create and maintain a portfolio of documents for job placement (e.g., resume, letters of recommendation, awards, evidence of participation in school/community/volunteer activities, employer evaluations). LA.A.1.4.3, LA.B.1.4, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, MA.A.1.4.1, MA.A.1.4.4, SC.H.3.4.5, SC.H.3.4.6
- 55.18 Identify and practice stress management and relaxation techniques. LA.A.1.4, LA.A.2.4, LA.B.1.4, LA.B.2.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6
- 55.19 Maintain confidentiality of business matters.
- 55.20 Discuss importance of practicing positive customer service skills. LA.A.1.4.3, LA.B.1.4, LA.C.1.4.1, LA.C.1.4.2, LA.C.1.4.4, LA.C.3.4.1, LA.C.3.4.2
- 56.0 SUMMARIZE GLOBAL BANKING FUNCTIONS--The student will be able to:
- 56.01 Describe the promotion of global trade. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.6
- 56.02 Analyze the global credit crisis. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.6
- 56.03 Identify global exchange services. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.6
- 57.0 DEFINE GLOBAL TRADE--The student will be able to:
- 57.01 Describe what takes place during the rise or fall of the exchange rate of the U.S. dollar. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.6
- 57.02 Outline the advantages and disadvantages of a protectionist policy. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.6

- 57.03 Identify possible solutions to the problem of meeting global competition. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.6
- 57.04 Distinguish between imports and exports. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.6
- 57.05 Discuss the financial interdependence of nations. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.6
- 57.06 Explain the advantages and disadvantages of global trade. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.6
- 57.07 Define the major agreements governing the world: General Agreement on Tariffs and Trade (GATT), North American Free Trade Agreement (NAFTA), European Union (EU), ASEAN Free Trade Area (AFTA), and Southern Cone Common Market (Mercosur). LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.6
- 57.08 Discuss the U. S. balance of trade. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.6
- 57.09 Know terms: trade, tariff, quota, embargo, voluntary export restraints, most favored nation status, foreign trade zones, export, import, dumping, kickbacks, international monetary fund (IMF). LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.2.4.6

**Florida Department of Education
STUDENT PERFORMANCE STANDARDS**

Course Title: Financial Internship
Secondary Course Number: 8815130
Course Credit: Multiple credits

COURSE DESCRIPTION: The financial internship course provides students with authentic learning experiences in which they demonstrate human relations, technical, communication, and career development skills through entry level employment in the financial services industry. Through hands-on project management, major tasks outlined in a training plan, mentors supervise student learning in specific skill attainment and professional development. Students earn high school credit and financial compensation.

58.0 PERFORM CRITICAL JOB SKILLS--The student will be able to:

- 58.01 Apply literacy skills in technical reading, computing and calculating.
- 58.02 Perform tasks as outlined in the individualized job performance skills plan.
- 58.03 Maintain relevant employment documents.
- 58.04 Sustain mentoring relationships in the workplace.
- 58.05 Communicate in business settings by listening, writing, speaking and presenting with professional demeanor.
- 58.06 Collaborate, communicate and interact utilizing technology.
- 58.07 Offer alternative suggestions or solutions rather than simply rejecting others ideas.
- 58.08 Contribute to team efforts by fulfilling responsibilities and valuing diversity.
- 58.09 Explore networking opportunities through professional associations.
- 58.10 Exercise proper judgment in decision making.
- 58.11 Adapt to changing organizational environments with flexibility.
- 58.12 Build a career portfolio reflecting experiences and skills gained during the internship.

59.0 DISPLAY PROFESSIONAL WORK HABITS--The student will be able to:

- 59.01 Report as expected, on time, appropriately dressed and groomed and ready to work.
- 59.02 Create a positive professional image through proper introductions, eye contact, and a firm handshake.
- 59.03 Model acceptable work habits and conduct in the workplace as defined by company policy.
- 59.04 Complete and follow through on tasks and take initiative as warranted.
- 59.05 Respond to internal and external customers' needs and concerns.
- 59.06 Practice business etiquette and social sensitivity in face to face interaction, on the telephone and the Internet.
- 59.07 Build bridges between conflicting attitudes and ways of thinking.

60.0 DEMONSTRATE ETHICAL BEHAVIOR--The student will be able to:

- 60.01 Compare business activities to professional standards.
- 60.02 Show empathy, respect and support for others.
- 60.03 Value confidentiality and privacy.
- 60.04 Recognize sexual and cultural inappropriate behaviors

**Florida Department of Education
STUDENT PERFORMANCE STANDARDS**

Course Title: Personal Financial Planning
Secondary Course Number: 8815120
Course Credit: 1

COURSE DESCRIPTION:

This course develops an awareness of the need for care and organization in planning for the wise use of economic resources and financial products available through a study of savings, credit, insurance, banking, investing and financial goals. The students are also made aware of the career opportunities offered by lending institutions. After successful completion of this core course, students will have met **Occupational Completion Point - Data Code C**, Brokerage Clerk, SOC 43-4011.00

61.0 IDENTIFY AND APPLY THE PROCESSES USED IN PERSONAL FINANCIAL PLANNING--The student will be able to:

- 61.01 Discuss financial planning. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.1
- 61.02 Explain basic steps in the financial planning process. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.1
- 61.03 Evaluate a hypothetical situation from a financial planning point of view. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.1
- 61.04 Summarize the extent to which financial planning would benefit people of different financial circumstances. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.1

62.0 DESCRIBE THE ROLE OF A FINANCIAL PLANNER--The student will be able to:

- 62.01 Define abbreviations associated with degrees granted by various financial institutions and industries. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 62.02 Develop a set of criteria for evaluating a planner's credentials. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 62.03 Describe the skills, education, and training necessary for a career in financial planning. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 62.04 List the basic steps in the financial planning process. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4

63.0 OUTLINE THE COMPONENTS OF A FINANCIAL PLAN--The student will be able to:

- 63.01 Explain the importance of goals during the various phases of financial planning. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 63.02 Describe financial information needed in the data gathering phase of planning. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 63.03 Explain significance of an income statement and balance sheet for financial planning. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 63.04 Explain how a planner analyzes financial data using the components of a financial plan. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4

64.0 DEFINE THE CONCEPT OF RISK MANAGEMENT AND INSURANCE PRODUCTS--The student will be able to:

- 64.01 List the broad range of insurances available to consumers. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4

- 64.02 Explain the major insurance-related concept of risk sharing. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 64.03 Define key terms and concepts relating to insurance. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 64.04 Develop a list of criteria for determining the amount of insurance an individual needs. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 64.05 Outline an individual risk profile. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 65.0 OUTLINE INVESTMENT OPPORTUNITIES AVAILABLE IN TODAY'S FINANCIAL MARKET--The student will be able to:
- 65.01 Identify key investment-related terms, concepts, and options. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 65.02 Develop an individual financial plan for a person with a one million dollar windfall. LA.A.1.4.3, LA.B.1.4, LA.B.2.4
- 65.03 Outline a financial strategy for investing in precious metals and collectibles. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 66.0 IDENTIFY RETIREMENT PLANNING STRATEGIES--The student will be able to:
- 66.01 Identify sources of retirement funds. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.1
- 66.02 List various pension plan options. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.1
- 66.03 Identify the retirement benefits provided by Social Security. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.1
- 66.04 Outline personal income tax planning strategies. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4, SS.D.1.4.1
- 67.0 IDENTIFY ESTATE PLANNING STRATEGIES--The student will be able to:
- 67.01 Define key terms and concepts relating to estate planning. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 67.02 Identify the major components of an individual estate plan. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 67.03 State the reasons why anyone with assets should plan an estate. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 67.04 Identify the major provisions of a will and explain why the drafting of a will is vital to estate planning. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 68.0 SELECT A FINANCIAL INDUSTRY CAREER FOR RESEARCH--The student will be able to:
- 68.01 Identify current trends that have developed in the financial field. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 68.02 Identify sources of information for career planning. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 68.03 Conduct in-depth career research including requirements for entry and advancement, career ladders, and opportunities related to the finance field. LA.A.1.4.3, LA.B.1.4, LA.B.2.
- 68.04 Develop an individualized education and career plan related to the financial field. LA.A.1.4.3, LA.B.1.4, LA.B.2.4, LA.C.3.4
- 69.0 GENERATE A COMPREHENSIVE FINANCIAL PLAN--The student will be able to:
- 69.01 Develop a personal financial plan for the purchase of an automobile including purchase price, interest, tax, down payment, dealers' fees, auto tag, auto insurance, etc.

- 69.02 Develop a personal financial plan for a wedding including the financial and budgetary needs for the wedding facility, reception facility, caterer, printer, disc jockey, bride garments, groom garments, flowers, rehearsal dinner, honeymoon, payment for officiator, etc.
 - 69.03 Develop a personal financial plan for attending a four year college or university including housing, tuition, books, meals, etc.
 - 69.04 Develop a personal financial plan for attending a two year college including housing, tuition, books, meals, etc.
 - 69.05 Develop a personal financial plan for the purchase of a home including mortgage, interest rates, closing costs, pre-paid, homeowners insurance, etc.
- 70.0 UNDERSTAND THE SIX ELEMENTS OF CONTRACTS AND DISTINGUISH BETWEEN THE DIFFERENT TYPES OF CONTRACTS. --The student will be able to:
- 70.01 Understand the six elements of a legally binding contract: Agreement, consideration, contractual capacity, legality, genuineness of assent, and legal form.
 - 70.02 Understand the differences between express agreements, implied agreements, negotiable instrument, written contracts and oral contracts, valid contracts, void contracts, and voidable contracts.
 - 70.03 Understand the qualifications of a legally collectible negotiable instrument.
 - 70.04 Understand the consumer responsibilities regarding contracts and agreements.
 - 70.05 Understand the various consumer protection laws.