

# North Dakota Business Education

Approved and adopted - November, 2013

## Content Standards



North Dakota Department of Career and Technical Education

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# Career and Technical Education Standards Introduction

## **Mission**

The mission of the State Board for Career and Technical Education (CTE) is to work with others to provide all North Dakota citizens with the technical skills, knowledge, and attitudes necessary for successful performance in a globally competitive workplace.

## **Vision**

The State Board for Career and Technical Education (CTE) is committed to providing career awareness, work readiness skills, occupational preparation, and retraining of workers throughout the state. Career and technical education will span all educational levels, providing youth with exploration opportunities and the foundation skills needed to enter the world of work while providing adults with skills needed to enter, re-enter, or advance in the workforce.

## **Goal**

North Dakota Career and Technical Education's goal is to create a competitive and knowledgeable work force. This is accomplished through a variety of educational program areas that are organized to prepare students for careers in their chosen fields, to take leadership roles, and balance their multiple roles in life. CTE programs prepare students with the knowledge and skills to make informed career choices, to integrate and apply academic concepts, to prepare for successful participation in a global society, and to engage in lifelong learning.

## **Standards Development Process**

Standards development is a multi-phase process. Existing and/or industry standards are the basis for the North Dakota Program Standards. A team of expert secondary and postsecondary teachers, business and industry representatives, and the state program supervisor draft the standards document. Once the document is finalized, the State Board for Career and Technical Education approves and adopts the standards.

Course Frameworks are also developed by the writing team. A framework includes a brief overview of the course content, topical units of study, and identifies the standards recommended for inclusion within the course. The frameworks are tailored to prepare young people for the opportunities in North Dakota. School Districts will use the frameworks as a guide for developing curriculum that reflects local needs.

## Key Principles of Career and Technical Education

### We believe that Career Technical Education:

**1. Draws its curricula, standards, and organizing principles from the workplace.**

The workplace provides the context, objectives, and organizing constructs for instruction and assessment. The workplace also defines the standards of performance necessary, including those required for academic, technical, and employability skills.

**2. Is a critical and integral component of the total educational system, offering career-oriented benefits for all students.**

CTE classes offer educational benefits to students pursuing careers requiring specific technical skills as well as providing a strong foundation for those pursuing a traditional four-year (or more) degree.

**3. Is a critical and integral component of the workforce development system, providing the essential foundation for a thriving economy.**

Preparation of a well-prepared, qualified workforce requires solid academics, good work ethics, and specific technical skills as well as the ability to communicate, work with others, solve problems, and use information. CTE contributes directly to this preparation by providing a curriculum tied to specific workplace requirements.

**4. Maintains high levels of excellence supported through identification of academic and workplace standards, measurement of performance (accountability), and high expectations for participant success.**

Career Technical Education is committed to continuous improvement, attention to industry certification, and the development of highly qualified teachers.

**5. Is robust and flexible enough to respond to the needs of the multiple educational environments, customers, and levels of specialization.**

CTE involves a large and complex delivery system that (1) integrates career exploration, (2) provides effective tools for organizing all curricula, (3) facilitates the teaching and use of technology, (4) is integrated into the total learning experience, (5) enhances the learning of academic subjects, (6) teaches broad occupational skills, (7) includes all aspects of the industry, (8) teaches how to balance family and work responsibilities, (9) provides job-specific training, (10) is offered at multiple levels of the educational continuum, and (11) is delivered through a variety of educational environments.

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## Overview of the Standards

**Content Strand:** Identifies the area of study within the comprehensive Business and Office Technology document.

**Topic:** Provides a broad overview or general description of the content.

**Standard:** Describes in general terms what students should know and be able to do within the content area of study.

**Student Performance Expectation:** Specifically defines the knowledge, skills, and practices of the standards and provides the basis for measuring student learning.

| <b>Strand 5: Economics and Personal Finance</b>   |   |   |   |
|---|---|---|---|
| <b>Economics Topic 4: Markets and Prices</b>  |   |   |   |
| <b>Standard 1: Analyze the role of markets and prices in the U.S. economy</b>   |   |   |   |
| Level 1   | Level 2   | Level 3   | Level 4   |
| <p><b>5.4.1.1</b> Describe how relative price is used to allocate scarce resources</p> <p><b>5.4.1.2</b> Describe and give examples of markets for goods and services in the U.S. economy</p> | <p><b>5.4.1.3</b> Describe how relative prices affect the buying and selling decisions of consumers and producers</p> <p><b>5.4.1.4</b> Describe the role of the market in determining what, how, and for whom economic goods and services are produced in the U.S. economy</p> | <p><b>5.4.1.7</b> Analyze the relationship of relative price to scarcity when prices are set by the market forces of supply and demand</p> <p><b>5.4.1.8</b> Identify determinants of supply and demand</p> | <p><b>5.4.1.20</b> Calculate the elasticity coefficient for price changes of various goods and services</p> |

### Student Performance Expectation Levels

| Level 1<br>Elementary | Level 2<br>Middle/Junior High School | Level 3<br>Secondary | Level 4<br>Two-Year Postsecondary<br>Community/Technical College |
|-----------------------|--------------------------------------|----------------------|--|
| Grades K-6            | Grades 6-9                           | Grades 9-12          |  |

## Strand 1 - Accounting

### Topic 1: The Accounting Profession

**Standard 1:** Explain the role that accountants play in business and society.

#### Level 3-4

**1.1.1.1** Describe the current and historical regulatory environment of the accounting profession

**1.1.1.2** Identify the major-policy setting bodies in the accounting profession and explain their role

**1.1.1.3** Explain how current events impact the accounting profession

**1.1.1.4** Explain the need for a code of ethics in accounting and the ethical responsibilities required of accountants

**1.1.1.5** Explain how accounting information is used to allocate resources in the business and personal decision making process

## Strand 1 - Accounting

### Topic 1: The Accounting Profession

**Standard 2:** Describe career opportunities in the accounting profession.

#### Level 3-4

**1.1.2.1** State and explain the role, service or mission of student and professional accounting organizations and associations

**1.1.2.2** State and explain the professional designations and certifications in the accounting profession

**1.1.2.3** Explain the educational requirements for various careers, professional designations, and certifications in the accounting profession

**1.1.2.4** Explain the skills and competencies needed to be successful in the accounting profession

**1.1.2.5** Describe the areas of specialization within the accounting profession and careers that require a knowledge of accounting

## Strand 1 - Accounting

### Topic 1: The Accounting Profession

**Standard 3:** Demonstrate the skills and competencies required to be successful in the accounting profession and/or in an accounting-related career.

|  |  | Level 3-4  |  |
|--|--|--|--|
|  |  | <p><b>1.1.3.1</b> Deliver a speech and make a presentation</p> <p><b>1.1.3.2</b> Perform research and communicate in writing the results of the research</p> <p><b>1.1.3.3</b> Demonstrate ethical decision-making skills and conduct in a business scenario</p> <p><b>1.1.3.4</b> Apply analytical and critical decision-making skills</p> <p><b>1.1.3.5</b> Identify and use information technology productively</p> <p><b>1.1.3.6</b> Exhibit leadership skills</p> <p><b>1.1.3.7</b> Demonstrate the ability to work within a team concept</p> |  |

## Strand 1 – Accounting

### Topic 2: Financial Report

**Standard 1:** Use an annual report and financial statements to make informed business decisions.

|  |  | Level 3-4   | Level 4  |
|--|--|---|--|
|  |  | <p><b>1.2.1.1</b> Identify sources for obtaining financial reports</p> <p><b>1.2.1.2</b> Describe the users and uses of financial information</p> <p><b>1.2.1.3</b> Identify the sections in an annual report and the purpose of each section</p> <p><b>1.2.1.4</b> Explain the role of management and the auditor in preparing and issuing an annual report</p> <p><b>1.2.1.5</b> Identify and explain the types of audit opinions</p> <p><b>1.2.1.6</b> Explain the role of accounting and regulatory organizations in relation to financial reports</p> <p><b>1.2.1.7</b> Describe the information provided in each financial statement and how the statements articulate with each other</p> <p><b>1.2.1.8</b> Describe the relationship between assets, liabilities, and equity on the balance sheet</p> | <p><b>1.2.1.19</b> Define comprehensive income and describe its relationship to operating results</p> <p><b>1.2.1.20</b> Describe how disclosure requirements impact financial reporting</p> |

## Strand 1 – Accounting

### Topic 2: Financial Report

**Standard 1:** Use an annual report and financial statements to make informed business decisions.

|  |  | Level 3-4  | Level 4 |
|--|--|--|---------|
|  |  | <p><b>1.2.1.9</b> Identify and explain the classifications within assets, liabilities, and equity</p> <p><b>1.2.1.10</b> Identify the different formats of an income statement</p> <p><b>1.2.1.11</b> Identify the classifications in an income statement and explain their relationship to each other (revenue, expense, gains, losses)</p> <p><b>1.2.1.12</b> Describe changes in the ownership structure using the statement of equity</p> <p><b>1.2.1.13</b> Explain how and why the conceptual framework of accounting and generally accepted accounting principles provide guidance and structure for preparing financial statements</p> <p><b>1.2.1.14</b> Describe the different forms of business ownership and the advantages and disadvantages of each form</p> <p><b>1.2.1.15</b> Explain how the different forms of business ownership are reported in the financial statements</p> |         |

## Strand 1 – Accounting

### Topic 2: Financial Report

**Standard 1:** Use an annual report and financial statements to make informed business decisions.

|  |  | Level 3-4   | Level 4 |
|--|--|---|---------|
|  |  | <p><b>1.2.1.16</b> Identify the different types of business operations</p> <p><b>1.2.1.17</b> Explain how the different types of business operations are reflected in the financial statements</p> <p><b>1.2.1.18*</b> Identify and explain the business activities reported in a statement of cash flows (operating, investing, financing)</p> |         |

## Strand 1 - Accounting

### Topic 3: Financial Analysis

**Standard 1:** Assess the financial condition and operating results of a company and analyze and interpret financial statements and information to make informed business decisions.

|  |  | Level 3-4  |  |
|--|--|--|--|
|  |  | <p><b>1.3.1.1</b> Discuss the information that can be obtained from analyzing financial statements</p> <p><b>1.3.1.2</b> Recognize the primary areas of analysis (e.g., trend analysis, profitability, liquidity, capital structure) and explain the information that can be obtained from each type of analysis</p> <p><b>1.3.1.3</b> Perform a horizontal and vertical analysis of the income statement and balance sheet</p> <p><b>1.3.1.4</b> Assess profitability and capital structure by calculating and interpreting financial ratios (gross profit margin, operating profit margin, net profit margin, return on assets, return on operating assets, sales turnover)</p> <p><b>1.3.1.5</b> Assess liquidity and solvency by calculating financial ratios (working capital, current ratio, quick ratio, cash ratio, inventory turnover, accounts receivable turnover, operating cycle)</p> <p><b>1.3.1.6</b> Compare and contrast debt and equity financing and explain the impact on the financial statements</p> |  |

## Strand 1 - Accounting

### Topic 3: Financial Analysis

**Standard 1:** Assess the financial condition and operating results of a company and analyze and interpret financial statements and information to make informed business decisions.

|  |  | Level 3-4   |  |
|--|--|---|--|
|  |  | <p><b>1.3.1.7</b> Assess capital structure by calculating and interpreting financial ratios (debt ratio, long-term debt ratio, debt-to-equity ratio, Times-Interest-Earned ratio)</p> <p><b>1.3.1.8</b> Research industry averages and explain their use in assessing the financial condition, operating results, profitability, liquidity and capital structure</p> <p><b>1.3.1.9</b> Apply information technology to conduct financial analysis</p> <p><b>1.3.1.10</b> Identify and explain common methods for manipulating financial statements and financial ratios</p> <p><b>1.3.1.11</b> Describe the ethical and legal implications resulting from the manipulation of financial statements and financial ratios</p> <p><b>1.3.1.12*</b> Use the statement of cash flow to analyze business activities (operating, investing, financing)</p> <p><b>1.3.1.13*</b> Analyze cash flow from operating activities to assess profitability and liquidity</p> |  |

## Strand 1 - Accounting

### Topic 4: Accounting Principles 4a. Conceptual Framework for Financial Reporting

**Standard 1:** Identify and describe Generally Accepted Accounting Principles (GAAP), explain how the application of GAAP impacts the recording of financial transactions, and the preparation of financial statements.

|  |  | Level 3-4  |  |
|--|--|--|--|
|  |  | <p><b>1.4a.1.1</b> Describe and explain the conceptual framework of accounting and generally accepted accounting principles and assumptions</p> <p><b>1.4a.1.2</b> Discuss the U.S. GAAP and International Financial Reporting Standards (IFRS) Convergence Project and explain the role of the Financial Accounting Standards Board (FASB), Securities and Exchange Commission (SEC), and International Accounting Standards Board (IASB)</p> <p><b>1.4a.1.3</b> Explain the key differences between U.S. GAAP and IFRS</p> <p><b>1.4a.1.4</b> Define assets, liabilities, equity, revenue, expenses, gains, and losses</p> <p><b>1.4a.1.5</b> Distinguish between the accrual basis of accounting and the cash basis of accounting and discuss the impact each has on the financial statements</p> |  |

## Strand 1 – Accounting

### Topic 4: Accounting Principles: 4b. Assets

**Standard 1:** Identify and describe Generally Accepted Accounting Principles (GAAP), explain how the application of GAAP impacts the recording of financial transactions, and the preparation of financial statements.

|  |  | Level 3-4   | Level 4  |
|--|--|---|--|
|  |  | <p><b>1.4b.1.1</b> Explain the accounting methods used to determine the value of accounts receivable to be reported on the balance sheet and describe the effect on the income statement</p> <p><b>1.4b.1.2</b> Record transactions for accounts receivable, including uncollectible accounts, write-offs, and recoveries</p> <p><b>1.4b.1.3</b> Explain the difference between the periodic and perpetual inventory methods</p> <p><b>1.4b.1.4</b> Determine the cost of inventory for merchandising and manufacturing businesses and apply appropriate valuation methods</p> <p><b>1.4b.1.5</b> Identify and describe the cost flow assumptions for inventory and explain the impact on the balance sheet and income statement</p> <p><b>1.4b.1.6</b> Describe the criteria used to distinguish between capital expenditures and revenue expenditures</p> <p><b>1.4b.1.7</b> Determine the costs of property, plant and equipment, natural resources, and intangible assets</p> | <p><b>1.4b.1.11</b> Describe the methods and criteria used to account for investments and their impact on the financial statements</p> |

## Strand 1 – Accounting

### Topic 4: Accounting Principles: 4b. Assets

**Standard 1:** Identify and describe Generally Accepted Accounting Principles (GAAP), explain how the application of GAAP impacts the recording of financial transactions, and the preparation of financial statements.

|  |  | Level 3-4  | Level 4 |
|--|--|--|---------|
|  |  | <p><b>1.4b.1.8</b> Explain the purpose of cost allocation</p> <p><b>1.4b.1.9</b> Identify, calculate, and record depreciation, depletion, and amortization, and explain the impact on the financial statements</p> <p><b>1.4b.1.10</b> Determine the impact on the financial statements when assets are sold, disposed, or rendered obsolete</p> |         |

## Strand 1 – Accounting

### Topic 4: Accounting Principles: 4c. Liabilities

**Standard 1:** Identify and describe Generally Accepted Accounting Principles (GAAP), explain how the application of GAAP impacts the recording of financial transactions, and the preparation of financial statements.

|  |  | Level 3-4   | Level 4  |
|--|--|---|--|
|  |  | <p><b>1.4c.1.1</b> Record transactions for accounts payable and other short-term debt</p> <p><b>1.4c.1.2</b> Determine the initial valuation of long-term debt instruments and their impact on the financial statements</p> <p><b>1.4c.1.3</b> Record transactions for long-term debt instruments</p> <p><b>1.4c.1.4*</b> Calculate the cost of borrowed funds and determine the impact on the financial statements</p> | <p><b>1.4c.1.5</b> Identify liabilities categorized as other long-term obligations, such as deferred income tax liability and post-retirement benefits</p> |

## Strand 1 - Accounting

### Topic 4: Accounting Principles: 4d. Equity

**Standard 1: Accounting Principles-** Identify and describe Generally Accepted Accounting Principles (GAAP), explain how the application of GAAP impacts the recording of financial transactions, and the preparation of financial statements.

|  |  | Level 3-4   | Level 4  |
|--|--|---|--|
|  |  | <p><b>1.4d.1.1</b> Explain how operating results, capital contributions, and distribution of earnings affect equity for the various types of ownership structures</p> <p><b>1.4d.1.2</b> Identify and describe the different classes of stock and explain the rights afforded each class of stock</p> <p><b>1.4d.1.3</b> Record equity-related transactions</p> <p><b>1.4d.1.4*</b> Explain how the acquisition and sale of a company's own stock affects the financial statements</p> <p><b>1.4d.1.5*</b> Differentiate between stock splits and stock dividends and explain how each affects equity</p> | <p><b>1.4d.1.6</b> Explain how other comprehensive income affects equity</p> |

| <b>Strand 1 - Accounting</b>   |  |   |  |
|--|--|---|--|
| <b>Topic 4: Accounting Principles: 4e. Revenue</b>   |  |   |  |
| <b>Standard 1: Accounting Principles-</b> Identify and describe Generally Accepted Accounting Principles (GAAP), explain how the application of GAAP impacts the recording of financial transactions, and the preparation of financial statements. |  |   |  |
|  |  | <b>Level 3-4</b>  |  |
|  |  | <b>1.4e.1.1</b> Describe the criteria used to determine revenue recognition<br><br><b>1.4e.1.2</b> Record revenue-related transactions  |  |
| <b>Topic 4: Accounting Principles: 4f. Expense</b>   |  |   |  |
|  |  | <b>Level 3-4</b>  |  |
|  |  | <b>1.4f.1.1</b> Describe the criteria used to determine expense recognition<br><br><b>1.4f.1.2</b> Record expense-related transactions  |  |
| <b>Topic 4: Accounting Principles: 4g. Gains and Losses</b>  |  |   |  |
|  |  | <b>Level 3-4</b>  |  |
|  |  | <b>1.4g.1.1</b> Distinguish between revenue and gains<br><br><b>1.4g.1.2</b> Distinguish between expenses and losses<br><br><b>1.4g.1.3</b> Record transactions resulting in gains and losses |  |

## Strand 1 – Accounting

### Topic 5: Accounting Process

**Standard 1:** Complete the steps in the accounting cycle in order to prepare the financial statements.

#### Level 3-4

**1.5.1.1** Explain the purpose of the accounting system

**1.5.1.2** Explain the purpose of journals and ledgers and their relationship

**1.5.1.3** Describe the impact of technology on the accounting process

**1.5.1.4** Identify and explain the advantages and disadvantages of different types of accounting systems

**1.5.1.5** Differentiate between accounting and bookkeeping

**1.5.1.6** Describe and analyze how business transactions impact the accounting equation

**1.5.1.7** Apply the double-entry system of accounting to record business transactions and prepare a trial balance

**1.5.1.8** Explain the need for adjusting entries and record adjusting entries

**Strand 1 – Accounting**

**Topic 5: Accounting Process**

**Standard 1:** Complete the steps in the accounting cycle in order to prepare the financial statements.

**Level 3-4**

**1.5.1.9** Explain the purpose of the closing process and record closing entries

**1.5.1.10** Prepare the financial statements for different types of business operations and ownership structures

**1.5.1.11** Describe the relationship between the closing process, financial statements, and the post-closing trial balance

## Strand 1 - Accounting

### Topic 6: Interpretation and Use of Data 6a. Planning and Control

**Standard 1:** Use planning and control principles to evaluate the performance of an organization and apply differential analysis and present-value concepts to make informed decisions.

|  |  | Level 3-4   | Level 4  |
|--|--|---|--|
|  |  | <p><b>1.6a.1.1</b> Identify and apply internal control procedures used to safeguard assets and ensure the integrity of the accounting information system</p> <p><b>1.6a.1.2</b> Explain how to apply appropriate information technology to the accounting system</p> <p><b>1.6a.1.3</b> Explain how to use activity-based costing and why it is used</p> <p><b>1.6a.1.4*</b> Explain and compare the behavior of fixed, variable, and mixed costs</p> <p><b>1.6a.1.5*</b> Apply cost-volume-profit and contribution margin analyses in planning operations</p> <p><b>1.6a.1.6*</b> Prepare a budget for planning purposes</p> | <p><b>1.6a.1.7</b> Apply variable and absorption costing concepts to analyze profitability</p> <p><b>1.6a.1.8</b> Prepare master and flexible budgets and use them to evaluate performance</p> <p><b>1.6a.1.9</b> Evaluate company performance by applying standard costing and variance analysis</p> <p><b>1.6a.1.10</b> Apply responsibility accounting concepts to evaluate cost, profit, and investment centers</p> <p><b>1.6a.1.11</b> Develop a plan for activity-based costing for a manufacturing business</p> |

**Strand 1 - Accounting**

**Topic 6: Interpretation and Use of Data 6b. Decision Making**

**Standard 1:** Use planning and control principles to evaluate the performance of an organization and apply differential analysis and present-value concepts to make informed decisions.

|  |  | <b>Level 3-4</b>   | <b>Level 4</b>   |
|--|--|--|--|
|  |  | <p><b>1.6b.1.1</b> Explain how accounting information facilitates management decision-making</p> <p><b>1.6b.1.2*</b> Apply differential analysis to make the following types of decisions: make or buy a product; lease or buy an asset; discontinue a department, plant, or product; offer discounted prices on special orders; replace or repair equipment</p> | <p><b>1.6b.1.3</b> Apply present-value concepts to evaluate capital investment opportunities</p> |

**Strand 1 - Accounting**

**Topic 7: Compliance 7a. Personal Finance**

**Standard 1:** Explain the individual income tax procedures and requirements to comply with tax laws and regulations.

|  |  | <b>Level 3-4</b>  |  |
|--|--|---|--|
|  |  | <p><b>1.7a.1.1</b> Describe the history and purpose of tax law in the United States and the process by which tax laws are created</p> <p><b>1.7a.1.2</b> Explain the composition of taxable income and calculate income tax</p> <p><b>1.7a.1.3</b> Complete individual income tax forms</p> <p><b>1.7a.1.4</b> Identify, discuss, and apply strategies for minimizing taxable income</p> <p><b>1.7a.1.5</b> Distinguish between tax avoidance and evasion</p> |  |

| <b>Strand 1 - Accounting</b>  |  |   |   |
|---|--|---|---|
| <b>Topic 7: Compliance 7b. Financial Reporting</b>  |  |   |   |
| <b>Standard 2: Distinguish between generally accepted accounting principles and income tax law.</b> |  |   |   |
|   |  | <b>Level 3 - 4</b>  | <b>Level 4</b>  |
|   |  | <p><b>1.7b.2.1</b> Explain why income for financial reporting and taxable income are calculated differently</p> <p><b>1.7b.2.2*</b> Identify and explain permanent and temporary differences in net income and taxable income</p> | <p><b>1.7b.2.3</b> Calculate permanent and temporary differences in net income and taxable income</p> |
| <b>Topic 7: Compliance 7c. Payroll</b>  |  |   |   |
| <b>Standard 3: Apply appropriate accounting practices to payroll.</b>                               |  |   |   |
|   |  | <b>Level 3 - 4</b>  |   |
|   |  | <p><b>1.7c.3.1</b> Calculate net pay</p> <p><b>1.7c.3.2</b> Calculate employer's payroll taxes</p> <p><b>1.7c.3.3</b> Prepare payroll reports</p>   |   |

## Strand 2: Business Law

### Topic 1: Basics of the Law 1a. The Law, Ethics, and Social Responsibility

**Standard 1:** Analyze the relationship between ethics and the law and describe sources of the law, the structure of the court system, different classifications of procedural law, and different classifications of substantive law.

| Level 1  | Level 2  | Level 3   | Level 4  |
|--|--|---|--|
| <p><b>2.1a.1.1</b> Define law</p> <p><b>2.1a.1.2</b> Define ethics</p> <p><b>2.1a.1.3</b> Explain a person’s responsibility to obey the law</p> <p><b>2.1a.1.4</b> Identify ethical character traits and values (e.g. honesty, integrity, compassion and justice)</p> <p><b>2.1a.1.5</b> Determine how businesses can meet their social responsibilities</p> | <p><b>2.1a.1.6</b> Explain the relationship between law and ethics</p> <p><b>2.1a.1.7</b> Describe the role of values in constructing an ethical code and a legal system</p> | <p><b>2.1a.1.8</b> Distinguish unethical from illegal conduct</p> <p><b>2.1a.1.9</b> Identify consequences of unethical conduct</p> <p><b>2.1a.1.10</b> Identify consequences of illegal conduct</p> <p><b>2.1a.1.11</b> Identify factors that contribute to developing ethical and legal lifestyles</p> <p><b>2.1a.1.12</b> List the four main sources of the law</p> <p><b>2.1a.1.13</b> Demonstrate the need for social responsibility</p> | <p><b>2.1a.1.14</b> Explain ethical relativism, social contract ethics, utilitarianism, and rational ethics</p> <p><b>2.1a.1.15</b> Analyze and solve difficult ethical and legal problems</p> <p><b>2.1a.1.16</b> Discuss the differences in ethical and legal systems between sample states and sample nations</p> <p><b>2.1a.1.17</b> Identify ethical problems resulting from contemporary business technology</p> <p><b>2.1a.1.18</b> Define globalization and explain the effects that globalization can have on ethics and law</p> <p><b>2.1a.1.19</b> Explain the negative rights theory</p> <p><b>2.1a.1.20</b> Compare and contrast the ethic of responsibility and the ethic of benevolence in foreign affairs.</p> |

## Strand 2: Business Law

### Topic 1: Basics of the Law 1b. Sources of the Law

**Standard 1:** Analyze the relationship between ethics and the law and describe sources of the law, the structure of the court system, different classifications of procedural law, and different classifications of substantive law.

| Level 1   | Level 2  | Level 3   | Level 4  |
|---|--|---|--|
| <p><b>2.1b.1.1</b> Explain the purposes of a constitution</p> | <p><b>2.1b.1.2</b> Describe the branches of the federal government as presented in the U.S. Constitution</p> <p><b>2.1b.1.3</b> Define statutory law</p> <p><b>2.1b.1.4</b> Identify the purposes of statutory law</p> <p><b>2.1b.1.5</b> Describe how a bill becomes a federal law</p> <p><b>2.1b.1.6</b> Define regulations and explain how administrative agencies create regulations</p> | <p><b>2.1b.1.7</b> Explain the roles of the local, state, and federal governments</p> <p><b>2.1b.1.8</b> Describe the powers of the federal and state government as stated in the U.S. Constitution</p> <p><b>2.1b.1.9</b> Identify the basic freedoms guaranteed by the Bill of Rights</p> <p><b>2.1b.1.10</b> Describe several key constitutional amendments beyond the Bill of Rights</p> <p><b>2.1b.1.11</b> Compare and contrast the U.S. Constitution with state, territory, and province constitutions</p> <p><b>2.1b.1.12</b> Explain how courts make law using precedent and the role of stare decisis</p> <p><b>2.1b.1.13</b> Explain how to read both case and statutory citations</p> | <p><b>2.1b.1.14</b> Define executive order</p> <p><b>2.1b.1.15</b> Explain how treaties are created</p> <p><b>2.1b.1.16</b> Explain the relevance of treaties to the business environment</p> <p><b>2.1b.1.17</b> Analyze the constitutionality of various statutes and regulations</p> <p><b>2.1b.1.18</b> Compare and contrast the sources of law in sample countries outside the United States and Canada</p> <p><b>2.1b.1.19</b> Compare and contrast sources of international law</p> <p><b>2.1b.1.20</b> Explain the relationship between national and international law</p> <p><b>2.1b.1.21</b> Locate, interpret and analyze selected treaties</p> |

## Strand 2: Business Law

### Topic 1: Basics of the Law 1c. Structure of the Courts

**Standard 1:** Analyze the relationship between ethics and the law and describe sources of the law, the structure of the court system, different classifications of procedural law, and different classifications of substantive law.

| Level 1  | Level 2  | Level 3  | Level 4   |
|--|--|--|---|
| <p><b>2.1c.1.1</b> Explain the function of the court</p> | <p><b>2.1c.1.2</b> Describe the basic structure of the national and state, territory, and provincial court systems</p> <p><b>2.1c.1.3</b> Distinguish between the roles of legal professionals (e.g., judges, lawyers, and paralegals)</p> | <p><b>2.1c.1.4</b> Differentiate among cases that belong in the federal and state, territory, and province court systems</p> <p><b>2.1c.1.5</b> Compare the role of the juvenile court with other courts</p> <p><b>2.1c.1.6</b> Explain the role of the national and state, territory, and province appellate courts</p> <p><b>2.1c.1.7</b> Explain the roles of the U.S. Supreme Court and supreme courts in the states, territories, and provinces</p> | <p><b>2.1c.1.8</b> Analyze the impact of the Internet on questions of court jurisdiction</p> <p><b>2.1c.1.9</b> Explain why certain cases reach the U.S. Supreme Court</p> <p><b>2.1c.1.10</b> Explain why certain cases reach international courts</p> <p><b>2.1c.1.11</b> Define the roles of the International Law Commission, the U.N. Commission on International Trade Law, the U.N. Commission on Contracts for the International Sale of Goods (CISG), the International Monetary Fund, the World Bank, and the World Trade Organization</p> <p><b>2.1c.1.12</b> Contrast the roles of the International Court of Justice and the International Criminal Court</p> <p><b>2.1c.1.13</b> Discuss types of legal systems that are different from the U.S. and Canadian systems</p> |

## Strand 2: Business Law

### Topic 1: Basics of the Law 1d. Procedural Law

**Standard 1:** Analyze the relationship between ethics and the law and describe sources of the law, the structure of the court system, different classifications of procedural law, and different classifications of substantive law.

| Level 1  | Level 2   | Level 3   | Level 4  |
|--|---|---|--|
| <p><b>2.1d.1.1</b> Understand the function of procedural law</p> | <p><b>2.1d.1.2</b> Distinguish between procedural law and substantive law</p> | <p><b>2.1d.1.3</b> Define litigation</p> <p><b>2.1d.1.4</b> Explain the movement to mediate juvenile cases outside of the traditional court system</p> <p><b>2.1d.1.5</b> List and explain the steps in criminal and civil trials</p> <p><b>2.1d.1.6</b> Describe the appellate process in criminal and civil cases</p> <p><b>2.1d.1.7</b> Define the purpose of the statute of limitations</p> | <p><b>2.1d.1.8</b> Discuss the rights and responsibilities of businesses when served with subpoenas or search warrants</p> <p><b>2.1d.1.9</b> Analyze the due process requirements for administrative hearings</p> <p><b>2.1d.1.10</b> Explain the new techniques involved in cyber-filing, cyber-discovery, and electronically stored information (ESI)</p> |

**Strand 2: Business Law**

**Topic 1: Basics of the Law 1e. Alternate Dispute Resolution**

**Standard 1:** Analyze the relationship between ethics and the law and describe sources of the law, the structure of the court system, different classifications of procedural law, and different classifications of substantive law.

| Level 1   | Level 2   | Level 3   | Level 4   |
|---|---|---|---|
| <p><b>2.1e.1.1</b> Identify different ways disputes can be resolved</p> | <p><b>2.1e.1.2</b> Define the different types of alternate dispute resolution (ADR)</p> | <p><b>2.1e.1.3</b> Explain the advantages and disadvantages of arbitration, mediation, and conciliation</p> | <p><b>2.1e.1.4</b> Distinguish between reactive and proactive ADR techniques</p> <p><b>2.1e.1.5</b> Identify and analyze different reactive and proactive ADR techniques</p> <p><b>2.1e.1.6</b> Identify and analyze several types of governmental ADR techniques</p> |

**Strand 2: Business Law**

**Topic 1: Basics of the Law 1f. Criminal Law**

**Standard 1:** Analyze the relationship between ethics and the law and describe sources of the law, the structure of the court system, different classifications of procedural law, and different classifications of substantive law.

| Level 1                                    | Level 2   | Level 3   | Level 4   |
|--|---|---|---|
| <p><b>2.1f.1.1</b> Define criminal law</p> | <p><b>2.1f.1.2</b> Differentiate between categories of crime (e.g., treason, felony, and misdemeanor)</p> | <p><b>2.1f.1.3</b> Define different types of business crime (e.g., arson, forgery, and embezzlement)</p> <p><b>2.1f.1.4</b> Explain the concept of white collar crime and provide examples</p> <p><b>2.1f.1.5</b> Determine several defenses to criminal acts (e.g., insanity defense and self-defense)</p> | <p><b>2.1f.1.6</b> Differentiate between the penalties for committing felonies and misdemeanors</p> <p><b>2.1f.1.7</b> Analyze the statutory and Supreme Court criteria for imposing the death penalty</p> <p><b>2.1f.1.8</b> Describe the consequences of violating international law</p> <p><b>2.1f.1.9</b> Analyze the impact and consequences of selected criminal violations on businesses</p> |

## Strand 2: Business Law

### Topic 1: Basics of the Law 1g. Tort Law

**Standard 1:** Analyze the relationship between ethics and the law and describe sources of the law, the structure of the court system, different classifications of procedural law, and different classifications of substantive law.

| Level 1                                 | Level 2  | Level 3   | Level 4   |
|---|--|---|---|
| <p><b>2.1g.1.1</b> Define civil law</p> | <p><b>2.1g.1.2</b> Distinguish between civil and criminal law</p> <p><b>2.1g.1.3</b> Identify different areas of civil law that impact businesses (e.g., tort, contract, and property law)</p> | <p><b>2.1g.1.4</b> Distinguish between a tort and a crime</p> <p><b>2.1g.1.5</b> Differentiate between and give examples of negligence and intentional torts</p> <p><b>2.1g.1.6</b> Explain the concepts of the reasonable person test and proximate cause</p> <p><b>2.1g.1.7</b> Explain the concept of strict liability and describe circumstances under which it is imposed</p> <p><b>2.1g.1.8</b> Define “negligence per se” and give examples of circumstances under which it applies</p> <p><b>2.1g.1.9</b> Describe the penalties available in criminal law and the remedies available in tort law</p> | <p><b>2.1g.1.10</b> Analyze the impact and consequences of selected tort violations on businesses</p> <p><b>2.1g.1.11</b> Differentiate between survival statutes and wrongful death statutes</p> |

## Strand 2: Business Law

### Topic 2: Contract Law, Law of Sales, and Consumer Law 2a. Contract Law

#### Standard 1: Analyze the relationships between contract law, law of sales and consumer law

| Level 1   | Level 2  | Level 3  | Level 4  |
|---|--|--|--|
| <p><b>2.2a.1.1</b> Explain the nature of a contractual relationship</p> <p><b>2.2a.1.2</b> Recognize the responsibilities created by a contract</p> | <p><b>2.2a.1.3</b> List the elements required to create a contract</p> <p><b>2.2a.1.4</b> Explain the rehabilitation principle in contract law</p> | <p><b>2.2a.1.5</b> Explain the development of the law merchant and its merger with common law</p> <p><b>2.2a.1.6</b> Differentiate among contractual characteristics (e.g., bilateral and unilateral, express and implied, and oral and written)</p> <p><b>2.2a.1.7</b> Explain how offer and acceptance can create contractual rights and duties</p> <p><b>2.2a.1.8</b> Define counteroffer and describe the effects of a counteroffer in various contractual situations</p> <p><b>2.2a.1.9</b> Determine when an agreement is definite enough to be enforced as a contract</p> <p><b>2.2a.1.10</b> Differentiate between the ways that mutual assent can be undermined</p> <p><b>2.2a.1.11</b> Define and distinguish between different types of consideration</p> | <p><b>2.2a.1.23</b> Describe those statutes that regulate cyber-price shopping, cyber-payment problems, and cyber-contract security issues</p> <p><b>2.2a.1.24</b> Analyze contract clauses such as mandatory arbitration and choice of forum clauses</p> <p><b>2.2a.1.25</b> Analyze the impact of international law on contracts</p> <p><b>2.2a.1.26</b> Analyze the importance of choice of law provisions in contracts</p> |

## Strand 2: Business Law

### Topic 2: Contract Law, Law of Sales, and Consumer Law 2a. Contract Law

#### Standard 1: Analyze the relationships between contract law, law of sales and consumer law

**2.2a.1.12** Explain a minor's right to avoid a contract

**2.2a.1.13** Identify categories of people who lack contractual capacity

**2.2a.1.14** Describe the concept of unconscionability and compare it to illegality

**2.2a.1.15** List the essential information that should be included in writing under the statute of frauds

**2.2a.1.16** Describe the various rules applied to the interpretation of contracts

**2.2a.1.17** Explain the various rules applied to contracts involving third parties

**2.2a.1.18** List the ways a contract can be discharged

**2.2a.1.19** Describe breach of contract

**2.2a.1.20** Describe the remedies available when a contract is breached

**Strand 2: Business Law**

**Topic 2: Contract Law, Law of Sales, and Consumer Law 2a. Contract Law**

**Standard 1: Analyze the relationships between contract law, law of sales and consumer law**

- 2.2a.1.21** Identify problems created when contracts are negotiated and entered over the Internet
- 2.2a.1.22** Discuss the impact of the laws of sample countries other than the U.S. and Canada on contractual transactions

## Strand 2: Business Law

### Topic 2: Contract Law, Law of Sales, and Consumer Law    2b. Law of Sales

#### Standard 1: Analyze the relationships between contract law, law of sales and consumer law

|  | Level 2  | Level 3   | Level 4   |
|--|--|---|---|
|  | <p><b>2.2b.1.1</b> Define goods</p> <p><b>2.2b.1.2</b> Distinguish goods from services and real property</p> | <p><b>2.2b.1.3</b> Identify the source of law that applies to contracts for (a) goods, (b) services, and (c) real property</p> <p><b>2.2b.1.4</b> Explain when to apply the Uniform Commercial Code (UCC)</p> <p><b>2.2b.1.5</b> Recognize the principal differences between the Uniform Commercial Code and the UN Convention on Contracts for International Sale of Goods</p> <p><b>2.2b.1.6</b> Give examples of special rules that apply to sales contracts that do not apply to other contracts</p> <p><b>2.2b.1.7</b> Clarify when sales contracts must be written</p> <p><b>2.2b.1.8</b> Judge whether a particular writing meets the requirements of the UCC</p> <p><b>2.2b.1.9</b> Compare an auction with reserve with an auction without reserve</p> | <p><b>2.2b.1.12</b> Explain when title and risk of loss pass in a sale of goods</p> <p><b>2.2b.1.13</b> Distinguish between rejection of nonconforming goods and revocation of acceptance</p> <p><b>2.2b.1.14</b> Explain the nature of warranties</p> <p><b>2.2b.1.15</b> List and explain the remedies of the seller when the buyer breaches the sales contract</p> <p><b>2.2b.1.16</b> List and explain the remedies of the buyer when the seller breaches the sales contract</p> <p><b>2.2b.1.17</b> Determine the circumstances in which the parties may limit the damage recovery of the opposing party</p> <p><b>2.2b.1.18</b> Describe when the statute of limitations usually begins and ends in a sales transaction</p> <p><b>2.2b.1.19</b> Discuss the impact of the laws of different countries on sales transactions</p> <p><b>2.2b.1.20</b> Analyze the impact of international law on sales transactions</p> |

**Strand 2: Business Law**

**Topic 2: Contract Law, Law of Sales, and Consumer Law 2b. Law of Sales**

**Standard 1: Analyze the relationships between contract law, law of sales and consumer law**

|  | <b>Level 2</b> | <b>Level 3</b>   | <b>Level 4</b>  |
|--|----------------|--|---|
|  |                | <p><b>2.2b.1.10</b> Describe the Uniform Computer Information Transactions Act (UCITA), the Uniform Electronic Transactions Act, the Electronic Signatures in Global and National Commerce Act, and the Millennium Digital Commerce Act</p> <p><b>2.2b.1.11</b> Discuss the issue of taxation and cyber-commerce</p> | <p><b>2.2b.1.21</b> Explain the effects of a sale-or-return, and a sale-on-approval</p> |

| <b>Strand 2: Business Law</b>  |  |  |   |
|--|--|--|---|
| <b>Topic 2: Contract Law, Law of Sales, and Consumer Law 2c. Consumer Law</b>                    |  |  |   |
| <b>Standard 1: Analyze the relationships between contract law, law of sales and consumer law</b> |  |  |   |
|  |  | <b>Level 3</b>   | <b>Level 4</b>  |
|  |  | <p><b>2.2c.1.1</b> Identify and state the purpose of legislation that regulates consumer credit and electronic credit transactions (e.g., Fair Credit Reporting Act, Fair Credit Billing Act, Equal Credit Opportunity Act, Fair Credit Collection Practices Act, and Consumer Credit Protection Act)</p> <p><b>2.2c.1.2</b> Discuss consumer protection legislation at the state and federal levels</p> <p><b>2.2c.1.3</b> Define the terms “unfair business practice”</p> <p><b>2.2c.1.4</b> Define the term “false and misleading advertising”</p> <p><b>2.2c.1.5</b> Describe the consequences of violating consumer statutes</p> <p><b>2.2c.1.6</b> Discuss the difference between unsafe products and dangerous products</p> <p><b>2.2c.1.7</b> Explain the purpose of the Consumer Product Safety Act</p> <p><b>2.2c.1.8</b> Explain the interplay of tort law with the Consumer Product Safety Act</p> | <p><b>2.2c.1.9</b> Analyze the role of U.S. and state attorney generals in enforcement of consumer protection statutes</p> <p><b>2.2c.1.10</b> Discuss the impact of different state laws concerning consumer protection for businesses using the Internet or involved in e-commerce</p> <p><b>2.2c.1.11</b> Compare and contrast the requirements for consumer contracts with the requirements for non-consumer contracts</p> <p><b>2.2c.1.12</b> Discuss the impact of the laws of different countries on consumer protection</p> <p><b>2.2c.1.13</b> Contrast consumer protection in cyber-commerce in the U.S. with that provided by the EU</p> <p><b>2.2c.1.14</b> Discuss the impact of the U.S. Safe Harbor principles on international cyber-contracts</p> <p><b>2.2c.1.15</b> Analyze the impact of international law on consumer protection</p> |

## Strand 2: Business Law

### Topic 3: Agency and Employment    3a. Agency Law

**Standard 1:** Analyze the role and importance of agency law, and employment law as they related to the conduct of business in the national and international marketplaces.

| Level 1                              | Level 2  | Level 3   | Level 4   |
|--------------------------------------|--|---|---|
| <p><b>2.3a.1.1</b> Define agency</p> | <p><b>2.3a.1.2</b> Demonstrate an understanding of agency</p> <p><b>2.3a.1.3</b> List the ways agency relationships may be created</p> | <p><b>2.3a.1.4</b> Distinguish among agents, independent contractors, brokers, bailees, and trustees</p> <p><b>2.3a.1.5</b> Distinguish among a general power of attorney, a durable power of attorney, and a limited power of attorney</p> <p><b>2.3a.1.6</b> Explain the different types of agents</p> <p><b>2.3a.1.7</b> Explain the different types of principals</p> <p><b>2.3a.1.8</b> Define ratification</p> <p><b>2.3a.1.9</b> Explain vicarious liability</p> | <p><b>2.3a.1.10</b> Differentiate between the types of agency authority (e.g., express, incidental, customary, and apparent)</p> <p><b>2.3a.1.11</b> Explain the duties the agent owes the principal</p> <p><b>2.3a.1.12</b> Explain the duties the principal owes the agent</p> <p><b>2.3a.1.13</b> Describe how an agent can become liable to a third party in a contract</p> <p><b>2.3a.1.14</b> Explain how an agency can be terminated by acts of the parties and by operation of law</p> <p><b>2.3a.1.15</b> Explain the principal’s liability to third parties when contracting through an agent</p> <p><b>2.3a.1.16</b> Discuss the impact of the laws of different countries on agency</p> <p><b>2.3a.1.17</b> Analyze the impact of international law on agency</p> |

## Strand 2: Business Law

### Topic 3: Agency and Employment    3b. Employment Law

**Standard 1:** Analyze the role and importance of agency law, and employment law as they related to the conduct of business in the national and international marketplaces.

| Level 1   | Level 2   | Level 3   | Level 4  |
|---|---|---|--|
| <p><b>2.3b.1.1</b> Explain the nature of the employer-employee relationship</p> | <p><b>2.3b.1.2</b> Explain the doctrine of employment-at-will</p> <p><b>2.3b.1.3</b> Describe the wrongful discharge exceptions to employment-at-will, including implied contract, promissory estoppel, and public policy tort</p> <p><b>2.3b.1.4</b> Explain the employment doctrine of implied covenant</p> | <p><b>2.3b.1.5</b> Explain the relationship of Title VII of the Civil Rights Act to employment</p> <p><b>2.3b.1.6</b> Explain the difference between disparate treatment and disparate impact in discrimination cases</p> <p><b>2.3b.1.7</b> Determine what questions can and cannot be asked during an employment interview</p> <p><b>2.3b.1.8</b> Describe the employer’s responsibilities to verify an employee’s citizenship status in the U.S.</p> <p><b>2.3b.1.9</b> Describe the need for a social media policy in businesses</p> <p><b>2.3b.1.10</b> Describe the elements needed in a social media policy</p> <p><b>2.3b.1.11</b> Demonstrate an understanding of the basis on which employees or applicants may be asked to take tests (e.g., aptitude, psychological, polygraph, and drug tests)</p> | <p><b>2.3b.1.17</b> Determine the enforceability of no-competition and confidentiality clauses in employment agreements</p> <p><b>2.3b.1.18</b> Discuss the impact of immigration regulations to the operation of businesses</p> <p><b>2.3b.1.19</b> Discuss the impact of the laws of different countries on employment</p> <p><b>2.3b.1.20</b> Analyze the impact of international law on employment</p> |

**Strand 2: Business Law**

**Topic 3: Agency and Employment    3b. Employment Law**

**Standard 1:** Analyze the role and importance of agency law, and employment law as they related to the conduct of business in the national and international marketplaces.

| Level 1 | Level 2 | Level 3  | Level 4 |
|---------|---------|--|---------|
|         |         | <p><b>2.3b.1.12</b> Identify legislation that regulates employee rights (e.g., Americans with Disabilities Act, Age Discrimination in Employment Act, Family and Medical Leave Act, the Uniformed Services Employment and Reemployment Rights Act, Older Workers Benefit Protection Act) and the Genetic Information Non-discrimination Act (GINA)</p> <p><b>2.3b.1.13</b> Identify legislation that regulates employment conditions (e.g., Fair Labor Standards Act, Immigration Reform and Control Act, Employment Retirement Income Security Act (ERISA), and Occupational Safety and Health Act)</p> <p><b>2.3b.1.14</b> Identify legislation that guarantees worker benefits (e.g., unemployment insurance, pension protection, worker’s compensation, and Social Security legislation)</p> |         |

**Strand 2: Business Law**

**Topic 3: Agency and Employment    3b. Employment Law**

**Standard 1:** Analyze the role and importance of agency law, and employment law as they related to the conduct of business in the national and international marketplaces.

| Level 1 | Level 2 | Level 3  | Level 4 |
|---------|---------|--|---------|
|         |         | <p><b>2.3b.1.15</b> Describe the collective-bargaining process</p> <p><b>2.3b.1.16</b> Identify legislation that regulates union activities (e.g., National Labor Relations Act, Taft-Hartley Act, Landrum-Griffin Act, and the Worker Adjustment and Retraining Notification Act [WARN]).</p> |         |

## Strand 2: Business Law

### Topic 4: Business Organizations 4a. Sole Proprietorships and Partnerships

**Standard 1:** Describe the major types of business organizations, including sole proprietorships, partnerships, corporations, and limited liability companies, operating within the socioeconomic arena of the national and international marketplace.

| Level 1  | Level 2  | Level 3  | Level 4  |
|--|--|--|--|
| <p><b>2.4a.1.1</b> List the most common forms of business associations</p> | <p><b>2.4a.1.2</b> Define sole proprietorship</p> <p><b>2.4a.1.3</b> Define partnership</p> <p><b>2.4a.1.4</b> Describe the powers and duties of partners</p> <p><b>2.4a.1.5</b> Distinguish between the different types of partners (e.g., silent, dormant, and secret)</p> | <p><b>2.4a.1.6</b> Explain the legal procedures for forming and running a sole proprietorship</p> <p><b>2.4a.1.7</b> Describe the Uniform Partnership Act [UPA] and/or the Revised Uniform Partnership Act [RUPA]</p> <p><b>2.4a.1.8</b> Explain the property rights under the UPA and/or the RUPA</p> <p><b>2.4a.1.9</b> Explain all additional rights and duties involved in partnerships under the UPA and/or the RUPA</p> <p><b>2.4a.1.10</b> Describe the process of ending a partnership under the UPA and/or the RUPA</p> <p><b>2.4a.1.11</b> Explain the difference between the disassociation and the dissolution of a partnership</p> <p><b>2.4a.1.12</b> Distinguish between a limited partnership and a general partnership</p> <p><b>2.4a.1.13</b> Describe how the RUPA affects limited partnerships</p> | <p><b>2.4a.1.17</b> Discuss the impact of the laws of different countries on partnerships</p> <p><b>2.4a.1.18</b> Analyze the impact of international law on partnerships</p> <p><b>2.4a.1.19</b> Explain the relevance of federal and states securities regulations to all partnerships</p> |

## Strand 2: Business Law

### Topic 4: Business Organizations 4a. Sole Proprietorships and Partnerships

**Standard 1:** Describe the major types of business organizations, including sole proprietorships, partnerships, corporations, and limited liability companies, operating within the socioeconomic arena of the national and international marketplace.

**2.4a.1.14** Explain the rights and duties of limited partners and general partners in a limited partnership

**2.4a.1.15** Explain the distribution of assets after the dissolution of a limited partnership

**2.4a.1.16** Differentiate between other partnership-type business organizations (e.g., joint ventures, limited partnership associations, and registered partnerships having limited liability)

## Strand 2: Business Law

### Topic 4: Business Organizations 4b. Corporations

**Standard 1:** Describe the major types of business organizations, including sole proprietorships, partnerships, corporations, and limited liability companies, operating within the socioeconomic arena of the national and international marketplace.

| Level 1                                   | Level 2  | Level 3   | Level 4   |
|---|--|---|---|
| <p><b>2.4b.1.1</b> Define corporation</p> | <p><b>2.4b.1.2</b> Explain why a corporation is a legal entity</p> | <p><b>2.4b.1.3</b> Differentiate between types of corporations (e.g., profit, nonprofit, professional, domestic, foreign, and alien)</p> <p><b>2.4b.1.4</b> Explain the steps involved in forming a corporation</p> <p><b>2.4b.1.5</b> Explain when the courts may disregard the corporate entity and “pierce the corporate veil”</p> <p><b>2.4b.1.6</b> Describe the functions of the board of directors and officers of a corporation</p> <p><b>2.4b.1.7</b> Differentiate between common and preferred stock</p> <p><b>2.4b.1.8</b> Identify shareholder rights</p> <p><b>2.4b.1.9</b> Explain the nature of the shareholders’ liability</p> <p><b>2.4b.1.10</b> Describe when promoters, directors, and officers are liable to the corporation, shareholders, and third persons</p> | <p><b>2.4b.1.16</b> Explain the nature of a blue-sky law and provide some examples of such laws</p> <p><b>2.4b.1.17</b> Discuss the roles of directors and officers regarding the sale of shares of stock and other securities</p> <p><b>2.4b.1.18</b> Outline the function of the Securities Exchange Commission</p> <p><b>2.4b.1.19</b> Outline the effects of the Sarbanes-Oxley Act on corporate director liability</p> <p><b>2.4b.1.20</b> Outline the effects of the Dodd-Frank Act on corporate director liability</p> <p><b>2.4b.1.21</b> List the key provisions of the Foreign Corrupt Practices Act (FCPA)</p> <p><b>2.4b.1.22</b> Describe the characteristics of a franchise</p> <p><b>2.4b.1.23</b> Describe where a franchise fits in the economic and legal framework</p> |

## Strand 2: Business Law

### Topic 4: Business Organizations 4b. Corporations

**Standard 1:** Describe the major types of business organizations, including sole proprietorships, partnerships, corporations, and limited liability companies, operating within the socioeconomic arena of the national and international marketplace.

| Level 1 | Level 2 | Level 3   | Level 4   |
|---------|---------|---|---|
|         |         | <p><b>2.4b.1.11</b> Describe how shareholders can increase corporate voting control</p> <p><b>2.4b.1.12</b> Explain the role of the Business Judgment Rule in determining corporate director liability</p> <p><b>2.4b.1.13</b> Differentiate between direct and derivative shareholder lawsuits</p> <p><b>2.4b.1.14</b> Explain the effect of the Antitrust Improvement Act on American companies involved in foreign markets</p> <p><b>2.4b.1.15</b> Describe the ways a corporation can be terminated</p> | <p><b>2.4b.1.24</b> Discuss the impact of the laws of different countries on corporations, especially in relation to the EU and the advantages associated with incorporating in one European country rather than another.</p> <p><b>2.4b.1.25</b> Analyze the impact of international law on corporations</p> |

**Strand 2: Business Law**

**Topic 4: Business Organizations 4c. Limited Liability Companies**

**Standard 1:** Describe the major types of business organizations, including sole proprietorships, partnerships, corporations, and limited liability companies, operating within the socioeconomic arena of the national and international marketplace.

|  |  | <b>Level 3</b>  | <b>Level 4</b>  |
|--|--|---|---|
|  |  | <p><b>2.4c.1.1</b> Define a limited liability company</p> <p><b>2.4c.1.2</b> Explain the steps in forming a limited liability company</p> <p><b>2.4c.1.3</b> Explain the advantages of doing business as a limited liability company</p> <p><b>2.4c.1.4</b> Explain the disadvantages of doing business as a limited liability company</p> <p><b>2.4c.1.5</b> Explain the nature of management responsibilities in a limited liability company</p> <p><b>2.4c.1.6</b> Describe the effects of the tax code on limited liability companies</p> | <p><b>2.4c.1.7</b> Discuss the impact of the laws of different countries on limited liability companies</p> <p><b>2.4c.1.8</b> Discuss the impact of international law on limited liability companies</p> |

**Strand 2: Business Law**

**Topic 5: Property Law 5a. Personal Property**

**Standard 1:** Explain the legal rules that apply to personal property, real property, and intellectual property.

|  | <b>Level 2</b>   | <b>Level 3</b>   | <b>Level 4</b>  |
|--|--|--|---|
|  | <p><b>2.5a.1.1</b> Define the concept of intellectual property</p> <p><b>2.5a.1.2</b> Give examples of tangible and intangible personal property</p> | <p><b>2.5a.1.3</b> List different methods by which property is acquired</p> <p><b>2.5a.1.4</b> Identify the requirements of a completed gift</p> <p><b>2.5a.1.5</b> Identify the forms of co-ownership of personal property</p> <p><b>2.5a.1.6</b> Explain the standard of care that different bailees must exercise over bailed property</p> <p><b>2.5a.1.7</b> Identify the extraordinary obligations of innkeepers, common carriers, and warehouseers</p> | <p><b>2.5a.1.8</b> Describe some protections given in copyright and trademark matters by the Patent Cooperation Treaty and the Paris Convention for the Protection of Industrial Property</p> <p><b>2.5a.1.9</b> Describe the impact of international law on personal property transactions</p> |

## Strand 2: Business Law

### Topic 5: Property Law 5b. Real Property

**Standard 1:** Explain the legal rules that apply to personal property, real property, and intellectual property.

|  |  | Level 3   | Level 4   |
|--|--|---|---|
|  |  | <p><b>2.5b.1.1</b> Distinguish among liens, licenses, and easements</p> <p><b>2.5b.1.2</b> List the major estates in real property</p> <p><b>2.5b.1.3</b> Describe the major features of each of the major estates in real property</p> <p><b>2.5b.1.4</b> List and describe the forms of co-ownership of real property</p> <p><b>2.5b.1.5</b> Explain the method of transferring title (deeding) to real property</p> <p><b>2.5b.1.6</b> Describe the kinds of rental relationships that landlords and tenants may create</p> <p><b>2.5b.1.7</b> Explain the rights and obligations of landlords and tenants on the termination of a lease</p> | <p><b>2.5b.1.8</b> Compare and contrast the four kinds of deeds in common use and point out when each would be used</p> <p><b>2.5b.1.9</b> Determine methods of transferring real property other than by sale</p> <p><b>2.5b.1.10</b> Distinguish between a lease and a deed</p> <p><b>2.5b.1.11</b> Compare condominium, cooperative, and timeshare ownership of real property</p> <p><b>2.5b.1.12</b> Describe the various kinds of mortgages</p> <p><b>2.5b.1.13</b> Explain the impact of zoning regulations on the use of property for business purposes</p> <p><b>2.5b.1.14</b> Analyze the relationship between the government power of eminent domain and property rights</p> |

## Strand 2: Business Law

### Topic 5: Property Law 5c. Intellectual Property

**Standard 1:** Explain the legal rules that apply to personal property, real property, and intellectual property.

|  | Level 2  | Level 3  | Level 4  |
|--|--|--|--|
|  | <p><b>2.5c.1.1</b> Identify the types of intellectual property (e.g., trademark, trade-name, trade-dress, copyright, patent, trade secret)</p> | <p><b>2.5c.1.2</b> Describe how each type of intellectual property is created and legally protected</p> <p><b>2.5c.1.3</b> Describe how intellectual property rights terminate or can be lost</p> <p><b>2.5c.1.4</b> Discuss the principal features of the Federal Patent Statute</p> <p><b>2.5c.1.5</b> Explain the procedure for obtaining a copyright</p> <p><b>2.5c.1.6</b> Explain copyright infringement and the fair use doctrine</p> <p><b>2.5c.1.7</b> Discuss the principal features of the Computer Software Copyright Act, the No Electronic Theft Act, and the Digital Millennium Copyright Act</p> | <p><b>2.5c.1.8</b> Discuss the principal features of the America Invents Act of 2011</p> <p><b>2.5c.1.9</b> Identify the treaties that regulate intellectual property in a global environment</p> <p><b>2.5c.1.10</b> Identify the international laws that regulate intellectual property in a global environment</p> <p><b>2.5c.1.11</b> Describe the criminal consequences for infringing on intellectual property rights</p> <p><b>2.5c.1.12</b> Describe the civil consequences for infringing on intellectual property rights</p> <p><b>2.5c.1.13</b> Explain the importance of filing for patents, copyrights, and trademark protection in other countries</p> |

## Strand 2: Business Law

### Topic 6: Negotiable Instruments, Insurance, Secured Transactions, Bankruptcy    6a. Negotiable Instruments

**Standard 1:** Analyze the functions of negotiable instruments, insurance secured transactions, and bankruptcy.

|  |  | Level 3   | Level 4   |
|--|--|---|---|
|  |  | <p><b>2.6a.1.1</b> Explain the concept of negotiability</p> <p><b>2.6a.1.2</b> Distinguish negotiability from assignability</p> <p><b>2.6a.1.3</b> Identify the essential elements of a negotiable instrument</p> <p><b>2.6a.1.4</b> Describe the different types of negotiable instruments</p> <p><b>2.6a.1.5</b> Describe the different types of endorsements</p> <p><b>2.6a.1.6</b> Explain the contractual relationship between a bank and its customers</p> <p><b>2.6a.1.7</b> Describe stop-payment orders</p> <p><b>2.6a.1.8</b> Describe the legal effect of forgeries and material alterations</p> | <p><b>2.6a.1.9</b> Explain the difference between negotiation of order paper and negotiation of bearer paper</p> <p><b>2.6a.1.10</b> Explain the importance of warranty liability and its relationship to endorsements liability</p> <p><b>2.6a.1.11</b> Describe the Shelter Provision and its exceptions</p> <p><b>2.6a.1.12</b> List the requirements for becoming a holder in due course</p> <p><b>2.6a.1.13</b> Distinguish between an ordinary holder and a holder in due course</p> <p><b>2.6a.1.14</b> List and explain the universal defenses available against all holders</p> <p><b>2.6a.1.15</b> Describe how the rights of a holder in due course have been limited by Federal Trade Commission</p> <p><b>2.6a.1.16</b> Distinguish between primary parties and secondary parties</p> <p><b>2.6a.1.17</b> Describe presentment for payment</p> |

**Strand 2: Business Law**

**Topic 6: Negotiable Instruments, Insurance, Secured Transactions, Bankruptcy    6a. Negotiable Instruments**

**Standard 1: Analyze the functions of negotiable instruments, insurance secured transactions, and bankruptcy.**

|  |  | <b>Level 3</b> | <b>Level 4</b>  |
|--|--|----------------|---|
|  |  |                | <p><b>2.6a.1.18</b> Describe presentment for acceptance</p> <p><b>2.6a.1.19</b> Explain the importance of giving notice of dishonor and when such notice is excused</p> <p><b>2.6a.1.20</b> List and explain the various methods of discharge</p> <p><b>2.6a.1.21</b> Identify the principal features of the Check 21 Act</p> <p><b>2.6a.1.22</b> Contrast the legal ramifications of an oral stop-payment order with a written stop-payment order</p> <p><b>2.6a.1.23</b> List the major features of electronic banking</p> <p><b>2.6a.1.24</b> Describe the impact of treaties and the laws of different countries on negotiable instruments</p> <p><b>2.6a.1.25</b> Describe the impact of international law on negotiable instruments</p> |

**Strand 2: Business Law**

**Topic 6: Negotiable Instruments, Insurance, Secured Transactions, Bankruptcy    6b. Insurance**

**Standard 1:** Analyze the functions of negotiable instruments, insurance secured transactions, and bankruptcy.

| Level 1  |  | Level 3   | Level 4  |
|--|--|---|--|
| <p><b>2.6b.1.1</b> Define insurance</p> <p><b>2.6b.1.2</b> Explain the benefits of insurance</p> |  | <p><b>2.6b.1.3</b> Explain the requirements for an insurable interest</p> <p><b>2.6b.1.4</b> Compare and contrast the different types of life insurance</p> <p><b>2.6b.1.5</b> Compare and contrast the different types of personal liability and property insurance</p> <p><b>2.6b.1.6</b> Identify who can obtain flood insurance backed by the National Flood Insurance Program</p> <p><b>2.6b.1.7</b> Explain some of the different kinds of health insurance coverage</p> <p><b>2.6b.1.8</b> Explain relationship between health insurance and ERISA</p> | <p><b>2.6b.1.9</b> Discuss the impact of the laws of different countries on insurance</p> <p><b>2.6b.1.10</b> Analyze the impact of international law on insurance</p> <p><b>2.6b.1.11</b> Analyze the impact of major disasters and mass torts on insurance</p> |

**Strand 2: Business Law**

**Topic 6: Negotiable Instruments, Insurance, Secured Transactions, Bankruptcy    6c. Secured Transactions**

**Standard 1:** Analyze the functions of negotiable instruments, insurance secured transactions, and bankruptcy.

|  |  | <b>Level 3</b>  | <b>Level 4</b>  |
|--|--|---|---|
|  |  | <p><b>2.6c.1.1</b> Describe a secured transaction and explain the requirements for creating a valid security interest</p> <p><b>2.6c.1.2</b> Define the major types of collateral</p> <p><b>2.6c.1.3</b> Compare and contrast a secured creditor with a unsecured creditor</p> <p><b>2.6c.1.4</b> Determine the priority of secured and unsecured creditors</p> | <p><b>2.6c.1.5</b> Define a security interest</p> <p><b>2.6c.1.6</b> Explain how a security interest is created</p> <p><b>2.6c.1.7</b> State the three requirements of a security agreement</p> <p><b>2.6c.1.8</b> Distinguish between the attachment of a security interest and the perfection of a security interest</p> <p><b>2.6c.1.9</b> State the UCC definition of consumer goods, inventory, equipment, farm products, purchase money security interest, buyer in the ordinary course of business, and after-acquired property</p> <p><b>2.6c.1.10</b> Compare the perfection of a purchase money security interest of consumer goods with the perfection of inventory</p> <p><b>2.6c.1.11</b> Explain the rights of the parties upon the debtor’s default</p> <p><b>2.6c.1.12</b> Compare a contract of suretyship with a contract of guaranty</p> |

**Strand 2: Business Law**

**Topic 6: Negotiable Instruments, Insurance, Secured Transactions, Bankruptcy 6c. Secured Transactions**

**Standard 1:** Analyze the functions of negotiable instruments, insurance secured transactions, and bankruptcy.

|  |  | <b>Level 3</b> | <b>Level 4</b>   |
|--|--|----------------|--|
|  |  |                | <p><b>2.6c.1.13</b> Define the parties to a contract of suretyship and a contract of guaranty</p> <p><b>2.6c.1.14</b> Explain the types of defenses that are available to a surety</p> <p><b>2.6c.1.15</b> Explain the nature of a letter of credit and the liabilities of the various parties to a letter of credit</p> <p><b>2.6c.1.16</b> Discuss the impact of the laws of different countries on secured transactions</p> <p><b>2.6c.1.17</b> Analyze the impact of international law on secured transactions</p> |

## Strand 2: Business Law

### Topic 6: Negotiable Instruments, Insurance, Secured Transactions, Bankruptcy 6d. Bankruptcy

**Standard 1:** Analyze the functions of negotiable instruments, insurance secured transactions, and bankruptcy.

|  | Level 2                                  | Level 3   | Level 4   |
|--|--|---|---|
|  | <p><b>2.6d.1.1</b> Define bankruptcy</p> | <p><b>2.6d.1.2</b> Describe Chapter 7 Bankruptcy of the federal bankruptcy law</p> <p><b>2.6d.1.3</b> Explain the requirements for creditors to file for Chapter 7 involuntary bankruptcy</p> <p><b>2.6d.1.4</b> Summarize the principal features of Chapters 11,12, and 13 Bankruptcy Code</p> <p><b>2.6d.1.5</b> Identify the eligibility requirements for debtors who must file for bankruptcy under Chapter 13</p> <p><b>2.6d.1.6</b> Explain the procedure for the administration of the debtor’s estate</p> | <p><b>2.6d.1.7</b> Explain bankruptcy exemptions</p> <p><b>2.6d.1.8</b> Identify the limitation of the state homestead exemption</p> <p><b>2.6d.1.9</b> List debts that are not extinguished by bankruptcy</p> <p><b>2.6d.1.10</b> Discuss the distribution of an estate on liquidation</p> <p><b>2.6d.1.11</b> Identify and discuss alternatives to bankruptcy</p> <p><b>2.6d.1.12</b> Discuss the impact of the laws of different countries on bankruptcy</p> <p><b>2.6d.1.13</b> Analyze the impact of international law on bankruptcy</p> |

**Strand 2: Business Law**

**Topic 7: Computer Law 7a. Basics of Computer Law**

**Standard 1:** Explain how advances in computer technology impact such areas as intellectual property, contract law, criminal law, tort law, and international law.

|  | <b>Level 2</b>   |  |  |
|--|--|--|--|
|  | <p><b>2.7a.1.1</b> Define the key terms involved in computer law</p> <p><b>2.7a.1.2</b> Identify the areas of law affected by the use of computers</p> |  |  |

**Strand 2: Business Law**

**Topic 7: Computer Law 7b. Intellectual Property**

**Standard 1:** Explain how advances in computer technology impact such areas as intellectual property, contract law, criminal law, tort law, and international law.

|  |  | <b>Level 3</b>   | <b>Level 4</b>  |
|--|--|--|---|
|  |  | <p><b>2.7b.1.1</b> Describe when a computer program can be protected as a trade secret</p> <p><b>2.7b.1.2</b> Identify and discuss a licensing agreement</p> <p><b>2.7b.1.3</b> Explain the provisions of the Uniform Trade Secrets Act</p> <p><b>2.7b.1.4</b> Explain the effects of the Anti-cybersquatting Consumer Protection Act on trademark remedies</p> <p><b>2.7b.1.5</b> Determine when a computer program can be protected by a patent</p> <p><b>2.7b.1.6</b> Determine when a computer program can be protected by a copyright</p> <p><b>2.7b.1.7</b> Explain the steps in applying for a copyright</p> <p><b>2.7b.1.8</b> Explain when a computer program copyright is violated</p> | <p><b>2.7b.1.9</b> Explain the impact of various statutes and treaties regulating copyright protection including the No Electronic Theft Act, the Digital Millennium Copyright Act, and the World Intellectual Property Organization Phonogram Treaty</p> |

**Strand 2: Business Law**

**Topic 7: Computer Law 7c. Contract Law**

**Standard 1:** Explain how advances in computer technology impact such areas as intellectual property, contract law, criminal law, tort law, and international law.

|  |  |  | <b>Level 4</b>   |
|--|--|--|--|
|  |  |  | <p><b>2.7c.1.1</b> Determine when computer-related contracts are for service and when they are for sale-of-goods</p> <p><b>2.7c.1.2</b> Outline the claims that are available in civil suits involving computer contracts</p> <p><b>2.7c.1.3</b> Outline the defenses that are available in civil suits involving computer contracts</p> <p><b>2.7c.1.4</b> Describe the Uniform Computer Information Transactions Act (UCITA), the Uniform Electronic Transactions Act, the Electronic Signatures in Global and National Commerce Act (the E-Sign Act), and the Millennium Digital Commerce Act</p> <p><b>2.7c.1.5</b> Analyze the effects of the Worldwide E-Commerce Fraud Prevention Network</p> |

**Strand 2: Business Law**

**Topic 7: Computer Law    7d. Criminal Law and Tort Law**

**Standard 1:** Explain how advances in computer technology impact such areas as intellectual property, contract law, criminal law, tort law, and international law.

|  |  |  | <b>Level 4</b>  |
|--|--|--|---|
|  |  |  | <p><b>2.7d.1.1</b> Define the following computer-related crimes: cyber-stalking, cyber-spoofing, cyber-extortion, phishing, cyber-piracy, identity theft, cyber-terrorism, cyber-vandalism, and cyber-germ warfare</p> <p><b>2.7d.1.2</b> Define cyber-invasion of privacy, data mining, and the difference between private-privacy and public-privacy in relation to computer records</p> <p><b>2.7d.1.3</b> Explain the various statutes that deal with computers and privacy (The Fair Credit Reporting Act, the Right to Privacy Act, the Electronic Communications Privacy Act, the Drivers' Privacy Protection Act, the USA Patriot Act, the E-Government Act, and the Identity Theft and Deterrence Act, and the Can-Spam Act)</p> <p><b>2.7d.1.4</b> Explain the impact of other computer related statutes including the Communications Assistance for Law Enforcement Act (CALEA), the Economic Espionage Act (EEA), and the National Stolen Property Act (NSPA)</p> |

**Strand 2: Business Law**

**Topic 7: Computer Law 7e. International Law**

**Standard 1:** Explain how advances in computer technology impact such areas as intellectual property, contract law, criminal law, tort law, and international law.

|  |  |  | <b>Level 4</b>   |
|--|--|--|--|
|  |  |  | <p><b>2.7e.1.1</b> Explain the European Data Protection Directive and the rules of the Federal Trade Commission in relation to privacy and the computer</p> <p><b>2.7e.1.2</b> Explain the various aspects of the global cyber-crisis including cyber-strategies, and cyber-solutions, cyber-command, the Internet Complaint Center</p> <p><b>2.7e.1.3</b> Discuss the impact of the laws of different counties on computer law</p> <p><b>2.7e.1.4</b> Discuss the impact of international law on computer law</p> |

**Strand 2: Business Law**

**Topic 8: Environmental Law and Energy Regulation    8a. Environmental Law**

**Standard 1:** Explain the legal rules that apply to environmental law and energy regulation.

| Level 1   | Level 2  | Level 3  | Level 4   |
|---|--|--|---|
| <p><b>2.8a.1.1</b> Define environmental law</p> | <p><b>2.8a.1.2</b> Discuss the historical development of environmental law</p> | <p><b>2.8a.1.3</b> Describe the various federal statutes (e.g., National Environmental Policy Act, Clean Water Act, Toxic Substance Control Act, the Oil Pollution Act) that impact the environment</p> <p><b>2.8a.1.4</b> Describe the various state statutes that impact the environment</p> <p><b>2.8a.1.5</b> Discuss civil consequences of violating environmental regulations</p> <p><b>2.8a.1.6</b> Discuss criminal consequences of violating environmental regulations</p> <p><b>2.8a.1.7</b> Describe the various international initiatives that influence environmental regulations</p> | <p><b>2.8a.1.8</b> Discuss the impact of the laws of different countries on environmental regulation</p> <p><b>2.8a.1.9</b> Analyze the impact of international law on environmental regulation</p> <p><b>2.8a.1.10</b> Analyze the impact of the United Nations Environment Program, the UN Conference on Environment and Development, and the Copenhagen Accord</p> |

**Strand 2: Business Law**

**Topic 8: Environmental Law and Energy Regulation 8b. Energy Regulation**

**Standard 1: Explain the legal rules that apply to environmental law and energy regulation.**

| <b>Level 1</b>  | <b>Level 2</b>  | <b>Level 3</b>   | <b>Level 4</b>   |
|---|---|--|--|
| <b>2.8b.1.1</b> Explain the need for energy regulation and conservation | <b>2.8b.1.2</b> Discuss the historical development of energy regulation | <b>2.8b.1.3</b> Describe the various federal agencies (e.g., Department of Energy, Energy Regulatory Commission, and Nuclear Regulatory Commission) that impact energy regulation and conservation<br><br><b>2.8b.1.4</b> Describe the various state statutes that impact energy regulation and conservation | <b>2.8b.1.5</b> Discuss the impact of the laws of different countries on energy regulation and conservation<br><br><b>2.8b.1.6</b> Analyze the impact of international law on energy regulation and conservation |

## Strand 2: Business Law

### Topic 9: Family Law 9a. Marriage

**Standard 1:** Explain the legal rules that apply to marriage, divorce, and child custody.

| Level 1   | Level 2  | Level 3   | Level 4  |
|---|--|---|--|
| <p><b>2.9a.1.1</b> Define marriage</p> <p><b>2.9a.1.2</b> Explain the rights and obligations that are involved in marriage</p> <p><b>2.9a.1.3</b> Compare the definition of civil union with that of marriage</p> | <p><b>2.9a.1.4</b> Contrast the age requirements for marriage under the laws of different states and other countries</p> | <p><b>2.9a.1.5</b> Identify the terms that might be included in a prenuptial agreement</p> <p><b>2.9a.1.6</b> Distinguish between common law and ceremonial marriages</p> <p><b>2.9a.1.7</b> Identify the types of marriages that are prohibited by law</p> <p><b>2.9a.1.8</b> Define “domestic partnership” and explain how it is created under various state laws</p> <p><b>2.9a.1.9</b> Explain the tax implications of marriage</p> | <p><b>2.9a.1.10</b> Explain the impact of the laws of different countries on prenuptial agreements</p> <p><b>2.9a.1.11</b> Discuss the constitutional and statutory rights of domestic partners</p> <p><b>2.9a.1.12</b> Explain how the choice of law provisions impact domestic cases</p> |

**Strand 2: Business Law**

**Topic 9: Family Law 9b. Divorce and Child Custody**

**Standard 1:** Explain the legal rules that apply to marriage, divorce, and child custody.

|  | <b>Level 2</b>   | <b>Level 3</b>  | <b>Level 4</b>  |
|--|--|---|---|
|  | <p><b>2.9b.1.1</b> Contrast legal separation, annulment, divorce, and dissolution proceedings</p> <p><b>2.9b.1.2</b> Explain some of the typical grounds for divorce and annulment</p> | <p><b>2.9b.1.3</b> Describe the various state laws related to the distribution of property in a divorce</p> <p><b>2.9b.1.4</b> Describe the distribution of property in a community property state</p> <p><b>2.9b.1.5</b> Explain the law of domestic relations as it relates to child custody</p> <p><b>2.9b.1.6</b> Outline the law of domestic relations as it relates to spousal and child support</p> <p><b>2.9b.1.7</b> Discuss the tax implications of property settlements and spousal support agreements</p> | <p><b>2.9b.1.8</b> Discuss the impact of the laws of different countries on divorce, property, child custody, and child support</p> |

**Strand 2: Business Law**

**Topic 10: Wills and Trusts 10a. Wills**

**Standard 1: Determine the appropriateness of wills and trusts in estate planning**

|  |  | <b>Level 3</b>   | <b>Level 4</b>  |
|--|--|--|---|
|  |  | <p><b>2.10a.1.1</b> Define testamentary capacity</p> <p><b>2.10a.1.2</b> Define testamentary intent</p> <p><b>2.10a.1.3</b> Identify the requirements necessary for a valid will</p> <p><b>2.10a.1.4</b> Define a holographic will</p> <p><b>2.10a.1.5</b> Distinguish between signing, attesting, and publishing a will</p> <p><b>2.10a.1.6</b> Explain how a will may be modified or revoked</p> <p><b>2.10a.1.7</b> Describe the protection given to spouses under the law of wills</p> <p><b>2.10a.1.8</b> Describe the protection given to children under the law of wills</p> <p><b>2.10a.1.9</b> Explain what happens to a decedent's estate when a person dies without will</p> <p><b>2.10a.1.10</b> Explain the effect of holding property in joint tenancy</p> | <p><b>2.10a.1.16</b> Discuss the impact of the laws of different countries on trusts</p> <p><b>2.10a.1.17</b> Analyze the impact of international law on trusts</p> <p><b>2.10a.1.18</b> Discuss the impact of the Supreme Court's position on the right to die</p> |

**Strand 2: Business Law**

**Topic 10: Wills and Trusts 10a. Wills**

**Standard 1: Determine the appropriateness of wills and trusts in estate planning**

|  |  | <b>Level 3</b>  | <b>Level 4</b> |
|--|--|---|----------------|
|  |  | <p><b>2.10a.1.11</b> Define a “living will”</p> <p><b>2.10a.1.12</b> Identify the responsibilities of an executor</p> <p><b>2.10a.1.13</b> Describe the probating of a will</p> <p><b>2.10a.1.14</b> Describe the contesting of a will</p> <p><b>2.10a.1.15</b> Discuss the impact of developments in Advanced Directives (including living wills and health proxies)</p> |                |

**Strand 2: Business Law**

**Topic 10: Wills and Trusts 10b. Trusts**

**Standard 1:** Determine the appropriateness of wills and trusts in estate planning.

|  |  | <b>Level 3</b>  | <b>Level 4</b>  |
|--|--|---|---|
|  |  | <p><b>2.10b.1.1</b> Define a trust</p> <p><b>2.10b.1.2</b> Identify the key characteristics of trusts</p> <p><b>2.10b.1.3</b> Explain the advantages of establishing a trust</p> <p><b>2.10b.1.4</b> Explain the disadvantages of establishing a trust</p> <p><b>2.10b.1.5</b> Describe the various types of trusts</p> | <p><b>2.10b.1.6</b> Identify the powers of trustees</p> <p><b>2.10b.1.7</b> Identify the duties of trustees</p> <p><b>2.10b.1.8</b> Identify the rights of beneficiaries</p> <p><b>2.10b.1.9</b> Identify the duties of beneficiaries</p> <p><b>2.10b.1.10</b> Discuss the impact of the laws of different countries on trusts</p> <p><b>2.10b.1.11</b> Analyze the impact of international law on trusts</p> |

## Strand 3: Career Development

### Topic 1: Strategic Career Planning 1a. Self-Assessment

**Standard 1:** Apply knowledge gained through individual assessment to develop a comprehensive set of goals and an individual career plan.

| Level 1   | Level 2  | Level 3   | Level 4  |
|---|--|---|--|
| <p><b>3.1a.1.1</b> List positive characteristics about self in relation to personal interests, talents and skills</p> <p><b>3.1a.1.2</b> Identify likes and dislikes (e.g., personal, home and school responsibilities, hobbies and activities)</p> <p><b>3.1a.1.3</b> Identify personal strengths and weaknesses</p> | <p><b>3.1a.1.4</b> Identify individual abilities and interests</p> <p><b>3.1a.1.5</b> Identify and correlate social, physical, personality characteristics, and interests with various career clusters</p> <p><b>3.1a.1.6</b> Assess and analyze strengths and weaknesses relative to a variety of career clusters</p> <p><b>3.1a.1.7</b> Formulate and implement a plan to address identified weaknesses</p> <p><b>3.1a.1.8</b> Describe the relationship of assessed interests, talents and skills to academic and occupational skills</p> | <p><b>3.1a.1.9</b> Assess and analyze personal interests, talents and skills as they may relate to a future career based on the completion of standardized career interest and personality indicator assessments</p> <p><b>3.1a.1.10</b> Compare personal interests, talents and skills with various career options</p> <p><b>3.1a.1.11</b> Enhance identified strengths related to selected career options</p> <p><b>3.1a.1.12</b> Monitor progress and restructure improvement plan as needed to manage identified weaknesses as related to selected career options</p> <p><b>3.1a.1.13</b> Match personal strengths to appropriate jobs and careers to maximize career potential</p> <p><b>3.1a.1.14</b> Identify considerations for making responsible educational and occupational choices</p> | <p><b>3.1a.1.15</b> Demonstrate a realistic understanding of self</p> <p><b>3.1a.1.16</b> Reassess and analyze individual interests, talents, skills, values, and personal characteristics as they relate to changing career decisions based on the assessments, academic achievement and work related experiences</p> <p><b>3.1a.1.17</b> Reassess personal strengths and weaknesses in relationship to career development</p> <p><b>3.1a.1.18</b> Analyze personal career goals, skills, interests, and values to selection and confirmation of appropriate career and job choices</p> <p><b>3.1a.1.19</b> Identify personal abilities, interests, values, and related education/training and experience that match the employer requirements of the identified job target</p> |

### Strand 3: Career Development

#### Topic 1: Strategic Career Planning 1b. Short- and Long-Term Career Goals

**Standard 1:** Apply knowledge gained through individual assessment to develop a comprehensive set of goals and an individual career plan.

| Level 1  | Level 2  | Level 3   | Level 4  |
|--|--|---|--|
| <p><b>3.1b.1.1</b> Explain the difference between short-term goals and long-term goals, providing examples of each</p> <p><b>3.1b.1.2</b> Identify the action planning steps needed for an effective decision-making process</p> | <p><b>3.1b.1.3</b> Demonstrate the ability to set, monitor, and achieve clearly defined goals</p> <p><b>3.1b.1.4</b> Identify obstacles to achieving career goals</p> <p><b>3.1b.1.5</b> Describe how career development is a continuous process involving a series of choices</p> <p><b>3.1b.1.6</b> Determine how the expectations of others affect career goals</p> <p><b>3.1b.1.7</b> Identify personal goals that may be achieved through a combination of work, community, social, and family roles</p> <p><b>3.1b.1.8</b> Analyze personal choices in relation to lifestyle and the attainment of career goals</p> <p><b>3.1b.1.9</b> Discuss appropriate responses to setback or failure</p> | <p><b>3.1b.1.10</b> Compare advantages and disadvantages of various career development programs utilized to attain career goals (e.g., secondary and postsecondary education, distance learning, apprenticeship, military and employer-provided training)</p> <p><b>3.1b.1.11</b> Determine how educational achievement impacts one's choice of further training, a college major and entry into the job market</p> | <p><b>3.1b.1.12</b> Relate the necessity of lifelong learning to the achievement of goals</p> <p><b>3.1b.1.13</b> Determine how existing skills can transfer to new career goals</p> <p><b>3.1b.1.14</b> Explain the importance of evaluating and revising goals as life changes occur</p> |

## Strand 3: Career Development

### Topic 1: Strategic Career Planning 1c. Individual Career Plan

**Standard 1:** Apply knowledge gained through individual assessment to develop a comprehensive set of goals and an individual career plan.

| Level 1   | Level 2   | Level 3   | Level 4  |
|---|---|---|--|
| <p><b>3.1c.1.1</b> Explain the importance of developing a plan to achieve career goals</p> <p><b>3.1c.1.2</b> Describe how short-term and long-term goals can be applied to a written career plan</p> | <p><b>3.1c.1.3</b> Design a career plan that includes the investigation of career clusters, self-assessment, research, career alternatives, and high school course options</p> <p><b>3.1c.1.4</b> Apply career goals, skills, and interests to the selection of high school courses</p> <p><b>3.1c.1.5</b> Discuss methods to develop a list of career network contacts</p> | <p><b>3.1c.1.6</b> Create and implement a career plan that includes the required steps to transition from high school to postsecondary education/training or the workplace</p> <p><b>3.1c.1.7</b> Explore opportunities for appropriate employment and continuing education</p> <p><b>3.1c.1.8</b> Discuss use of social media to develop a network of people who can assist in achieving career goals</p> <p><b>3.1c.1.9</b> Locate sources of financial assistance</p> <p><b>3.1c.1.10</b> List the steps necessary to apply for financial assistance</p> <p><b>3.1c.1.11</b> Formulate an action plan to transition from secondary to postsecondary education, training, or employment</p> | <p><b>3.1c.1.12</b> Formulate an action plan to transition from postsecondary education to work</p> <p><b>3.1c.1.13</b> Revise and update individual career plan</p> <p><b>3.1c.1.14</b> Use a variety of approaches to maintain and expand the network of people who can assist in achieving career goals</p> |

## Strand 3: Career Development

### Topic 2: Career Exploration and Research 2a. Career Resources and Related Information

**Standard 1:** Utilize career resources to develop a career information portfolio that includes international career opportunities.

| Level 1  | Level 2   | Level 3   | Level 4   |
|--|---|---|---|
| <p><b>3.2a.1.1</b> Identify and describe careers of family members and/or friends</p> <p><b>3.2a.1.2</b> Describe and give examples of career fields and/or clusters</p> <p><b>3.2a.1.3</b> List and describe the contributions of various types of occupations in the community (e.g., banker, realtor, police officer, teacher, and firefighter)</p> <p><b>3.2a.1.4</b> Relate information derived from self-assessment to career areas involving data, people, ideas, and/or things</p> <p><b>3.2a.1.5</b> Use a questionnaire to guide a career exploration interview to determine educational requirements, starting salaries, career ladder opportunities, and industry trends</p> | <p><b>3.2a.1.6</b> Identify community individuals from public, private and non-profit businesses and describe career opportunities in their professional areas</p> <p><b>3.2a.1.7</b> Use a variety of content-based research tools (e.g., computer-assisted programs, newspapers, books, professional and trade associations, and the Internet) in the career exploration process</p> <p><b>3.2a.1.8</b> Describe career pathways</p> <p><b>3.2a.1.9</b> Conduct personal research (e.g., informational interviews, job shadowing, and career fairs) in the career exploration process</p> <p><b>3.2a.1.10</b> Evaluate several occupational interests, based on various criteria (e.g., educational requirement, starting salaries and career ladder opportunities and labor market information</p> <p><b>3.2a.1.11</b> Explain the advantages of early career exploration and planning</p> <p><b>3.2a.1.12</b> Explain the concept of transferable skills within and between career clusters</p> | <p><b>3.2a.1.13</b> Correlate personal characteristics with the requirements of specific jobs within career clusters</p> <p><b>3.2a.1.14</b> Use available resources to project career opportunities and trends that include local, regional, state, national, and international labor market information</p> <p><b>3.2a.1.15</b> Identify transferable competencies and job-specific skills related to career and job options</p> <p><b>3.2a.1.16</b> Identify how part-time jobs can contribute to career development</p> <p><b>3.2a.1.17</b> Analyze a specific career cluster, using a variety of research tools (e.g., college career centers/counselors, professional and trade associations, career fairs, informational interviews, print media, job shadow, internships, and the Internet)</p> | <p><b>3.2a.1.18</b> Reassess transferable competencies and job-specific skills related to career and job options</p> <p><b>3.2a.1.19</b> Analyze a specific career cluster, using a variety of research tools (e.g., college career centers/counselors, professional and trade associations, career fairs, informational interview, print media, job shadow, internships, and the Internet)</p> <p><b>3.2a.1.20</b> Analyze important relocation issues to be considered in making career or job choices</p> <p><b>3.2a.1.21</b> Identify resources for retraining and career transition</p> <p><b>3.2a.1.22</b> Analyze and explain projected growth of a selected occupation according to labor market data in a specific geographic area</p> |

### Strand 3: Career Development

#### Topic 2: Career Exploration and Research 2b. International Career Opportunities

**Standard 1:** Utilize career resources to develop a career information portfolio that includes international career opportunities.

| Level 1   | Level 2   | Level 3   | Level 4   |
|---|---|---|---|
| <p><b>3.2b.1.1</b> Recognize products associated with other countries and the occupations related to them</p> | <p><b>3.2b.1.2</b> Describe the impact of the global economy on jobs and careers</p> <p><b>3.2b.1.3</b> Relate career interest to opportunities in the global economy</p> | <p><b>3.2b.1.4</b> Describe requirements other countries may impose on foreign workers</p> <p><b>3.2b.1.5</b> Describe the culture of a particular country and discuss the available career choices in that culture</p> <p><b>3.2b.1.6</b> Identify employment opportunities in international trade</p> | <p><b>3.2b.1.7</b> Assess personal skills (e.g., communication and human relations skills and work ethic) as they relate to obtaining employment in another country</p> <p><b>3.2b.1.8</b> Assess academic preparation (e.g., world language courses, cultural immersion experience through study abroad or exchange programs) as related to obtaining employment in another country</p> <p><b>3.2b.1.9</b> Identify entrepreneurship opportunities in the international marketplace</p> <p><b>3.2b.1.10</b> Evaluate international employment opportunities</p> <p><b>3.2b.1.11</b> Analyze and explain differences in how non-verbal communication skills differ among cultures and its meaning relative to the workplace</p> |

## Strand 3: Career Development

### Topic 3: Career Readiness Expectations 3a. Work Ethic

**Standard 1:** Relate the importance of career readiness skills to career development.

| Level 1  | Level 2   | Level 3  | Level 4  |
|--|---|--|--|
| <p><b>3.3a.1.1</b> Demonstrate personal qualities related to employability (e.g. promptness, ability to get along with others, dependability, honesty, integrity, patience, willingness to ask questions, respect for diversity, and communication skills)</p> <p><b>3.3a.1.2</b> Demonstrate responsible behavior related to employability (e.g., respect for personal property, completion of homework assignments, and communication skills)</p> <p><b>3.3a.1.3</b> Discuss the personal satisfaction derived from quality performance</p> <p><b>3.3a.1.4</b> Describe how family/group members depend on one another, work together, and share responsibilities</p> <p><b>3.3a.1.5</b> Relate interpersonal skills between family/group members to the workplace</p> | <p><b>3.3a.1.6</b> Demonstrate punctuality, dependability, reliability, productivity and ability to work with others</p> <p><b>3.3a.1.7</b> Describe how honesty and integrity affect relationships with others</p> <p><b>3.3a.1.8</b> Discuss the importance of quality performance to an individual and to a business</p> <p><b>3.3a.1.9</b> Demonstrate techniques for developing and maintaining positive and flexible behaviors and attitudes</p> <p><b>3.3a.1.10</b> Discuss the appropriate use of social media in all areas of life</p> | <p><b>3.3a.1.11</b> Illustrate how personal qualities transfer from school to the workplace</p> <p><b>3.3a.1.12</b> State ways in which the honesty and integrity of coworkers affect work performance</p> <p><b>3.3a.1.13</b> Describe appropriate time management techniques and their application/transference to the workplace</p> <p><b>3.3a.1.14</b> Explain how product quality affects job stability</p> <p><b>3.3a.1.15</b> Describe the positive and negative impacts of technology/social networking on the workplace</p> | <p><b>3.3a.1.16</b> Discuss and illustrate the positive and negative effects of work ethic on worker and workplace productivity</p> <p><b>3.3a.1.17</b> Identify examples of positive work ethic from own life/childhood</p> <p><b>3.3a.1.18</b> Describe techniques for demonstrating personal accountability and work productivity</p> |

## Strand 3: Career Development

### Topic 3: Career Readiness Expectations 3b. Workplace Relationships

**Standard 1:** Relate the importance of career readiness skills to career development.

| Level 1   | Level 2   | Level 3  | Level 4   |
|---|---|--|---|
| <p><b>3.3b.1.1</b> Demonstrate effective interpersonal skills in the home, school, and community</p> <p><b>3.3b.1.2</b> Demonstrate the importance of cooperation among people to accomplish a task</p> <p><b>3.3b.1.3</b> Demonstrate the steps involved in handling conflict</p> <p><b>3.3b.1.4</b> Describe work-related activities in the home, school, and community</p> | <p><b>3.3b.1.5</b> Explain the importance of respect for the feelings and beliefs of others</p> <p><b>3.3b.1.6</b> Demonstrate appropriate social skills for the workplace</p> <p><b>3.3b.1.7</b> Explain the importance of confidentiality, tolerance, and flexibility in interpersonal and group situations</p> <p><b>3.3b.1.8</b> Provide examples of how behavior can influence the feelings and actions of others</p> <p><b>3.3b.1.9</b> Demonstrate the steps involved in resolving a conflict or stressful situation</p> | <p><b>3.3b.1.10</b> Describe how the workplace environment influences behavior</p> <p><b>3.3b.1.11</b> Demonstrate how behavior influences the actions of coworkers</p> <p><b>3.3b.1.12</b> Demonstrate appropriate interpersonal skills for working with and for others</p> <p><b>3.3b.1.13</b> Demonstrate an understanding of appropriate employer and employee interactions in workplace situations</p> <p><b>3.3b.1.14</b> Demonstrate an understanding of appropriate employee and customer interactions in workplace situations</p> <p><b>3.3b.1.15</b> Demonstrate techniques for responding to workplace stress related to coworkers or environment</p> | <p><b>3.3b.1.16</b> Demonstrate the ability to appropriately use assertive behavior in work relationships</p> <p><b>3.3b.1.17</b> Identify techniques for encouraging others to enhance their performance</p> <p><b>3.3b.1.18</b> Demonstrate the ability to function as a proactive, productive team member in the workplace</p> <p><b>3.3b.1.19</b> Explain and provide examples of non-traditional careers</p> |

## Strand 3: Career Development

### Topic 3: Career Readiness Expectations 3c. Workplace Diversity

**Standard 1:** Relate the importance of career readiness skills to career development.

| Level 1   | Level 2  | Level 3  | Level 4   |
|---|--|--|---|
| <p><b>3.3c.1.1</b> Describe different cultural behaviors and expectations</p> <p><b>3.3c.1.2</b> Discuss the importance of being able to work productively with others different from oneself</p> <p><b>3.3c.1.3</b> Identify the changing roles of men and women in the workplace and the family</p> | <p><b>3.3c.1.4</b> Show how behavior influences the actions of others in the home, school, and community</p> <p><b>3.3c.1.5</b> Illustrate the effects of personal beliefs and attitudes on decision making</p> <p><b>3.3c.1.6</b> Discuss advantages and disadvantages of entering nontraditional occupations</p> <p><b>3.3c.1.7</b> Identify stereotypes, biases, and discriminatory behaviors that may impact opportunities for women and men in certain occupations</p> <p><b>3.3c.1.8</b> Describe how physical, intellectual, and cultural diversity can strengthen workplace effectiveness</p> <p><b>3.3c.1.9</b> Identify situations in which environmental barriers may affect persons with physical challenges</p> | <p><b>3.3c.1.10</b> Discuss social and economic factors that have resulted in changing career patterns for a diverse workforce</p> <p><b>3.3c.1.11</b> Illustrate techniques for eliminating gender bias and stereotyping</p> <p><b>3.3c.1.12</b> Formulate strategies for working effectively with coworkers diverse from oneself</p> <p><b>3.3c.1.13</b> Describe ways tasks and the workplace environment can be structured to accommodate the diverse needs of workers</p> | <p><b>3.3c.1.14</b> Discuss equity issues and their impact on the workplace</p> <p><b>3.3c.1.15</b> Discuss and demonstrate the skills necessary to function as a member of a diverse workforce (e.g., diplomacy, patience, willingness to compromise, and ability to listen)</p> |

| <b>Strand 3: Career Development</b>  |   |  |   |
|--|---|--|---|
| <b>Topic 3: Career Readiness Expectations 3d. Workplace Communication Skills</b> (Refer to Communication Standards for comprehensive listing)      |   |  |   |
| <b>Standard 1:</b> Relate the importance of career readiness skills to career development.   |   |  |   |
| <b>Level 1</b>   | <b>Level 2</b>  | <b>Level 3</b>   | <b>Level 4</b>  |
| <p><b>3.3d.1.1</b> Demonstrate appropriate and effective use of communication skills in the home, school, and community</p>                        | <p><b>3.3d.1.2</b> Express thoughts and ideas succinctly and correctly using various forms of communication (e.g., oral, written, and nonverbal)</p> <p><b>3.3d.1.3</b> Demonstrate good listening skills</p> | <p><b>3.3d.1.4</b> Develop effective oral communication skills that include attentive and active listening, and nonverbal communication skills</p> <p><b>3.3d.1.5</b> Develop skills to give and receive constructive feedback</p> <p><b>3.3d.1.6</b> Demonstrate appropriate telephone and e-mail etiquette</p> <p><b>3.3d.1.7</b> Demonstrate correct grammar, spelling, and technical writing skill</p> <p><b>3.3d.1.8</b> Create presentations for a specific purpose and audience</p> | <p><b>3.3d.1.9</b> Explain the importance of effective communication in providing good customer service in the workplace</p> <p><b>3.3d.1.10</b> Describe methods of providing good customer service in the workplace</p> <p><b>3.3d.1.11</b> Adapt one’s own behavioral style to increase interpersonal communication effectiveness and flexibility</p> <p><b>3.3d.1.12</b> Create and interpret technical writing samples</p> |
| <b>Topic 3: Career Readiness Expectations 3e. Virtual Work Environment</b>   |   |  |   |
| <b>Level 1</b>   | <b>Level 2</b>  | <b>Level 3</b>   | <b>Level 4</b>  |
| <p><b>3.3e.1.1</b> Describe the virtual work environment</p> <p><b>3.3e.1.2</b> Identify types of jobs performed in a virtual work environment</p> | <p><b>3.3e.1.3</b> Identify personal characteristics of a virtual work environment employee</p> <p><b>3.3e.1.4</b> Describe the advantages and disadvantages of a virtual work environment</p>                | <p><b>3.3e.1.5</b> Compare how performing a job in a virtual work environment differs from performing the same job in a traditional work setting</p> <p><b>3.3e.1.6</b> Describe how employee/supervisor relations would be different in a virtual work environment</p>  | <p><b>3.3e.1.7</b> Compare the performance of work tasks as a member of a virtual team with performance of work tasks in a traditional work environment</p> <p><b>3.3e.1.8</b> Determine the appropriate mode of communication (e.g., print, electronic, face-to-face) to use in various virtual work environments</p> <p><b>3.3e.1.9</b> Identify methods to maintain and/or increase levels of productivity</p>               |

## Strand 3: Career Development

### Topic 3: Career Readiness Expectations 3f. Career and job self-management

**Standard 1:** Relate the importance of career readiness skills to career development.

| Level 1   | Level 2   | Level 3   | Level 4   |
|---|---|---|---|
| <p><b>3.3f.1.1</b> Explain the importance of early/effective planning in relation to the family, school, community and career environments</p> <p><b>3.3f.1.2</b> Demonstrate the steps involved in dealing with stressful situations</p> <p><b>3.3f.1.3</b> Provide models of a positive attitude toward work</p> <p><b>3.3f.1.4</b> Describe the importance of a positive attitude in the home, school, and community</p> | <p><b>3.3f.1.5</b> Explain how adhering to a dress code, attendance policy and workplace behavioral expectations contribute to positive workplace relationships</p> <p><b>3.3f.1.6</b> Demonstrate how to project a positive attitude</p> <p><b>3.3f.1.7</b> Identify the steps for planning projects</p> | <p><b>3.3f.1.8</b> Demonstrate project planning and management skills</p> <p><b>3.3f.1.9</b> Describe activities that may be used to bring about a balance between personal and career interests</p> <p><b>3.3f.1.10</b> Identify techniques for maintaining healthy self-esteem and for maintaining and projecting a positive attitude</p> <p><b>3.3f.1.11</b> Explain the importance of maintaining professionalism in work relationships</p> | <p><b>3.3f.1.12</b> Demonstrate important career self-management skills (e.g., accessing job/career development resources, networking, time management, handle rejection and research skills)</p> <p><b>3.3f.1.13</b> Identify the knowledge, skills, and attitudes required to succeed in the current job/career, the next most likely job/career, and the ideal job/career</p> <p><b>3.3f.1.14</b> Identify methods for maximizing personal productivity</p> <p><b>3.3f.1.15</b> Identify methods for demonstrating dependability and accountability in work performance</p> <p><b>3.3f.1.16</b> Describe resiliency and methods of preventing workplace burnout</p> <p><b>3.3f.1.17</b> Discuss social and ethical standards of the workplace and their implications for a chosen job/career</p> |

### Strand 3: Career Development

#### Topic 4: School-To-Career Transition 4a. Work Related Experiences

**Standard 1:** Develop strategies to effectively transition from school to career.

| Level 1  | Level 2  | Level 3  | Level 4   |
|--|--|--|---|
| <p><b>3.4a.1.1</b> Develop an awareness of how to learn more about occupational opportunities using a variety of resources (e.g. speakers and field trips)</p> | <p><b>3.4a.1.2</b> Participate in interactive research of career clusters through a variety of resources (e.g., field trips, speakers, online searches, case studies, job shadowing, explorer posts and community service)</p> | <p><b>3.4a.1.3</b> Apply skills developed in academic and technical programs to career goals</p> <p><b>3.4a.1.4</b> Experience paid/unpaid work opportunities in one or more career clusters through various opportunities (e.g., job shadowing, mentoring, e-mentoring, internships, cooperative and/or part-time work experiences, and community service)</p> <p><b>3.4a.1.5</b> Identify high school programs that articulate with postsecondary educational programs, industry-based training, and technical education programs in a chosen career field</p> <p><b>3.4a.1.6</b> Analyze and explain the benefits of earning industry credentials</p> | <p><b>3.4a.1.7</b> Explain how the demands and functions of society influence the nature and structure of work</p> <p><b>3.4a.1.8</b> Experience paid/unpaid work opportunities in a chosen career cluster (e.g., internships, apprenticeships, or worksite learning)</p> <p><b>3.4a.1.9</b> Describe state and federal regulations concerning minimum wage regarding paid or unpaid internships</p> <p><b>3.4a.1.10</b> Describe state and federal regulations concerning workplace liability regarding paid or unpaid internships</p> |

### Strand 3: Career Development

#### Topic 4: School-To-Career Transition 4b. Career Development File and Employment Portfolio

**Standard 1:** Develop strategies to effectively transition from school to career.

| Level 1  | Level 2   | Level 3   | Level 4  |
|--|---|---|--|
| <p><b>3.4b.1.1</b> Maintain a journal of career-oriented experiences (e.g. speakers and field trips)</p> <p><b>3.4b.1.2</b> Identify examples of school work to be included in a portfolio</p> | <p><b>3.4b.1.3</b> Assemble samples of school work that demonstrate career readiness and technical skills</p> <p><b>3.4b.1.4</b> Demonstrate the ability to describe personal career readiness skills</p> <p><b>3.4b.1.5</b> Begin compiling achievements and experiences including awards, extracurricular activities, and community service into an activity resume</p> | <p><b>3.4b.1.6</b> Prepare paper and electronic resumes and cover letters</p> <p><b>3.4b.1.7</b> Assemble a career development file for use in lifelong career activities that includes transcripts, diplomas, certificates, licenses, forms of identification, and educational and employment history information</p> <p><b>3.4b.1.8</b> Develop a career portfolio, using an appropriate tool, of items including resumes, sample cover letters, letters of recommendation, examples of work and technical skills, awards, and documentation of extracurricular activities and community service activities</p> <p><b>3.4b.1.9</b> Present the career portfolio</p> | <p><b>3.4b.1.10</b> Continuously update and maintain the career development file and career portfolio</p> <p><b>3.4b.1.11</b> Use the career development file and career portfolio in the job search</p> |

## Strand 3: Career Development

### Topic 4: School-To-Career Transition 4c. Job Search Strategies

**Standard 1:** Develop strategies to effectively transition from school to career.

| Level 1  | Level 2  | Level 3  | Level 4  |
|--|--|--|--|
| <p><b>3.4c.1.1</b> Express appreciation to guest speakers and field trip hosts through appropriate forms of written communication</p> <p><b>3.4c.1.2</b> Demonstrate proper etiquette for meeting and greeting people</p> <p><b>3.4c.1.3</b> Explain the importance of personal appearance and grooming in the workplace</p> | <p><b>3.4c.1.4</b> Explain the importance of researching prospective employers</p> <p><b>3.4c.1.5</b> Identify the types of information that should be researched relating to prospective employers</p> <p><b>3.4c.1.6</b> Identify appropriate sources of job leads (e.g., newspapers, trade journals, Internet job banks, and personal networking)</p> | <p><b>3.4c.1.7</b> Demonstrate the ability to research prospective employers and jobs using all available resources (e.g., print media, on-site and telephone interviews, job shadowing, internships, job fairs, and Internet research)</p> <p><b>3.4c.1.8</b> Develop criteria for selecting prospective employers</p> <p><b>3.4c.1.9</b> Demonstrate the ability to complete an online job application accurately</p> <p><b>3.4c.1.10</b> Identify steps to prepare for an interview</p> <p><b>3.4c.1.11</b> Demonstrate the ability to describe personal career readiness skills to interviewers</p> <p><b>3.4c.1.12</b> Demonstrate appropriate interviewing techniques through participation in mock or actual interviews</p> | <p><b>3.4c.1.16</b> Demonstrate the ability to research prospective employers and jobs using all available resources (e.g., print media, on-site and telephone interviews, job shadowing, internships, job fairs, and Internet research)</p> <p><b>3.4c.1.17</b> Effectively utilizes technology to market self to prospective employers</p> <p><b>3.4c.1.18</b> Model behavior that contributes to a successful interview</p> <p><b>3.4c.1.19</b> Maintain an organizational and tracking database for the job search</p> <p><b>3.4c.1.20</b> Utilize electronic and telecommunication tools to conduct a job search (e.g., Internet job banks, electronic resumes, telephone, and video-conferencing interviews)</p> |

**Strand 3: Career Development**

**Topic 4: School-To-Career Transition 4c. Job Search Strategies**

**Standard 1:** Develop strategies to effectively transition from school to career.

| Level 1 | Level 2 | Level 3   | Level 4   |
|---------|---------|---|---|
|         |         | <p><b>3.4c.1.13</b> Explain the importance of appropriate interview follow-up techniques</p> <p><b>3.4c.1.14</b> List tasks to be completed following the interview</p> <p><b>3.4c.1.15</b> Describe the criteria for evaluating job offers</p> | <p><b>3.4c.1.21</b> Describe strategies for negotiating conditions of employment</p> <p><b>3.4c.1.22</b> Identify techniques for negotiating monetary and benefit compensation</p> <p><b>3.4c.1.23</b> Identify appropriate factors for evaluating job offers and deciding whether to accept or reject them</p> |

## Strand 3: Career Development

### Topic 5: Lifelong Learning 5a. Personal Growth

**Standard 1:** Relate the importance of lifelong learning to personal and career success.

| Level 1   | Level 2   | Level 3  | Level 4   |
|---|---|--|---|
| <p><b>3.5a.1.1</b> Discuss the importance of improving skills and learning new ones</p> <p><b>3.5a.1.2</b> Discuss techniques for analyzing ways to improve performance</p> | <p><b>3.5a.1.3</b> Demonstrate the importance of effective study habits, test-taking skills, and learning skills</p> <p><b>3.5a.1.4</b> Develop good health, nutrition, and physical fitness habits</p> <p><b>3.5a.1.5</b> Explain the importance of career, family, and leisure activities to social and economic well-being</p> <p><b>3.5a.1.6</b> Explain how decisions regarding education and work impact other major life decisions</p> | <p><b>3.5a.1.7</b> Evaluate and reconcile academic, family and peer feedback to assess strengths, weaknesses and areas for improvement</p> <p><b>3.5a.1.8</b> Relate the importance of education to meeting identified goals</p> <p><b>3.5a.1.9</b> Describe benefits of participating in school and community activities</p> <p><b>3.5a.1.10</b> Discuss how health, motivation, and physical fitness enhance performance</p> | <p><b>3.5a.1.11</b> Identify resources for accessing lifelong learning (e.g., printed, interpersonal, electronic, and educational resources)</p> <p><b>3.5a.1.12</b> Explain how feedback can be incorporated to make changes and improve performance</p> <p><b>3.5a.1.13</b> Analyze sample job descriptions and employment performance evaluations to determine strengths, weaknesses, and areas for improvement</p> <p><b>3.5a.1.14</b> Explain the importance of participation in professional associations, service organizations, and community programs</p> <p><b>3.5a.1.15</b> Identify a network of people who will motivate and provide moral support</p> |

## Strand 3: Career Development

### Topic 5: Lifelong Learning 5b. Career Growth

**Standard 1:** Relate the importance of lifelong learning to personal and career success.

| Level 1   | Level 2  | Level 3   | Level 4   |
|---|--|---|---|
| <p><b>3.5b.1.1</b> Develop an awareness of various jobs and career</p> <p><b>3.5b.1.2</b> Develop an awareness of how the workplace continues to change</p> | <p><b>3.5b.1.3</b> Relate various levels of education to careers</p> <p><b>3.5b.1.4</b> Identify trends in the changing workplace</p> <p><b>3.5b.1.5</b> Explain the need for continual skills improvement to ensure lifelong career success</p> | <p><b>3.5b.1.6</b> Identify resources for developing and strengthening workplace skills</p> <p><b>3.5b.1.7</b> Identify and assess future job and career trends associated with businesses in a chosen career cluster</p> <p><b>3.5b.1.8</b> Discuss the importance of flexible career planning and career self-management</p> <p><b>3.5b.1.9</b> Explain the advantages and disadvantages of temporary work in the pursuit of career goals</p> <p><b>3.5b.1.10</b> Identify career opportunities resulting from new and emerging technologies</p> <p><b>3.5b.1.11</b> Demonstrate appropriate techniques for resigning from a position</p> | <p><b>3.5b.1.12</b> Identify and use appropriate sources of lifelong learning to strengthen existing skills, develop new skills, and maximize career growth (e.g., Internet, educational institutions, employer-provided training programs, self-study, mentoring, and internships)</p> <p><b>3.5b.1.13</b> Identify resources for developing and strengthening high-demand workplace skills (e.g., communication, motivational, analytical, computer, teamwork, decision-making, and problem-solving skills) for a chosen job/career</p> <p><b>3.5b.1.14</b> Formulate strategies for achieving career growth goals (e.g., self-promotion, job enrichment, skill development, volunteering for additional responsibilities, and seeking mentors)</p> |

**Strand 3: Career Development**

**Topic 5: Lifelong Learning 5b. Career Growth**

**Standard 1:** Relate the importance of lifelong learning to personal and career success.

| <b>Level 1</b> | <b>Level 2</b> | <b>Level 3</b> | <b>Level 4</b>   |
|----------------|----------------|----------------|--|
|                |                |                | <p><b>3.5b.1.15</b> Develop strategies for achieving career growth goals (e.g., self-promotion, job enrichment, skill development, volunteering for additional responsibilities, and seeking mentors)</p> <p><b>3.5b.1.16</b> Formulate strategies for coping with loss of employment</p> <p><b>3.5b.1.17</b> Discuss the workplace support network and the value of mentors</p> |

## Strand 4: Communication

### Topic 1: Foundations of Communication 1a. Active Listening

**Standard 1:** Listen actively, use the communication process, read and research information, and integrate technology to enhance communication effectiveness.

| Level 1  | Level 2  | Level 3  | Level 4  |
|--|--|--|--|
| <p><b>4.1a.1.1</b> Listening for meaning</p> <p><b>4.1a.1.2</b> Request feedback to confirm information</p> <p><b>4.1a.1.3</b> Determine when more information is needed and ask appropriate questions</p> <p><b>4.1a.1.4</b> Follow spoken directions</p> <p><b>4.1a.1.5</b> Demonstrate courteous attention when listening to others</p> | <p><b>4.1a.1.6</b> Identify relevant information while listening</p> <p><b>4.1a.1.7</b> Listen attentively for the purpose of recording information and taking accurate notes</p> <p><b>4.1a.1.8</b> Interpret verbal and nonverbal cues in messages</p> <p><b>4.1a.1.9</b> Listen discriminately to separate fact from opinion</p> <p><b>4.1a.1.10</b> Evaluate effectiveness of digital and spoken presentations</p> <p><b>4.1a.1.11</b> Identify barriers to listening</p> <p><b>4.1a.1.12</b> Discuss the importance of listening skills</p> | <p><b>4.1a.1.13</b> Identify strategies of managing barriers to listening</p> <p><b>4.1a.1.14</b> Provide appropriate feedback and ask clarifying questions to verify understanding</p> <p><b>4.1a.1.15</b> Adapt appropriate listening strategies for various audiences and contexts</p> <p><b>4.1a.1.16</b> Analyze and critically evaluate the intent of messages</p> <p><b>4.1a.1.17</b> Interpret the meaning of silence in communication</p> | <p><b>4.1a.1.18</b> Listen objectively to extrapolate major themes and points of a speaker's message</p> <p><b>4.1a.1.19</b> Synthesize information from multiple sources to solve problems and make decisions</p> <p><b>4.1a.1.20</b> Demonstrate a command of interactive listening techniques in a variety of settings</p> <p><b>4.1a.1.21</b> Recognize and respect diverse listening styles</p> |

## Strand 4: Communication

### Topic 1: Foundations of Communication 1b. Basic Communication Process

**Standard 1:** Listen actively, use the communication process, read and research information, and integrate technology to enhance communication effectiveness.

| Level 1  | Level 2  | Level 3  | Level 4   |
|--|--|--|---|
| <p><b>4.1b.1.1</b> Identify purpose of the message</p> <p><b>4.1b.1.2</b> Determine audience for the message</p> <p><b>4.1b.1.3</b> Decide whether message should be written or spoken</p> | <p><b>4.1b.1.4</b> Choose content appropriate for the purpose and audience</p> <p><b>4.1b.1.5</b> Determine whether audience is internal or external</p> <p><b>4.1b.1.6</b> Select an appropriate medium by which to deliver the message</p> | <p><b>4.1b.1.7</b> Gather necessary information to ensure a complete message</p> <p><b>4.1b.1.8</b> Determine whether to organize content directly or indirectly</p> <p><b>4.1b.1.9</b> Specify desired outcome of the message</p> <p><b>4.1b.1.10</b> Identify primary and secondary audiences</p> <p><b>4.1b.1.11</b> Determine audience benefits</p> <p><b>4.1b.1.12</b> Adapt the message for the needs of the audience</p> <p><b>4.1b.1.13</b> Evaluate the message to ensure it meets the purpose</p> <p><b>4.1b.1.14</b> Use feedback to enhance communication process</p> <p><b>4.1b.1.15</b> Analyze situations in which technology can impact communication</p> <p><b>4.1b.1.16</b> Discuss the positive and negative aspects of the “grapevine”</p> | <p><b>4.1b.1.17</b> Differentiate needs of primary and secondary audiences</p> <p><b>4.1b.1.18</b> Conduct primary and secondary research as needed</p> <p><b>4.1b.1.19</b> Determine the level of persuasion necessary to produce the desired outcome</p> <p><b>4.1b.1.20</b> Incorporate audience benefits</p> <p><b>4.1b.1.21</b> Compose message to ensure transfer of meaning</p> <p><b>4.1b.1.22</b> Evaluate message from both the sender’s and receiver’s perspectives</p> <p><b>4.1b.1.23</b> Discuss the potential relationship between nonverbal cues and success in the workplace</p> <p><b>4.1b.1.24</b> Use the “grapevine” effectively</p> |

## Strand 4: Communication

### Topic 1: Foundations of Communication 1c. Reading and Research

**Standard 1:** Listen actively, use the communication process, read and research information, and integrate technology to enhance communication effectiveness.

| Level 1   | Level 2  | Level 3  | Level 4  |
|---|--|--|--|
| <p><b>4.1c.1.1</b> Read for enjoyment and appreciation</p> <p><b>4.1c.1.2</b> Read for knowledge and information</p> <p><b>4.1c.1.3</b> Demonstrate reading comprehension by restating or summarizing</p> <p><b>4.1c.1.4</b> Retain and interpret information gained through reading</p> <p><b>4.1c.1.5</b> Read and follow directions</p> <p><b>4.1c.1.6</b> Identify and use appropriate research sources</p> | <p><b>4.1c.1.7</b> Distinguish between fact and opinion</p> <p><b>4.1c.1.8</b> Read critically for the purpose of recording information and taking accurate notes</p> <p><b>4.1c.1.9</b> Expand vocabulary to include basic business terminology</p> <p><b>4.1c.1.10</b> Expand scope of reading materials to include general business publications</p> <p><b>4.1c.1.11</b> Use contextual clues to recognize word meaning</p> <p><b>4.1c.1.12</b> Detect when information and data is used inappropriately to distort meaning</p> <p><b>4.1c.1.13</b> Demonstrate basic research techniques</p> <p><b>4.1c.1.14</b> Define plagiarism</p> <p><b>4.1c.1.15</b> Document all information sources to give credit and to avoid plagiarism</p> <p><b>4.1c.1.16</b> Differentiate between paraphrase and verbatim content</p> | <p><b>4.1c.1.17</b> Expand vocabulary to include advanced business terminology</p> <p><b>4.1c.1.18</b> Interpret information from a variety of sources</p> <p><b>4.1c.1.19</b> Select an appropriate reading method (e.g., skimming, scanning, speed-reading, and in-depth reading) for particular situations</p> <p><b>4.1c.1.20</b> Use advanced research techniques and technology tools to locate specific information from primary and secondary sources</p> <p><b>4.1c.1.21</b> Analyze and evaluate the validity, reliability, accuracy, and currency of sources</p> <p><b>4.1c.1.22</b> Compare appropriate citation styles for paraphrased and verbatim content</p> | <p><b>4.1c.1.23</b> Use a comprehensive business vocabulary</p> <p><b>4.1c.1.24</b> Distinguish between literal and inferential statements</p> <p><b>4.1c.1.25</b> Analyze and synthesize information from a variety of sources</p> <p><b>4.1c.1.26</b> Critique the impact of misinformation on decision making and problem solving</p> <p><b>4.1c.1.27</b> Assess the ethical implications of misinformation</p> |

## Strand 4: Communication

### Topic 1: Foundations of Communication 1d. Technology

**Standard 1:** Listen actively, use the communication process, read and research information, and integrate technology to enhance communication effectiveness.

| Level 1   | Level 2   | Level 3   | Level 4  |
|---|---|---|--|
| <p><b>4.1d.1.1</b> Identify technology tools used to communicate information</p> <p><b>4.1d.1.2</b> Use technology tools to communicate information</p> <p><b>4.1d.1.3</b> Communicate effectively with social media applications</p> <p><b>4.1d.1.4</b> Demonstrate basic ability to input written information</p> <p><b>4.1d.1.5</b> Use basic applications (word processing, spreadsheets, presentations, and graphics)</p> <p><b>4.1d.1.6</b> Use the phone to communicate effectively</p> <p><b>4.1d.1.7</b> Identify proper etiquette when communicating with technology</p> <p><b>4.1d.1.8</b> Participate in virtual activities</p> <p><b>4.1d.1.9</b> Design and publish effective web pages</p> | <p><b>4.1d.1.10</b> Project a positive image over the phone</p> <p><b>4.1d.1.11</b> Demonstrate appropriate mobile phone etiquette</p> <p><b>4.1d.1.12</b> Evaluate messages of voice mail greetings and messages to determine effectiveness</p> <p><b>4.1d.1.13</b> Apply proper etiquette when communicating with technology</p> <p><b>4.1d.1.14</b> Recognize importance of promptly responding to digital messages</p> <p><b>4.1d.1.15</b> Select the proper technology tool to communicate information based on audience and context</p> <p><b>4.1d.1.16</b> Integrate functions of word processing, spreadsheets, databases, and presentation applications to various workplace scenarios</p> | <p><b>4.1d.1.22</b> Record effective voice mail greetings and messages</p> <p><b>4.1d.1.23</b> Compose informal and formal messages using technology tools</p> <p><b>4.1d.1.24</b> Use social media to effectively communicate with internal and external audiences</p> <p><b>4.1d.1.25</b> Enhance documents through the use of advanced layout, design, and graphics</p> <p><b>4.1d.1.26</b> Identify ethical and legal issues regarding the use of digital information</p> <p><b>4.1d.1.27</b> Compare and contrast virtual and face-to-face collaboration</p> <p><b>4.1d.1.28</b> Design and publish effective professional web pages</p> <p><b>4.1d.1.29</b> Identify techniques to protect confidential messages that are transmitted digitally</p> | <p><b>4.1d.1.30</b> Use technology to complete complex business projects</p> <p><b>4.1d.1.31</b> Collaborate using technology to acquire needed expertise to solve specific business problems</p> <p><b>4.1d.1.32</b> Use asynchronous and synchronous collaboration tools</p> <p><b>4.1d.1.33</b> Use techniques to protect confidential messages that are transmitted digitally</p> <p><b>4.1d.1.34</b> Create and deliver virtual conferences and presentations</p> <p><b>4.1d.1.35</b> Use social media to market business products and services</p> |

**Strand 4: Communication**

**Topic 1: Foundations of Communication 1d. Technology**

**Standard 1:** Listen actively, use the communication process, read and research information, and integrate technology to enhance communication effectiveness.

| Level 1 | Level 2  | Level 3 | Level 4 |
|---------|--|---------|---------|
|         | <p><b>4.1d.1.17</b> Refine documents using spell check, thesaurus, and grammar check tools</p> <p><b>4.1d.1.18</b> Demonstrate video recording and editing abilities</p> <p><b>4.1d.1.19</b> Record, edit, and transfer audio files</p> <p><b>4.1d.1.20</b> Use voice input and voice recognition tools</p> <p><b>4.1d.1.21</b> Participate in virtual conferences</p> |         |         |

## Strand 4: Communication

### Topic 2: Interpersonal Skills 2a. Professionalism and Business Etiquette

**Standard 1:** Apply interpersonal skills in personal and professional environments to communicate effectively.

| Level 1   | Level 2  | Level 3  | Level 4  |
|---|--|--|--|
| <p><b>4.2a.1.1</b> List characteristics inherent in a positive attitude</p> <p><b>4.2a.1.2</b> Differentiate between positive and negative communication styles</p> <p><b>4.2a.1.3</b> Demonstrate positive nonverbal communication</p> <p><b>4.2a.1.4</b> Use courtesy and tact when communicating with others</p> <p><b>4.2a.1.5</b> Demonstrate appropriate etiquette and manners in specific situations</p> <p><b>4.2a.1.6</b> Discuss personal hygiene and grooming</p> <p><b>4.2a.1.7</b> Develop sensitivity to and awareness of diversity</p> <p><b>4.2a.1.8</b> Demonstrate respect for authority</p> <p><b>4.2a.1.9</b> Respect the rights and feelings of others</p> <p><b>4.2a.1.10</b> Work cooperatively with peers and authority figures</p> | <p><b>4.2a.1.11</b> Describe qualities of a person with a positive work ethic</p> <p><b>4.2a.1.12</b> Demonstrate respect for diversity</p> <p><b>4.2a.1.13</b> Make informal introductions</p> <p><b>4.2a.1.14</b> Initiate and engage in conversations outside one's peer group</p> <p><b>4.2a.1.15</b> Practice good personal hygiene and grooming</p> <p><b>4.2a.1.16</b> Convey a positive attitude</p> <p><b>4.2a.1.17</b> Demonstrate confidence through participation in collaborative activities</p> <p><b>4.2a.1.18</b> Practice tact and courtesy in relationships with peers and authority figures</p> <p><b>4.2a.1.19</b> Recognize causes of conflict</p> <p><b>4.2a.1.20</b> Discuss the importance of extending courtesy in the business environment</p> | <p><b>4.2a.1.21</b> Explain the value and impact of interpersonal relationships in the business environment</p> <p><b>4.2a.1.22</b> Identify the role that self-concept plays in one's personal and professional lives</p> <p><b>4.2a.1.23</b> Exhibit professional and ethical behavior in the work environment</p> <p><b>4.2a.1.24</b> Discuss the impact of effective communication on professional image and job retention</p> <p><b>4.2a.1.25</b> Demonstrate an understanding of and respect for the business customs, etiquette, and communication styles of various cultures</p> <p><b>4.2a.1.26</b> Respect different intergenerational communication styles, perspectives, and opinions</p> <p><b>4.2a.1.27</b> Select appropriate business attire and demonstrate good grooming</p> <p><b>4.2a.1.28</b> Display a positive attitude in personal and professional settings</p> | <p><b>4.2a.1.38</b> Use appropriate manners and etiquette when relating to businesspeople of various cultures</p> <p><b>4.2a.1.39</b> Demonstrate appropriate manners and etiquette in a variety of social settings</p> <p><b>4.2a.1.40</b> Differentiate between types of business attire (e.g., casual, business-casual, professional business, and formal attire) and select the appropriate attire for specific situations</p> <p><b>4.2a.1.41</b> Build a network of professional contacts</p> <p><b>4.2a.1.42</b> Relate the appearance of one's work area to professional image</p> <p><b>4.2a.1.43</b> Create work products that communicate a professional image</p> <p><b>4.2a.1.44</b> Demonstrate professionalism, proper grooming, and a positive attitude in business environments</p> |

| <b>Strand 4: Communication</b>  |                |  |  |
|---|----------------|--|--|
| <b>Topic 2: Interpersonal Skills 2a. Professionalism and Business Etiquette</b>                                     |                |  |  |
| <b>Standard 1: Apply interpersonal skills in personal and professional environments to communicate effectively.</b> |                |  |  |
| <b>Level 1</b>  | <b>Level 2</b> | <b>Level 3</b>   | <b>Level 4</b>   |
|   |                | <p><b>4.2a.1.29</b> Demonstrate a positive work ethic in a professional environment</p> <p><b>4.2a.1.30</b> Establish a work-related network through social contacts</p> <p><b>4.2a.1.31</b> Make formal introductions</p> <p><b>4.2a.1.32</b> Initiate and engage in conversations in professional environments</p> <p><b>4.2a.1.33</b> Practice conflict resolution in academic, social, and business environments</p> <p><b>4.2a.1.34</b> Define ethics and identify the process by which individuals develop the foundation for making ethical decisions</p> <p><b>4.2a.1.35</b> Discuss common types of unethical behavior in the workplace</p> <p><b>4.2a.1.36</b> Solve problems using techniques that take into consideration personal and ethical values</p> <p><b>4.2a.1.37</b> Analyze an organization's code of ethics</p> | <p><b>4.2a.1.45</b> Select appropriate communication techniques to avoid, minimize, prevent, or resolve conflicts</p> <p><b>4.2a.1.46</b> Compare and contrast various organizations' codes of ethics</p> <p><b>4.2a.1.47</b> Identify and discuss manipulative language used in business</p> <p><b>4.2a.1.48</b> Analyze the impact of company policies and procedures on communication</p> |

## Strand 4: Communication

### Topic 2: Interpersonal Skills 2b. Leadership and Collaborative Communication

**Standard 1:** Apply interpersonal skills in personal and professional environments to communicate effectively.

| Level 1   | Level 2   | Level 3   | Level 4  |
|---|---|---|--|
| <p><b>4.2b.1.1</b> Communicate well with others</p> <p><b>4.2b.1.2</b> Work effectively in small groups</p> <p><b>4.2b.1.3</b> Identify characteristics of effective leaders</p> <p><b>4.2b.1.4</b> Describe why meetings are important</p> | <p><b>4.2b.1.5</b> Organize and lead informal groups</p> <p><b>4.2b.1.6</b> Explain why each meeting should have a purpose</p> <p><b>4.2b.1.7</b> Explain the basic principles of effective collaboration</p> <p><b>4.2b.1.8</b> Plan, organize, and conduct meetings to achieve identified purposes</p> <p><b>4.2b.1.9</b> Participate actively and professionally in meetings</p> <p><b>4.2b.1.10</b> Recognize the stages of group development</p> <p><b>4.2b.1.11</b> Identify various personality styles</p> | <p><b>4.2b.1.12</b> Assess the impact of physical environment and technology on meeting success</p> <p><b>4.2b.1.13</b> Describe the importance of preparing and distributing an agenda prior to the meeting</p> <p><b>4.2b.1.14</b> Demonstrate the ability to involve all participants in a meeting, including those participating virtually</p> <p><b>4.2b.1.15</b> Use proper parliamentary procedures</p> <p><b>4.2b.1.16</b> Demonstrate effective consensus-building techniques</p> <p><b>4.2b.1.17</b> Demonstrate skills in leading collaborative groups</p> <p><b>4.2b.1.18</b> Apply team skills in a business environment</p> <p><b>4.2b.1.19</b> Facilitate the group development process</p> <p><b>4.2b.1.20</b> Demonstrate appropriate responses to a variety of personality styles</p> | <p><b>4.2b.1.23</b> Demonstrate the skills necessary for leading a group in goal-setting activities</p> <p><b>4.2b.1.24</b> Ensure effective collaboration by eliminating groupthink</p> <p><b>4.2b.1.25</b> Assemble effective teams for specific situations and tasks</p> <p><b>4.2b.1.26</b> Facilitate group decision making</p> <p><b>4.2b.1.27</b> Identify and apply factors that lead to group success</p> <p><b>4.2b.1.28</b> Model appropriate ethical behavior in collaborative environments</p> <p><b>4.2b.1.29</b> Use time management techniques to facilitate effective meetings</p> <p><b>4.2b.1.30</b> Demonstrate shared leadership in groups and teams</p> <p><b>4.2b.1.31</b> Resolve conflict in collaborative environments</p> |

| <b>Strand 4: Communication</b>  |                |  |                |
|---|----------------|--|----------------|
| <b>Topic 2: Interpersonal Skills 2b. Leadership and Collaborative Communication</b>                                 |                |  |                |
| <b>Standard 1: Apply interpersonal skills in personal and professional environments to communicate effectively.</b> |                |  |                |
| <b>Level 1</b>  | <b>Level 2</b> | <b>Level 3</b>   | <b>Level 4</b> |
|   |                | <p><b>4.2b.1.21</b> Explain the value in following chains of command when communicating</p> <p><b>4.2b.1.22</b> Establish team goals and standards</p> |                |

## Strand 4: Communication

### Topic 3: Written Communication 3a. Mechanics and Writing Basics

**Standard 1:** Prepare clear, complete, concise, correct, and courteous written messages for personal and professional uses.

| Level 1   | Level 2   | Level 3   | Level 4  |
|---|---|---|--|
| <p><b>4.3a.1.1</b> Use correct spelling, grammar, word and number usage, punctuation and formatting</p> <p><b>4.3a.1.2</b> Write logical, coherent sentences and paragraphs</p> <p><b>4.3a.1.3</b> Develop outlines to facilitate logical and understandable documents</p> <p><b>4.3a.1.4</b> Identify language and style appropriate for audience</p> <p><b>4.3a.1.5</b> Proofread documents to ensure correctness</p> <p><b>4.3a.1.6</b> Edit and revise documents</p> <p><b>4.3a.1.7</b> Take effective notes</p> <p><b>4.3a.1.8</b> Discuss empathy in messages written to individuals</p> <p><b>4.3a.1.9</b> Identify plain language and conversational tone in messages</p> <p><b>4.3a.1.10</b> Identify collaborative writing skills</p> | <p><b>4.3a.1.11</b> Adapt language and style for specific audiences</p> <p><b>4.3a.1.12</b> Use acceptable standards for grammar, punctuation, and word and number usage</p> <p><b>4.3a.1.13</b> Paraphrase original works to communicate meaning</p> <p><b>4.3a.1.14</b> Document properly both print and electronic digital sources to avoid plagiarism</p> <p><b>4.3a.1.15</b> Demonstrate sensitivity to language bias</p> <p><b>4.3a.1.16</b> Proofread business documents to ensure that they are clear, correct, concise, complete, consistent, and courteous</p> <p><b>4.3a.1.17</b> Discuss the importance of taking responsibility for all written communication</p> <p><b>4.3a.1.18</b> Express empathy in messages written to individuals</p> <p><b>4.3a.1.19</b> Use plain language and conversational tone</p> <p><b>4.3a.1.20</b> Develop and use collaborative writing skills</p> | <p><b>4.3a.1.21</b> Identify factors affecting the readability of text</p> <p><b>4.3a.1.22</b> Use bias-free language</p> <p><b>4.3a.1.23</b> Use language, strategies, and techniques that reflect cultural sensitivity</p> <p><b>4.3a.1.24</b> Apply a variety of specific proofreading techniques to identify and correct errors</p> <p><b>4.3a.1.25</b> Compare drafts to final documents and make editorial changes</p> <p><b>4.3a.1.26</b> Evaluate effectiveness of messages</p> <p><b>4.3a.1.27</b> Accept responsibility for all written communication</p> <p><b>4.3a.1.28</b> Discuss misleading and missing information in business documents and the impact on business</p> <p><b>4.3a.1.29</b> Use collaborative writing skills to complete complex projects</p> | <p><b>4.3a.1.30</b> Analyze ethical implications of written messages containing misleading, distorted, and missing information</p> <p><b>4.3a.1.31</b> Analyze the readability of messages and revise to ensure audience understanding</p> |

## Strand 4: Communication

### Topic 3: Written Communication 3b. Business Messages

**Standard 1:** Prepare clear, complete, concise, correct, and courteous written messages for personal and professional uses.

| Level 1  | Level 2   | Level 3  | Level 4   |
|--|---|--|---|
| <p><b>4.3b.1.1</b> Compose basic requests for information</p> <p><b>4.3b.1.2</b> Compose simple reports and summaries</p> <p><b>4.3b.1.3</b> Compose personal messages to express gratitude</p> <p><b>4.3b.1.4</b> Prepare instructions to complete simple tasks</p> <p><b>4.3b.1.5</b> Prepare collaborative projects</p> | <p><b>4.3b.1.6</b> Compose coherent business messages that request information and action</p> <p><b>4.3b.1.7</b> Compose coherent business messages that respond to requests</p> <p><b>4.3b.1.8</b> Compose reports and summaries using appropriate documentation styles</p> <p><b>4.3b.1.9</b> Compose a variety of personal messages</p> <p><b>4.3b.1.10</b> Compose persuasive messages</p> <p><b>4.3b.1.11</b> Create promotional materials</p> <p><b>4.3b.1.12</b> Apply correct formats to various business messages</p> <p><b>4.3b.1.13</b> Prepare instructions to complete complex tasks</p> <p><b>4.3b.1.14</b> Prepare charts and graphs</p> | <p><b>4.3b.1.15</b> Compose various routine and goodwill messages</p> <p><b>4.3b.1.16</b> Compose various messages that convey negative information</p> <p><b>4.3b.1.17</b> Compose sales and marketing messages</p> <p><b>4.3b.1.18</b> Prepare informal and formal reports using professional format and appropriate supporting graphics</p> <p><b>4.3b.1.19</b> Develop business plans and proposals</p> <p><b>4.3b.1.20</b> Evaluate and revise poorly written business messages</p> | <p><b>4.3b.1.21</b> Prepare industry-specific technical reports incorporating graphics</p> <p><b>4.3b.1.22</b> Compose customer service messages and documentation</p> <p><b>4.3b.1.23</b> Compose specialized messages and documents used by management for decision making and problem solving</p> <p><b>4.3b.1.24</b> Analyze and respond to complex business case studies</p> |

## Strand 4: Communication

### Topic 4: Spoken Communication 4a. Speaking Basics

**Standard 1:** Demonstrate professional speaking techniques and strategies.

| Level 1   | Level 2  | Level 3  | Level 4   |
|---|--|--|---|
| <p><b>4.4a.1.1</b> Express wants, needs, and feelings</p> <p><b>4.4a.1.2</b> Differentiate between pronunciation and enunciation</p> <p><b>4.4a.1.3</b> Practice correct pronunciation and enunciation</p> <p><b>4.4a.1.4</b> Select language appropriate to the context</p> <p><b>4.4a.1.5</b> Participate in group discussion and role-playing</p> <p><b>4.4a.1.6</b> Ask questions with confidence to elicit general information</p> | <p><b>4.4a.1.7</b> Organize thoughts to reflect logical thinking before speaking</p> <p><b>4.4a.1.8</b> Express opinions and discuss issues positively and tactfully</p> <p><b>4.4a.1.9</b> Identify regional and cultural differences in spoken communication</p> <p><b>4.4a.1.10</b> Ask questions with confidence to elicit specific information</p> <p><b>4.4a.1.11</b> Exchange ideas in informal and formal settings</p> <p><b>4.4a.1.12</b> Discuss the importance of appropriate word selection in responding to questions and providing explanations</p> <p><b>4.4a.1.13</b> Identify vocal segregates such as um, uh, er, like, etc.</p> <p><b>4.4a.1.14</b> Deliver impromptu information effectively</p> <p><b>4.4a.1.15</b> Use speed, tone, emphasis, and volume to deliver content professionally</p> | <p><b>4.4a.1.16</b> Demonstrate an awareness and acceptance of multicultural and regional speech differences</p> <p><b>4.4a.1.17</b> Organize and lead discussions</p> <p><b>4.4a.1.18</b> Handle both friendly and hostile questions effectively in informal and formal situations</p> <p><b>4.4a.1.19</b> Use standard English when speaking on the job, especially avoiding the use of expletives, slang, and unfamiliar jargon and technical terms</p> <p><b>4.4a.1.20</b> Use strategies to reduce or eliminate vocal segregates such as um, uh, er, like, etc.</p> <p><b>4.4a.1.21</b> Discuss the importance of taking responsibility for all spoken communication</p> <p><b>4.4a.1.22</b> Demonstrate appropriate strategies for communicating in face-to-face discussions</p> | <p><b>4.4a.1.23</b> Interact effectively with people from various cultural, ethnic, and racial backgrounds by using culturally sensitive language</p> <p><b>4.4a.1.24</b> Demonstrate ability to speak persuasively for a specific cause</p> <p><b>4.4a.1.25</b> Serve effectively as interviewer or interviewee in public relations, civic, media, and community situations</p> <p><b>4.4a.1.26</b> Demonstrate effective negotiation techniques</p> |

## Strand 4: Communication

### Topic 4: Spoken Communication 4b. Presentations

**Standard 1:** Demonstrate professional speaking techniques and strategies.

| Level 1  | Level 2   | Level 3  | Level 4  |
|--|---|--|--|
| <p><b>4.4b.1.1</b> Identify purpose and audience</p> <p><b>4.4b.1.2</b> Consider setting and duration</p> <p><b>4.4b.1.3</b> Create appropriate visual aids</p> <p><b>4.4b.1.4</b> Prepare and practice presentation</p> <p><b>4.4b.1.5</b> Deliver simple informative presentations</p> <p><b>4.4b.1.6</b> Collaborate to create team presentations</p> | <p><b>4.4b.1.7</b> Use appropriate techniques to organize speeches and presentations</p> <p><b>4.4b.1.8</b> Use techniques to gain and maintain audience attention</p> <p><b>4.4b.1.9</b> Create a memorable conclusion</p> <p><b>4.4b.1.10</b> Deliver presentations for various purposes</p> <p><b>4.4b.1.11</b> Use transitions for a seamless and well-organized delivery in individual and team presentations</p> <p><b>4.4b.1.12</b> Maintain effective eye contact with the audience</p> <p><b>4.4b.1.13</b> Use multiple technology tools to deliver presentations</p> <p><b>4.4b.1.14</b> Identify and implement strategies to manage nervousness and anxiety</p> <p><b>4.4b.1.15</b> Use feedback to improve presentation performance</p> <p><b>4.4b.1.16</b> Dress appropriately for purpose and audience</p> <p><b>4.4b.1.17</b> Use appropriate nonverbal communication skills</p> | <p><b>4.4b.1.18</b> Establish rapport and build credibility with the audience</p> <p><b>4.4b.1.19</b> Adapt content to meet audience needs</p> <p><b>4.4b.1.20</b> Use persuasive techniques to motivate an audience to act</p> <p><b>4.4b.1.21</b> Use proper techniques to deliver professional business presentations</p> <p><b>4.4b.1.22</b> Use audio technology to support presentation delivery</p> <p><b>4.4b.1.23</b> Consider how the use of handouts will impact presentations</p> <p><b>4.4b.1.24</b> Use proper techniques when presiding or presenting at professional events</p> <p><b>4.4b.1.25</b> Respond skillfully to audience questions</p> | <p><b>4.4b.1.26</b> Deliver extemporaneous and planned speeches with confidence</p> <p><b>4.4b.1.27</b> Engage audience interactively during presentations</p> <p><b>4.4b.1.28</b> Adapt presentation strategies for intercultural audiences</p> |

## Strand 4: Communication

### Topic 5: Employment Communication

#### Standard 1: Communicate effectively for employment success.

| Level 1  | Level 2  | Level 3   | Level 4   |
|--|--|---|---|
| <p><b>4.5.1.1</b> Identify the kind of work that people do</p> <p><b>4.5.1.2</b> Discuss why people work</p> <p><b>4.5.1.3</b> Identify the basic skills used on the job</p> | <p><b>4.5.1.4</b> Write simple application messages and résumés for simulated job opportunities</p> <p><b>4.5.1.5</b> Role-play interview situations for simulated job opportunities</p> <p><b>4.5.1.6</b> Discuss the importance of an informal personal network in conducting a job search</p> | <p><b>4.5.1.7</b> Discuss the assessment of interests, skills, and abilities as they relate to selecting a job/career</p> <p><b>4.5.1.8</b> Identify multiple methods to find job opportunities</p> <p><b>4.5.1.9</b> Write formal, persuasive application messages and résumés customized to meet prospective employers' needs</p> <p><b>4.5.1.10</b> Prepare résumés in both print and digital formats</p> <p><b>4.5.1.11</b> Post résumés online</p> <p><b>4.5.1.12</b> Obtain permission and create a list of professional references</p> <p><b>4.5.1.13</b> Participate in and analyze mock interviews</p> <p><b>4.5.1.14</b> Prepare responses to commonly asked interview questions</p> <p><b>4.5.1.15</b> Discuss and demonstrate the importance of appropriate dress in an interview situation</p> <p><b>4.5.1.16</b> Prepare a list of questions to ask an interviewer</p> <p><b>4.5.1.17</b> List and discuss qualities that employers expect in potential employees</p> | <p><b>4.5.1.27</b> Use an established network of professionals and social media connections to assist in a job search</p> <p><b>4.5.1.28</b> Research the job market and specific potential employers</p> <p><b>4.5.1.29</b> Prepare evidence that documents qualifications and skills sought by prospective employers</p> <p><b>4.5.1.30</b> Prepare for a variety of interview formats</p> <p><b>4.5.1.31</b> Demonstrate effective salary negotiation strategies</p> |

## Strand 4: Communication

### Topic 5: Employment Communication

**Standard 1:** Communicate effectively for employment success.

| Level 1 | Level 2 | Level 3   | Level 4 |
|---------|---------|---|---------|
|         |         | <p><b>4.5.1.18</b> Identify common mistakes made by interviewees</p> <p><b>4.5.1.19</b> Discuss illegal and inappropriate interview questions</p> <p><b>4.5.1.20</b> Discuss the significance of nonverbal communication in the interview process</p> <p><b>4.5.1.21</b> Complete job application forms</p> <p><b>4.5.1.22</b> Write a job interview thank-you message</p> <p><b>4.5.1.23</b> Write effective follow-up messages</p> <p><b>4.5.1.24</b> Use correct strategies for accepting or rejecting a job offers</p> <p><b>4.5.1.25</b> Discuss appropriate spoken and written actions when leaving a job under various circumstances</p> <p><b>4.5.1.26</b> Demonstrate honest and ethical behavior in all employment communications</p> |         |

## Strand 5: Economics and Personal Finance

### Economics Topic 1: Allocation of Resources

**Standard 1:** Assess opportunity costs and trade-offs involved in making choices about how to use scarce economic resources.

| Level 1   | Level 2  | Level 3  | Level 4  |
|---|--|--|--|
| <p><b>5.1.1.1</b> Define and give examples of economic wants</p> <p><b>5.1.1.2</b> Explain how economic wants are satisfied</p> <p><b>5.1.1.3</b> Demonstrate how resources (factors of production) may be used to satisfy economic wants</p> <p><b>5.1.1.4</b> Define and give examples of scarcity</p> <p><b>5.1.1.5</b> Explain why scarcity requires individuals, governments, and societies to make choices</p> <p><b>5.1.1.6</b> Define and give examples of the opportunity cost of personal choices</p> | <p><b>5.1.1.7</b> Demonstrate understanding of rational economic decision making by explaining the advantages and disadvantages of alternatives in a given situation</p> <p><b>5.1.1.8</b> Apply the decision-making process (using either the PACED model or a variation which will allow students to distinguish between disadvantage and cost and includes the concept of opportunity cost) to the economic choices of an individual, community, and nation</p> | <p><b>5.1.1.9</b> Explain the concept of marginal benefit vs. marginal cost and how it relates to rational decision making</p> <p><b>5.1.1.10</b> Evaluate the trade-offs of alternatives for solving societal problems according to economic goals (e.g. economic growth, equity, efficiency, security, employment, stability, and freedom)</p> | <p><b>5.1.1.11</b> Suggest what a business or nation should do if economic resources are underutilized and when a business or nation might choose to store resources</p> <p><b>5.1.1.12</b> Explore common recommendations and alternatives for what a business or nation could do to stimulate economic growth</p> <p><b>5.1.1.13</b> Explain the effects of leading economic indicators on a personal financial plan</p> |

## Strand 5: Economics and Personal Finance

### Economics Topic 2: Economic Systems

**Standard 1:** Explain why societies develop economic systems, identify the basic features of different economic systems, and analyze the major features of the U.S. economic system.

| Level 1   | Level 2  | Level 3-4  |  |
|---|--|--|--|
| <p><b>5.2.1.1</b> Identify why scarcity necessitates an economic system</p> <p><b>5.2.1.2</b> Describe characteristics of a market system (e.g. profit, competitive markets, and private ownership of property)</p> | <p><b>5.2.1.3</b> Identify the basic economic questions that must be answered by any economic system (e.g. what is to be produced, how it is to be produced, and for whom it is to be produced)</p> <p><b>5.2.1.4</b> Compare and contrast the different types of economic systems with focus on planned and emerging economics (traditional, market, command or centrally planned, and mixed)</p> <p><b>5.2.1.5</b> Describe the characteristics of and give examples of a mixed economy</p> <p><b>5.2.1.6</b> Illustrate the relationship between individual households, businesses, and government (e.g. circular flow of goods and services and money payments) in making production and distribution decisions in a market-oriented economy</p> | <p><b>5.2.1.8</b> Analyze existing economies and how they answer the following three basic economic questions every economic system must answer:</p> <ul style="list-style-type: none"> <li>○ What goods and services should be produced?</li> <li>○ How should the goods and services be produced?</li> <li>○ For whom should the goods and services be produced?</li> </ul> <p><b>5.2.1.9</b> Explain how change in one component of the circular flow of economic activity (household, business, government, or foreign) affects other components</p> <p><b>5.2.1.10</b> Analyze how economic systems, resources, and culture affect each other</p> <p><b>5.2.1.11</b> Analyze how wages and prices are determined in command or centrally planned and market economies</p> |  |

**Strand 5: Economics and Personal Finance**

**Economics Topic 2: Economic Systems**

**Standard 1:** Explain why societies develop economic systems, identify the basic features of different economic systems, and analyze the major features of the U.S. economic system.

| Level 1 | Level 2  | Level 3-4   |  |
|---------|--|---|--|
|         | <p><b>5.2.1.7</b> Explain the roles of the entrepreneur (e.g., innovator, risk taker) as a driving force in the U.S. economy</p> | <p><b>5.2.1.12</b> Critique command, mixed, and market economies based in the criteria of freedom, efficiency, equality, security, employment, stability, and growth</p> <p><b>5.2.1.13</b> Debate the advantages and disadvantages and identify the winners and losers from different examples of government intervention in the economy</p> |  |

## Strand 5: Economics and Personal Finance

### Economics Topic 3: Economic Institutions and Incentives

#### Standard 1: Analyze the role of core economic institutions and incentives in the U.S. economy

| Level 1  | Level 2   | Level 3-4   |  |
|--|---|---|--|
| <p><b>5.3.1.1</b> Describe the role of profit in our economy and the relationship of profit to risk and uncertainty</p> <p><b>5.3.1.2</b> Identify the various forms of business organizations (sole proprietorship, partnership, and corporation) and the limitations and rewards associated with each</p> <p><b>5.3.1.3</b> Explain how individuals or family units provide productive resources of land, labor, capital, and entrepreneurship</p> <p><b>5.3.1.4</b> Identify and analyze why private ownership, making individual choices, and limited government involvement are such important concepts in all areas of the U.S. market economy</p> | <p><b>5.3.1.5</b> Identify the returns for various resources (e.g. interest, rent, profit, and wages)</p> <p><b>5.3.1.6</b> Describe and give examples of different kinds of economic institutions in the U.S. economy (e.g. households, businesses, financial institutions, government agencies, labor unions, and nonprofit organizations)</p> <p><b>5.3.1.7</b> Explain the purpose of incentives and disincentives in the U.S. economy and give examples of each</p> <p><b>5.3.1.8</b> Explain how cultural traditions and customs influence economic behavior in the United States</p> | <p><b>5.3.1.9</b> Explain how specific financial and non-financial incentives influence economic behavior of individuals in different ways</p> <p><b>5.3.1.10</b> Provide illustrations of how the market system requires compromise between institutions and individuals</p> <p><b>5.3.1.11</b> Explain the roles of profit and competition in a market-oriented economy</p> <p><b>5.3.1.12</b> Identify major functions of the public sector in a market economy</p> <p><b>5.3.1.13</b> Analyze ways in which a society's allocation of resources will be affected by its laws, public policy, and taxation</p> <p><b>5.3.1.14</b> Identify how certain historical events (e.g., the Depression, 1980's savings and loan crisis, September 11, housing market crisis of 2008) have influenced the banking system and other financial institutions</p> |  |

## Strand 5: Economics and Personal Finance

### Economics Topic 4: Markets and Prices

#### Standard 1: Analyze the role of markets and prices in the U.S. economy

| Level 1   | Level 2   | Level 3   | Level 4   |
|---|---|---|---|
| <p><b>5.4.1.1</b> Describe how relative price is used to allocate scarce resources</p> <p><b>5.4.1.2</b> Describe and give examples of markets for goods and services in the U.S. economy</p> | <p><b>5.4.1.3</b> Describe how relative prices affect the buying and selling decisions of consumers and producers</p> <p><b>5.4.1.4</b> Describe the role of the market in determining what, how, and for whom economic goods and services are produced in the U.S. economy</p> <p><b>5.4.1.5</b> Explain how relative prices are used to ration limited resources, goods, and services in the U.S. economy</p> <p><b>5.4.1.6</b> Explain and give illustrations of the law of demand, law of supply, and equilibrium price</p> | <p><b>5.4.1.7</b> Analyze the relationship of relative price to scarcity when prices are set by the market forces of supply and demand</p> <p><b>5.4.1.8</b> Identify determinants of supply and demand</p> <p><b>5.4.1.9</b> Demonstrate an understanding of the supply and demand curves that show increases and decreases in quantity supplied and quantity demanded</p> <p><b>5.4.1.10</b> Demonstrate an understanding of the supply and demand curves when there are increases and decreases in supply and demand and explain why these changes occur</p> <p><b>5.4.1.11</b> Illustrate how a change in price affects quantity demanded or quantity supplied</p> <p><b>5.4.1.12</b> Explain and illustrate how the equilibrium price changes according to changes in supply or demand</p> | <p><b>5.4.1.20</b> Calculate the elasticity coefficient for price changes of various goods and services</p> |

## Strand 5: Economics and Personal Finance

### Economics Topic 4: Markets and Prices

#### Standard 1: Analyze the role of markets and prices in the U.S. economy

| Level 1 | Level 2 | Level 3  | Level 4 |
|---------|---------|--|---------|
|         |         | <p><b>5.4.1.13</b> Explain and illustrate how a market reacts to shortages and surpluses with no government intervention</p> <p><b>5.4.1.14</b> Explain and illustrate how a market reacts to governmental intervention (e.g. ceilings, price floors, and regulations)</p> <p><b>5.4.1.15</b> Describe the concept of elasticity and inelasticity</p> <p><b>5.4.1.16</b> Explain how efficient production and allocation of goods and services in a market economy are based on pricing information</p> <p><b>5.4.1.17</b> Explain why changes in prices or resources create incentives/disincentives for resource allocation in the U.S. economy</p> <p><b>5.4.1.18</b> Identify the effect of changes in the relative price of a substitute or complementary good on supply and demand</p> <p><b>5.4.1.19</b> Identify the quality and quantity of human capital as a major determinant of a worker's income</p> |         |

## Strand 5: Economics and Personal Finance

### Economics Topic 5: Market Structures

**Standard 1:** Analyze the different types of market structures and the effect they have on the price and the quality of the goods and services produced.

| Level 1   | Level 2   | Level 3  | Level 4   |
|---|---|--|---|
| <p><b>5.5.1.1</b> Discuss how the competition of buyers and sellers determines relative prices for products in markets</p> <p><b>5.5.1.2</b> Describe the benefits of the price system as communication between producers and consumers</p> | <p><b>5.5.1.3</b> Explain how competition among sellers of a good or service generally results in lower prices for buyers and lower profits for sellers and promotes higher quality</p> <p><b>5.5.1.4</b> Describe how competition among buyers of a good or service generally results in higher prices for buyers and higher profits for sellers</p> <p><b>5.5.1.5</b> Identify the basic characteristics of monopoly, monopolistic competition, and oligopoly and give examples of each</p> <p><b>5.5.1.6</b> Describe the characteristics of pure competition and identify examples in the current market</p> <p><b>5.5.1.7</b> Describe how competition in a purely competitive market encourages the production of higher quality goods and services</p> <p><b>5.5.1.8</b> Describe the characteristics of monopoly and natural monopoly and identify examples in the current market</p> | <p><b>5.5.1.9</b> Describe the characteristics of an oligopoly and identify examples in the current market</p> <p><b>5.5.1.10</b> Describe how collusion affects market competition</p> <p><b>5.5.1.11</b> Discuss the major barriers to new firms entering a market and how the barriers affect the level of competition in an industry</p> <p><b>5.5.1.12</b> Examine U.S. laws and government regulations that are designed to impact competition</p> | <p><b>5.5.1.13</b> Determine the role of government in preventing private monopolies and regulating public monopolies</p> <p><b>5.5.1.14</b> Give examples of positive and negative externalities (e.g. spillover costs) and analyze the government’s role in correcting market failures (e.g. tax policies, subsidies, and regulations)</p> <p><b>5.5.1.15</b> Analyze a business to determine its monopoly power</p> <p><b>5.5.1.16</b> Compare and contrast the different types of market structures</p> |

## Strand 5: Economics and Personal Finance

### Economics Topic 6: Productivity

**Standard 1:** Explain the importance of productivity and analyze how specialization, division of labor, investment in physical and human capital, and technological change affect productivity and global trade.

| Level 1  | Level 2  | Level 3-4  |  |
|--|--|--|--|
| <p><b>5.6.1.1</b> Define and give examples of specialization and interdependence</p> <p><b>5.6.1.2</b> Identify how specialization generally increases output in the economy</p> | <p><b>5.6.1.3</b> Describe how investment in human capital and/or physical capital (e.g. equipment, plants, and technology) can increase productivity</p> <p><b>5.6.1.4</b> Explain the relationship between productivity and standard of living</p> <p><b>5.6.1.5</b> Analyze and discuss economic indicators that reflect productivity (e.g., GDP, unemployment rate, and CPI)</p> | <p><b>5.6.1.6</b> Assess opportunity costs and economic risks involved when investing in physical and human capital to increase productivity</p> <p><b>5.6.1.7</b> Discuss the effects of government expenditures, regulations, and tax policies on productivity</p> <p><b>5.6.1.8</b> Explain how investment in research and development affects productivity</p> <p><b>5.6.1.9</b> Distinguish between fixed, variable, explicit, and implicit costs</p> <p><b>5.6.1.10</b> Explain the principle of diminishing returns and illustrate how it relates to productivity</p> <p><b>5.6.1.11</b> Explain the law of profit maximization (e.g. marginal cost equals marginal revenue)</p> <p><b>5.6.1.12</b> Differentiate between lowest cost, lowest marginal cost, and lowest average cost per unit</p> |  |

**Strand 5: Economics and Personal Finance**

**Economics Topic 6: Productivity**

**Standard 1:** Explain the importance of productivity and analyze how specialization, division of labor, investment in physical and human capital, and technological change affect productivity and global trade.

| Level 1 | Level 2 | Level 3-4  |  |
|---------|---------|--|--|
|         |         | <p><b>5.6.1.13</b> Distinguish between short-run average costs and long-run average costs</p> <p><b>5.6.1.14</b> Analyze the impact of the global economy on American business</p> |  |

## Strand 5: Economics and Personal Finance

### Economics Topic 7: The Role of Government

**Standard 1:** Analyze the role of government in economic systems, especially the role of government in the U.S. economy.

| Level 1  | Level 2  | Level 3  | Level 4   |
|--|--|--|---|
| <p><b>5.7.1.1</b> Provide examples of how individuals pay for public goods and services through taxes and fees</p> <p><b>5.7.1.2</b> Define money and where it comes from</p> <p><b>5.7.1.3</b> Discuss why and how money is used in an economy</p> <p><b>5.7.1.4</b> Differentiate between earned and unearned income</p> | <p><b>5.7.1.5</b> Explain the role of government taxation and its effect on consumers and producers</p> <p><b>5.7.1.6</b> Differentiate between local, state, and federal tax receipts and expenditures</p> <p><b>5.7.1.7</b> Identify specific local, state, and federal government regulations and their impact on business, society, and the individual in an economy</p> | <p><b>5.7.1.8</b> Define and give examples of progressive, regressive, and proportional taxes and their effect on specific income groups</p> <p><b>5.7.1.9</b> Give examples of taxes based on the principles of benefits received and ability to pay</p> <p><b>5.7.1.10</b> Evaluate the equity of taxes based on income, wealth, and consumption</p> <p><b>5.7.1.11</b> Explain how government's redistribution of income through taxation, spending, and assistance/entitlement programs affects the people and businesses in an economy</p> <p><b>5.7.1.12</b> Identify monetary policies (open market securities, reserve requirement, discount rate) used by the Federal Reserve System to regulate the economy</p> <p><b>5.7.1.13</b> Identify fiscal policies used by the federal government to regulate the economy</p> | <p><b>5.7.1.18</b> Analyze how taxes serve as an incentive or disincentive to individuals and institutions</p> <p><b>5.7.1.19</b> Describe why the Federal Reserve System and the federal government have limited ability to control the total amount of money in the U.S. economy</p> <p><b>5.7.1.20</b> Describe the limitations of tax policy in regulating the U.S. economy</p> <p><b>5.7.1.21</b> Critique the ability of fiscal and monetary policies to influence the level of economic activity in the United States and abroad</p> <p><b>5.7.1.22</b> Identify and evaluate how stabilizers or security nets (e.g. unemployment compensation, welfare benefits, Social Security, subsidies, and tax rates) affect economies in transition</p> <p><b>5.7.1.23</b> Analyze the effect of the federal deficit on the economy</p> <p><b>5.7.1.24</b> Analyze short-and long-term effects of deficit spending</p> |

**Strand 5: Economics and Personal Finance**

**Economics Topic 7: The Role of Government**

**Standard 1:** Analyze the role of government in economic systems, especially the role of government in the U.S. economy.

| Level 1 | Level 2 | Level 3  | Level 4 |
|---------|---------|--|---------|
|         |         | <p><b>5.7.1.14</b> Discuss the history of banking in the United States, how monetary and fiscal policies have evolved, and how monetary and fiscal policies have been in opposition or in harmony with each other</p> <p><b>5.7.1.15</b> Differentiate between monetary and fiscal policies and identify when it may be appropriate to use a given policy</p> <p><b>5.7.1.16</b> Analyze the effect of national debt or surplus on the economy</p> <p><b>5.7.1.17</b> Investigate the effects of government actions and economic conditions on personal financial planning</p> |         |

## Strand 5: Economics and Personal Finance

### Economics Topic 8: Global Economic Concepts

**Standard 1:** Examine the role of trade, protectionism, and monetary markets in the global economy.

| Level 1   | Level 2  | Level 3-4  |  |
|---|--|--|--|
| <p><b>5.8.1.1</b> Identify resources that are abundant or in short supply in various countries throughout the world</p> <p><b>5.8.1.2</b> Identify examples of goods and services exported to or imported from a particular country</p> | <p><b>5.8.1.3</b> Identify primary trading partners within the global economy</p> <p><b>5.8.1.4</b> Explain how specialization promotes international trade and how international trade increases total world output and interdependence among nations</p> <p><b>5.8.1.5</b> Discuss the influence of cartels on international trade</p> | <p><b>5.8.1.6</b> Determine how the supply and demand of a currency affects its foreign exchange rate</p> <p><b>5.8.1.7</b> Differentiate between currency appreciation and currency depreciation</p> <p><b>5.8.1.8</b> Analyze how a change in the value of a nation's currency (appreciation or depreciation) can affect the level of its imports and exports</p> <p><b>5.8.1.9</b> Compare and contrast absolute and comparative advantage</p> <p><b>5.8.1.10</b> Analyze different countries to determine the comparative advantage of individuals within those countries for making and trading goods and services</p> <p><b>5.8.1.11</b> Discuss the advantages and disadvantages and distributive effects of trade restrictions (e.g. tariffs, quotas, and embargoes)</p> |  |

**Strand 5: Economics and Personal Finance**

**Economics Topic 8: Global Economic Concepts**

**Standard 1:** Examine the role of trade, protectionism, and monetary markets in the global economy.

| Level 1 | Level 2 | Level 3-4  |  |
|---------|---------|--|--|
|         |         | <p><b>5.8.1.12</b> Appraise free trade agreements between and among nations</p> <p><b>5.8.1.13</b> Distinguish between the balance of trade and the balance of payments</p> <p><b>5.8.1.14</b> Evaluate the impact of international economic unions on the global community and the influence these unions have on the member nations and on different groups within those nations</p> |  |

## Strand 5: Economics and Personal Finance

### Economics Topic 9: Aggregate Supply and Aggregate Demand

**Standard 1:** Analyze how the U.S. economy functions as a whole and describe selected macroeconomic measures of economic activity.

| Level 1  | Level 2  | Level 3  | Level 4   |
|--|--|--|---|
| <p><b>5.9.1.1</b> Define unemployment and describe how it would affect purchasing power</p> <p><b>5.9.1.2</b> Give examples of how inflation and deflation affect purchasing power</p> | <p><b>5.9.1.3</b> Discuss causes and types of unemployment</p> <p><b>5.9.1.4</b> Analyze incentives and disincentives of being employed versus incentives and disincentives of being unemployed or underemployed</p> <p><b>5.9.1.5</b> Explain who benefits and who loses with inflation/deflation</p> | <p><b>5.9.1.6</b> Analyze the causes and effects of demand-pull and cost-push inflation</p> <p><b>5.9.1.7</b> Calculate the real interest rate (nominal minus rate of inflation)</p> <p><b>5.9.1.8</b> Compare and contrast the different stages of the business cycle (e.g., recovery, expansion, trough, and peak)</p> <p><b>5.9.1.9</b> Identify the components of the labor force</p> <p><b>5.9.1.10</b> Differentiate between the types of unemployment (frictional, structural, cyclical, and seasonal)</p> <p><b>5.9.1.11</b> Interpret the Consumer Price Index (CPI) in relationship to purchasing power</p> <p><b>5.9.1.12</b> Discuss major factors that affect the level of a country's Gross Domestic Product (GDP) (e.g., quantity and quality of natural resources, human capital, and capital stock)</p> | <p><b>5.9.1.15</b> Assess the understatement and overstatement of CPI and the effects on the economy and the individual</p> <p><b>5.9.1.16</b> Differentiate between final goods and intermediate goods to determine GDP</p> <p><b>5.9.1.17</b> Discuss how changes in disposable income affect the economy</p> <p><b>5.9.1.18</b> Analyze the relationship of different components of GDP [Consumption + Investment + Government spending + (Exports – Imports)] or [C + I + G + (X - M)]</p> <p><b>5.9.1.19</b> Interpret coincident and lagging indicators</p> <p><b>5.9.1.20</b> Differentiate between Gross National Product (GNP), Net Domestic Product (NDP), National Income (NI), Personal Income (PI), and Disposable Income (DI)</p> |

**Strand 5: Economics and Personal Finance**

**Economics Topic 9: Aggregate Supply and Aggregate Demand**

**Standard 1:** Analyze how the U.S. economy functions as a whole and describe selected macroeconomic measures of economic activity.

| <b>Level 1</b> | <b>Level 2</b> | <b>Level 3</b>  | <b>Level 4</b> |
|----------------|----------------|---|----------------|
|                |                | <p><b>5.9.1.13</b> Locate the per capita GDP of various nations to compare the levels of economic well-being</p> <p><b>5.9.1.14</b> Identify and analyze leading economic indicators and the methods of using the indicators to understand the state of the economy</p> |                |

## Strand 5: Economics and Personal Finance

### Personal Finance Topic 10: Personal Decision Making

**Standard 1:** Use a rational decision-making process as it applies to the roles of citizens, workers, and consumers.

| Level 1-2   |  | Level 3-4   |  |
|---|--|---|--|
| <p><b>5.10.1.1</b> Define and give examples of economic wants and needs</p> <p><b>5.10.1.2</b> Explain how every individual defines wants and needs differently</p> <p><b>5.10.1.3</b> Apply opportunity costs and trade-offs to personal decision making</p> <p><b>5.10.1.4</b> Apply the steps in a rational decision-making process to a situation involving an economic decision by an individual</p> <p><b>5.10.1.5</b> Recognize and assume responsibility for the consequences of economic choices</p> |  | <p><b>5.10.1.6</b> Differentiate between types of decisions and identify those for which a formal decision-making process should be used</p> <p><b>5.10.1.7</b> Apply the decision-making process to various types of decisions at different stages of the life cycle</p> <p><b>5.10.1.8</b> Apply the concept of marginalism to choice making</p> <p><b>5.10.1.9</b> Analyze the effects of leading economic indicators on a personal financial plan</p> <p><b>5.10.1.10</b> Analyze the effects of ethics on business and financial management decisions</p> <p><b>5.10.1.11</b> Examine the impact of advertising, peer pressure, and family history on personal financial decisions</p> |  |

## Strand 5: Economics and Personal Finance

### Personal Finance Topic 11: Earning and Reporting Income

**Standard 1:** Identify various forms of income and analyze factors that affect income as a part of the career decision-making process.

| Level 1  | Level 2   | Level 3-4   |  |
|--|---|---|--|
| <p><b>5.11.1.1</b> Identify various ways people earn a living</p> <p><b>5.11.1.2</b> Differentiate between earned and unearned income</p> <p><b>5.11.1.3</b> Distinguish between income and wealth</p> <p><b>5.11.1.4</b> Identify sources of unearned income (e.g. transfer payments and gifts)</p> | <p><b>5.11.1.5</b> Explain how types and availability of jobs are determined primarily by consumer demand in the market-oriented economy of the United States</p> <p><b>5.11.1.6</b> Discuss how personal choices concerning human capital (experiences, technology, education/training, and other factors) influence income</p> <p><b>5.11.1.7</b> Analyze the characteristics and requirements of occupations of interest, including entrepreneurial opportunities</p> <p><b>5.11.1.8</b> Differentiate between gross and net income</p> <p><b>5.11.1.9</b> Identify benefits as a component of total income</p> <p><b>5.11.1.10</b> Explain taxes and how they affect purchasing power</p> <p><b>5.11.1.11</b> Identify types of income other than wages (e.g. interest, rent, and profit) that people earn from their resources</p> | <p><b>5.11.1.12</b> Discuss how income from employment is affected by factors such as supply and demand, geographic location, level of education, type of industry, union membership, productivity, skill level, and work ethic</p> <p><b>5.11.1.13</b> Analyze the impact of sociological, economic, and technological changes on future jobs</p> <p><b>5.11.1.14</b> Compare and contrast compensation packages that include varying levels of wages and benefits</p> <p><b>5.11.1.15</b> Analyze how career choice, education, and skills affect income and goal attainment</p> <p><b>5.11.1.16</b> Describe the different types of taxes (progressive, regressive, proportional)</p> <p><b>5.11.1.17</b> Explore potential tax deductions and credits on a tax return</p> |  |

**Strand 5: Economics and Personal Finance**

**Personal Finance Topic 11: Earning and Reporting Income**

**Standard 1:** Identify various forms of income and analyze factors that affect income as a part of the career decision-making process.

| <b>Level 1</b> | <b>Level 2</b> | <b>Level 3-4</b>   |  |
|----------------|----------------|--|--|
|                |                | <p><b>5.11.1.18</b> Calculate personal tax liabilities for various types of taxes (e.g. property, income, sales, FICA, and Medicare)</p> <p><b>5.11.1.19</b> Explain the impact of taxes on personal financial planning</p> <p><b>5.11.1.20</b> Calculate net pay</p> <p><b>5.11.1.21</b> Investigate employee benefits and incentives</p> |  |

**Strand 5: Economics and Personal Finance**

**Personal Finance Topic 12: Managing Finances and Budgeting**

**Standard 1: Develop and evaluate a spending/savings plan.**

| <b>Level 1</b>   | <b>Level 2</b>  | <b>Level 3-4</b>   |  |
|--|---|--|--|
| <p><b>5.12.1.1</b> Identify various sources of money for personal spending</p> | <p><b>5.12.1.2</b> Identify ways in which individuals and families obtain financial resources</p> <p><b>5.12.1.3</b> Define expenses as fixed or variable</p> <p><b>5.12.1.4</b> Categorize expenses as fixed or variable</p> <p><b>5.12.1.5</b> Classify periodic expenses as fixed or variable</p> <p><b>5.12.1.6</b> Determine discretionary income in a spending plan</p> | <p><b>5.12.1.7</b> Compare a personal spending plan using examples of consumer spending as a tool for determining individual financial goals</p> <p><b>5.12.1.8</b> Construct and use a personal spending/savings plan and evaluate it according to short- and long-term goals</p> <p><b>5.12.1.9</b> Illustrate how income and spending patterns change throughout the life cycle for the typical person and family</p> |  |

## Strand 5: Economics and Personal Finance

### Personal Finance Topic 13: Saving and Investing

**Standard 1:** Evaluate savings and investment options to meet short-and long-term goals.

| Level 1   | Level 2  | Level 3  | Level 4  |
|---|--|--|--|
| <p><b>5.13.1.1</b> Describe why and how people save money</p> <p><b>5.13.1.2</b> Identify the opportunity costs of saving</p> <p><b>5.13.1.3</b> Differentiate between saving and investing</p> <p><b>5.13.1.4</b> Distinguish between simple and compound interest</p> | <p><b>5.13.1.5</b> Describe the advantages and disadvantages of various savings and investing plans</p> <p><b>5.13.1.6</b> Describe how financial institutions use deposited funds</p> <p><b>5.13.1.7</b> Identify the risk/return trade-offs for saving and investing</p> <p><b>5.13.1.8</b> Analyze the power of compounding and the importance of starting early in implementing a plan of saving and investing</p> | <p><b>5.13.1.9</b> Apply criteria for choosing a savings or investment instrument (e.g., market risk, inflation risk, interest rate risk, liquidity, and minimum amount needed for investment)</p> <p><b>5.13.1.10</b> Distinguish between the rights and responsibilities of owners of debt and equity investments</p> <p><b>5.13.1.11</b> Explain why individuals should change their savings and investing plans throughout their life cycles</p> <p><b>5.13.1.12</b> Differentiate between interest, dividends, capital gains, and rent from property</p> <p><b>5.13.1.13</b> Describe how saving and investing influence economic growth (capital formation)</p> <p><b>5.13.1.14</b> Evaluate tax incentives available for certain investments</p> <p><b>5.13.1.15</b> Identify costs for investments</p> <p><b>5.13.1.16</b> Identify income sources for investments</p> | <p><b>5.13.1.17</b> Examine the role of saving and investing in creating a financial plan</p> <p><b>5.13.1.18</b> Develop financial goals for the future based on one’s lifestyle expectations and career choices</p> <p><b>5.13.1.19</b> Calculate and apply the Rule of ‘72</p> <p><b>5.13.1.20</b> Contrast the impact of simple interest vs. compound interest on savings</p> <p><b>5.13.1.21</b> Explain how and why the stock market functions</p> <p><b>5.13.1.22</b> Examine the fundamental workings of the Social Security System and the system’s effects on retirement planning</p> <p><b>5.13.1.23</b> Examine the financial implication of an inheritance</p> <p><b>5.13.1.24</b> Define the terminology associated with inheritance</p> <p><b>5.13.1.25</b> Compare investment options for a monetary inheritance</p> <p><b>5.13.1.26</b> Explain the similarities and differences between state and federal taxation of a monetary inheritance</p> |

## Strand 5: Economics and Personal Finance

### Personal Finance Topic 14: Buying Goods and Services

**Standard 1:** Apply a decision-making model to maximize consumer satisfaction when buying goods and services.

| Level 1   | Level 2  | Level 3-4  |  |
|---|--|--|--|
| <p><b>5.14.1.1</b> Apply a rational decision-making process to personal buying decisions</p> <p><b>5.14.1.2</b> Distinguish between goods and services</p> <p><b>5.14.1.3</b> Apply comparison shopping practices</p> <p><b>5.14.1.4</b> Identify alternative sources for purchases (e.g., e-malls, retail stores, and catalogs)</p> <p><b>5.14.1.5</b> Identify laws that protect the rights of the consumer</p> | <p><b>5.14.1.6</b> Discuss various ways competition among sellers helps the consumer</p> <p><b>5.14.1.7</b> Describe reasons and research why there are variances in price for a given item purchased from different providers</p> <p><b>5.14.1.8</b> Use reliable consumer resources to collect information for making buying decisions about durable and nondurable goods</p> <p><b>5.14.1.9</b> Describe consumer rights, responsibilities, and remedies, giving examples of each</p> | <p><b>5.14.1.10</b> Compare the costs and benefits of purchasing, leasing, and renting</p> <p><b>5.14.1.11</b> Describe consumer assistance services provided by public and private organizations (e.g., government, the Better Business Bureau, and manufacturers)</p> <p><b>5.14.1.12</b> Examine the impact of advertising and marketing on consumer demand and decision-making in the global marketplace</p> <p><b>5.14.1.13</b> Research consumer advocacy groups that address consumer rights and responsibilities and describe how an individual can participate</p> <p><b>5.14.1.14</b> Calculate the costs of utilities, services, maintenance, and other expenses involved in independent living</p> <p><b>5.14.1.15</b> Describe the role that supply and demand and market structure play in determining the availability and price of goods and services</p> <p><b>5.14.1.16</b> Explain how a consumer can identify and report fraudulent behavior and practices</p> |  |

## Strand 5: Economics and Personal Finance

### Personal Finance Topic 15: Banking and Financial Institutions

**Standard 1:** Evaluate services provided by financial deposit institutions to transfer funds.

| Level 1   | Level 2   | Level 3-4  |  |
|---|---|--|--|
| <p><b>5.15.1.1</b> Identify various types of financial institutions</p> <p><b>5.15.1.2</b> List the basic products and services provided by financial institutions (e.g., savings, checking, credit cards, loans, safe deposit boxes)</p> | <p><b>5.15.1.3</b> Identify the rights and responsibilities associated with using a checking account</p> <p><b>5.15.1.4</b> Describe the steps involved in opening and using a checking account</p> <p><b>5.15.1.5</b> Compare and contrast the different types of checking accounts offered by various financial institutions</p> <p><b>5.15.1.6</b> Differentiate among types of electronic monetary transactions (e.g., debit cards, ATM, and automatic deposits/payments) offered by various financial institutions</p> | <p><b>5.15.1.7</b> Examine the use of banks and other financial institutions from a global consumer perspective (e.g., immigrants to the U.S., fear of banks, cash-based systems in some countries, safety of deposits made in banks in other countries)</p> <p><b>5.15.1.8</b> Identify other means of transferring funds (e.g., money orders and certified checks)</p> <p><b>5.15.1.9</b> Evaluate products and services and related costs and fees associated with financial institutions in terms of personal banking needs</p> <p><b>5.15.1.10</b> Describe and demonstrate the steps involved in the bank reconciliation process</p> <p><b>5.15.1.11</b> Compare and contrast the various forms of endorsement</p> <p><b>5.15.1.12</b> Compare costs and benefits of online and traditional banking</p> <p><b>5.15.1.13</b> Analyze privacy and security issues associated with financial transactions</p> |  |

**Strand 5: Economics and Personal Finance**

**Personal Finance Topic 15: Banking and Financial Institutions**

**Standard 1:** Evaluate services provided by financial deposit institutions to transfer funds.

| Level 1 | Level 2 | Level 3-4  |  |
|---------|---------|--|--|
|         |         | <p><b>5.15.1.14</b> Explain how certain historical events have influenced the banking system and other financial institutions</p> <p><b>5.15.1.15</b> Identify the functions of the Federal Reserve System</p> |  |

## Strand 5: Economics and Personal Finance

### Personal Finance Topic 16: Using Credit

**Standard 1:** Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.

| Level 1  | Level 2   | Level 3-4  |  |
|--|---|--|--|
| <p><b>5.16.1.1</b> Explain when and why borrowing is used for the purchase of goods and services</p> <p><b>5.16.1.2</b> Describe the risks and responsibilities associated with using credit</p> <p><b>5.16.1.3</b> Identify the opportunity cost of credit decisions</p> <p><b>5.16.1.4</b> Identify methods of establishing and maintaining a good credit rating</p> | <p><b>5.16.1.5</b> Determine advantages and disadvantages of using credit</p> <p><b>5.16.1.6</b> Evaluate the various methods of financing a purchase</p> <p><b>5.16.1.7</b> Define interest as a cost of credit and explain why it is charged</p> <p><b>5.16.1.8</b> Analyze credit card features and their impact on personal financial planning</p> <p><b>5.16.1.9</b> Explain how the amount of principal, the period of the loan, and the interest rate affect the amount of interest charged</p> <p><b>5.16.1.10</b> Explain why the interest rate varies with the amount of assumed risk</p> <p><b>5.16.1.11</b> Examine the use of credit from a global consumer perspective (e.g., immigrants to the U.S., family history, cash-based systems in some countries, ease of overextension of credit)</p> <p><b>5.16.1.12</b> Explain the need for a sound credit rating</p> | <p><b>5.16.1.14</b> Analyze various sources and types of credit (e.g., short- and long-term) and related costs</p> <p><b>5.16.1.15</b> Select an appropriate form of credit for a particular buying decision</p> <p><b>5.16.1.16</b> Compare and contrast the various aspects of credit (e.g., APR, grace period, incentive buying, methods of calculating interest, and fees)</p> <p><b>5.16.1.17</b> Explain credit ratings and credit reports and describe why they are important to consumers</p> <p><b>5.16.1.18</b> Describe the relationship between a credit rating and the cost of credit</p> <p><b>5.16.1.19</b> Identify strategies for effective debt management</p> <p><b>5.16.1.20</b> Analyze the sources of assistance for debt management</p> <p><b>5.16.1.21</b> Research rights and responsibilities of consumers according to credit legislation (e.g., truth-in-lending, fair credit reporting, equal credit opportunity, and fair debt collection)</p> |  |

## Strand 5: Economics and Personal Finance

### Personal Finance Topic 16: Using Credit

**Standard 1:** Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.

| Level 1 | Level 2   | Level 3-4  |  |
|---------|---|--|--|
|         | <p><b>5.16.1.13</b> Calculate a payment schedule for a loan</p> | <p><b>5.16.1.22</b> Compare and contrast the legal aspects of different forms of credit (e.g., title transfer, responsibility limits, collateral requirements, and co-signing)</p> <p><b>5.16.1.23</b> Describe legal and illegal types of credit that carry high interest rates (e.g., payday loans, rent-to-buy agreements, and loan sharking)</p> <p><b>5.16.1.24</b> Identify the components listed on a credit report and explain how that information is used and how it is received by and reported from the credit reporting agencies</p> <p><b>5.16.1.25</b> Identify specific steps that consumers can take to minimize their exposure to identity theft</p> <p><b>5.16.1.26</b> Identify specific steps that should be taken by a victim of identity theft</p> <p><b>5.16.1.27</b> Explain the implications of foreclosure and bankruptcy</p> |  |

## Strand 5: Economics and Personal Finance

### Personal Finance Topic 17: Protecting Against Risk

**Standard 1:** Analyze choices available to consumers for protection against risk and financial loss.

| Level 1  | Level 2  | Level 3  | Level 4   |
|--|--|--|---|
| <p><b>5.17.1.1</b> Identify risks in life and how to gain protection against the consequences of risk</p> <p><b>5.17.1.2</b> Define basic insurance terms (e.g., deductible, premium, peril, risk)</p> | <p><b>5.17.1.3</b> Explain how all types of insurance are based on the concept of risk sharing and statistical probability</p> <p><b>5.17.1.4</b> Evaluate insurance as a risk management strategy</p> | <p><b>5.17.1.5</b> Identify the type of insurance associated with different types of risk (e.g., automobile, personal and professional liability, home and apartment, health, life, long-term care, disability)</p> <p><b>5.17.1.6</b> Explain why insurance needs change throughout the life cycle</p> <p><b>5.17.1.7</b> Identify various suppliers of insurance (e.g., public and private)</p> <p><b>5.17.1.8</b> Explain the role of insurance in financial planning as a wealth-building and wealth-preservation tool</p> | <p><b>5.17.1.9</b> Develop recommended insurance coverage for individuals/families for various risks and different income levels</p> <p><b>5.17.1.10</b> Develop a plan for family financial security (e.g., secure storage of documents, cash reserve, household inventory, medical records retention) in case of a disaster, after which an individual may need to re-establish identity.</p> |

## Strand 6: Entrepreneurship

### Topic 1: Entrepreneurs and Entrepreneurial Opportunities    1a. Role of the Entrepreneur in Business

**Standard 1:** Recognize that entrepreneurs possess unique characteristics and examine the role of innovation in entrepreneurial opportunities.

| Level 1  | Level 2   | Level 3  | Level 4   |
|--|---|--|---|
| <p><b>6.1a.1.1</b> Explain the terms entrepreneur and entrepreneurship</p> <p><b>6.1a.1.2</b> Describe the differences between being an entrepreneur and an employee</p> | <p><b>6.1a.1.3</b> Identify the reasons an individual would want to be an entrepreneur</p> <p><b>6.1a.1.4</b> Analyze the trade-offs between the roles of an entrepreneur and an employee</p> | <p><b>6.1a.1.5</b> Identify and appraise the unique contributions of entrepreneurs to the economy of a country</p> <p><b>6.1a.1.6</b> Explain the importance of entrepreneurship as a choice in a market economy</p> <p><b>6.1a.1.7</b> Differentiate between an entrepreneur and intrapreneur</p> | <p><b>6.1a.1.8</b> Assess the impact of entrepreneurship on your local community and its economy</p> <p><b>6.1a.1.9</b> Participate in an entrepreneurial program that advances economic growth</p> |

## Strand 6: Entrepreneurship

### Topic 1: Entrepreneurs and Entrepreneurial Opportunities    1b. Characteristics of an Entrepreneur

**Standard 1:** Recognize that entrepreneurs possess unique characteristics and examine the role of innovation in entrepreneurial opportunities.

| Level 1  | Level 2   | Level 3   | Level 4  |
|--|---|---|--|
| <p><b>6.1b.1.1</b> Identify the characteristics of a successful entrepreneur</p> <p><b>6.1b.1.2</b> Recognize the role of entrepreneurs in the local community</p> | <p><b>6.1b.1.3</b> Analyze the characteristics of successful entrepreneurs</p> <p><b>6.1b.1.4</b> Compare and contrast one’s personal characteristics with those that are typical of an entrepreneur</p> <p><b>6.1b.1.5</b> Compare and contrast the risks and benefits of choosing to become an entrepreneur</p> | <p><b>6.1b.1.6</b> Examine one’s ability to take risks as an entrepreneur</p> <p><b>6.1b.1.7</b> Assess one’s personal qualifications to become an entrepreneur</p> | <p><b>6.1b.1.8</b> Examine the role of entrepreneurship in a career and college pathway</p> <p><b>6.1b.1.9</b> Develop a portfolio of personal accomplishments demonstrating entrepreneurial characteristics</p> |

## Strand 6: Entrepreneurship

### Topic 1: Entrepreneurs and Entrepreneurial Opportunities    1c. Entrepreneurial Skills and Ethical Responsibilities

**Standard 1:** Recognize that entrepreneurs possess unique characteristics and examine the role of innovation in entrepreneurial opportunities.

| Level 1   | Level 2  | Level 3   | Level 4   |
|---|--|---|---|
| <p><b>6.1c.1.1</b> Identify effective communication methods used in business</p> <p><b>6.1c.1.2</b> Demonstrate the ability to work in a team</p> <p><b>6.1c.1.3</b> Recognize positive character traits</p> <p><b>6.1c.1.4</b> Discuss examples of honest and dishonest business practices</p> | <p><b>6.1c.1.5</b> Select effective communication techniques for business scenarios</p> <p><b>6.1c.1.6</b> Communicate effectively in business activities</p> <p><b>6.1c.1.7</b> Demonstrate integrity in relationships, decisions, and communications using an ethical model</p> <p><b>6.1c.1.8</b> Define ethics and identify common ethical issues that entrepreneurs encounter</p> <p><b>6.1c.1.9</b> Demonstrate ethical behavior in small-group situations</p> | <p><b>6.1c.1.10</b> Evaluate the best method of communication for business scenarios</p> <p><b>6.1c.1.11</b> Prepare for and participate effectively in business collaborations with diverse partners</p> <p><b>6.1c.1.12</b> Develop a code of ethics for a business venture</p> <p><b>6.1c.1.13</b> Analyze the effect of unethical behavior on a business</p> <p><b>6.1c.1.14</b> Identify strategies that facilitate ethical behavior in a small business</p> | <p><b>6.1c.1.15</b> Compare and contrast the effectiveness of communication methods used in business</p> <p><b>6.1c.1.16</b> Analyze the causes of communication failure and evaluate the solutions to such failures</p> <p><b>6.1c.1.17</b> Effectively collaborate to solve entrepreneurial issues</p> <p><b>6.1c.1.18</b> Apply ethics to business decision making</p> |

## Strand 6: Entrepreneurship

### Topic 1: Entrepreneurs and Entrepreneurial Opportunities    1d. Idea Generation Through Innovation and Problem Solving

**Standard 1:** Recognize that entrepreneurs possess unique characteristics and examine the role of innovation in entrepreneurial opportunities.

| Level 1   | Level 2  | Level 3   | Level 4   |
|---|--|---|---|
| <p><b>6.1d.1.1</b> Invent a solution to a problem</p> <p><b>6.1d.1.2</b> Brainstorm ideas for a new product or service</p> <p><b>6.1d.1.3</b> Recognize opportunities resulting from other peoples' wants and perceived needs</p> | <p><b>6.1d.1.4</b> Describe opportunities/problems that led to the development of successful entrepreneurial endeavors</p> <p><b>6.1d.1.5</b> Generate ideas for products and/or services to meet consumers' needs</p> <p><b>6.1d.1.6</b> Evaluate the viability of alternative solutions for products and/or services</p> | <p><b>6.1d.1.7</b> Identify an innovative opportunity and investigate the steps in establishing a business oriented toward that opportunity</p> <p><b>6.1d.1.8</b> Compare and contrast the advantages and disadvantages of buying an existing business, starting a new business, or purchasing a franchise</p> | <p><b>6.1d.1.9</b> Use research tools to identify the consumers' needs and wants</p> <p><b>6.1d.1.10</b> Analyze potential business opportunities in relation to personal preferences, financial worthiness, and perceived risk</p> |

## Strand 6: Entrepreneurship

### Topic 2: Entrepreneurial Trends    2a. Social Entrepreneurship

**Standard 1:** Recognize trends and social responsibilities can lead to entrepreneurial opportunities.

| Level 1  | Level 2   | Level 3   | Level 4   |
|--|---|---|---|
| <p><b>6.2a.1.1</b> Define social entrepreneurship</p> <p><b>6.2a.1.2</b> Recognize how one can make a difference in their community by integrating community service and civic responsibility and engagement</p> | <p><b>6.2a.1.3</b> Identify potential solutions for social concerns</p> <p><b>6.2a.1.4</b> Discuss the impact on business of being socially responsible (e.g., discuss the ethical dilemma between what is profitable and what is socially responsible)</p> | <p><b>6.2a.1.5</b> Recognize a social problem and use entrepreneurial principles to organize, create, and manage a non-profit venture to achieve social change</p> <p><b>6.2a.1.6</b> Identify and create a socially responsible business that aims to generate profit while addressing a societal need</p> | <p><b>6.2a.1.7</b> Create an innovative solution for an identified social problem</p> |

## Strand 6: Entrepreneurship

### Topic 2: Entrepreneurial Trends    2b. Green Entrepreneurship

**Standard 1:** Recognize trends and social responsibilities can lead to entrepreneurial opportunities.

| Level 1  | Level 2  | Level 3   | Level 4  |
|--|--|---|--|
| <p><b>6.2b.1.1</b> Define green entrepreneurship</p> <p><b>6.2b.1.2</b> Research commonly-used products to determine how they benefit the earth or conserve resources</p> <p><b>6.2b.1.3</b> Effectively communicate energy conservation efforts</p> | <p><b>6.2b.1.4</b> Identify potential solutions for environmental concerns</p> <p><b>6.2b.1.5</b> Investigate business opportunities related to environmental concerns</p> | <p><b>6.2b.1.6</b> Investigate requirements for establishing a certified “green” business</p> <p><b>6.2b.1.7</b> Research methods businesses can use to become environmentally responsible</p> <p><b>6.2b.1.8</b> Research sustainable business product choices that are environmentally sound</p> <p><b>6.2b.1.9</b> Generate ideas for creating green business ventures (e.g., renewable energy technologies-solar/wind/biomass power, locally grown food and fuels, eco-friendly clothing, green cars, etc.)</p> | <p><b>6.2b.1.10</b> Create sustainable business ventures that do not have a negative impact on the global or local environment, community, or society</p> <p><b>6.2b.1.11</b> Apply green techniques to conventional business ventures</p> |

## Strand 6: Entrepreneurship

### Topic 3: Economics 3a. Role of the Entrepreneur in the Economy

**Standard 1:** Apply economic concepts when making decisions for an entrepreneurial venture.

| Level 1   | Level 2   | Level 3   | Level 4  |
|---|---|---|--|
| <p><b>6.3a.1.1</b> Define opportunity costs and give examples</p> <p><b>6.3a.1.2</b> Explain the importance of opportunity cost when making a decision</p> <p><b>6.3a.1.3</b> Define scarcity</p> | <p><b>6.3a.1.4</b> Describe how a market economy resolves the problems of what, how, and for whom to produce</p> <p><b>6.3a.1.5</b> Explain the determinants of supply and demand</p> <p><b>6.3a.1.6</b> Explain how supply and demand markets interact to determine price</p> <p><b>6.3a.1.7</b> Compare and contrast the different types of market structures</p> | <p><b>6.3a.1.8</b> Analyze the effect of different market structures on market price</p> <p><b>6.3a.1.9</b> Construct and interpret a demand curve</p> <p><b>6.3a.1.10</b> Explain why demand is necessary to the success of an entrepreneurial venture</p> | <p><b>6.3a.1.11</b> Determine if an economic situation results in movement along the demand curve or a shift in the demand curve</p> <p><b>6.3a.1.12</b> Recognize situations that results in a shift in demand and determine the direction and economic consequences of the shift</p> |

## Strand 6: Entrepreneurship

### Topic 3: Economics 3b. Function of Price

**Standard 1:** Apply economic concepts when making decisions for an entrepreneurial venture.

| Level 1   | Level 2   | Level 3   | Level 4  |
|---|---|---|--|
| <p><b>6.3b.1.1</b> Define what is meant by the cost of a good or service</p> <p><b>6.3b.1.2</b> Define what is meant by the price of a good or service</p> <p><b>6.3b.1.3</b> Describe the interrelationship between cost and price</p> | <p><b>6.3b.1.4</b> Describe the difference between fixed costs and variable costs</p> <p><b>6.3b.1.5</b> Describe the impact of variable costs on pricing</p> | <p><b>6.3b.1.6</b> Develop and analyze pricing objectives</p> <p><b>6.3b.1.7</b> Compare and contrast pricing policies for an entrepreneurial venture</p> <p><b>6.3b.1.8</b> Recommend appropriate pricing strategies</p> <p><b>6.3b.1.9</b> Calculate the number of products to be sold to make a profit using break-even analysis</p> | <p><b>6.3b.1.10</b> Analyze how a fluctuating economy impacts price competition and pricing policies</p> <p><b>6.3b.1.11</b> Research the factors which affect global pricing (e.g., international currency fluctuations, price escalations due to tariffs, price controls, anti-dumping laws, etc.)</p> |

## Strand 6: Entrepreneurship

### Topic 3: Economics    3c. Role of Profit

**Standard 1:** Apply economic concepts when making decisions for an entrepreneurial venture.

| Level 1   | Level 2  | Level 3  | Level 4  |
|---|--|--|--|
| <p><b>6.3c.1.1</b> Compute the difference between total revenue and total expenses</p> <p><b>6.3c.1.2</b> Determine if there is a profit or loss for a business</p> | <p><b>6.3c.1.3</b> Evaluate short-term alternatives for a business to reach profitability</p> <p><b>6.3c.1.4</b> Evaluate long-term alternatives for a business to reach profitability</p> <p><b>6.3c.1.5</b> Establish a profit goal for an entrepreneurial venture</p> | <p><b>6.3c.1.6</b> Explain the role of the entrepreneur’s contribution of time, money, and expertise as it relates to profit</p> <p><b>6.3c.1.7</b> Identify options for use of profit in a business</p> | <p><b>6.3c.1.8</b> Formulate a plan for utilizing profit in a business</p> |

## Strand 6: Entrepreneurship

### Topic 3: Economics 3d. International Trade

**Standard 1:** Apply economic concepts when making decisions for an entrepreneurial venture.

| Level 1   | Level 2  | Level 3  | Level 4   |
|---|--|--|---|
| <p><b>6.3d.1.1</b> Describe the concepts of import and export</p> <p><b>6.3d.1.2</b> Identify products that have been imported into the United States and identify their country of origin</p> <p><b>6.3d.1.3</b> Identify products that have been exported by the United States and identify their receiving countries</p> | <p><b>6.3d.1.4</b> Describe the benefits and risks of international trade</p> <p><b>6.3d.1.5</b> Investigate opportunities for international trade</p> | <p><b>6.3d.1.6</b> Explain the effects of government regulations on international trade</p> <p><b>6.3d.1.7</b> Identify the challenges of selling to consumers in other countries</p> <p><b>6.3d.1.8</b> Describe ways the Internet has impacted trade between countries</p> <p><b>6.3d.1.9</b> Identify financial export assistance programs that U.S. government agencies and investment corporations offer</p> <p><b>6.3d.1.10</b> Analyze given situations considering the cultural, legal, political, social, and economic issues of developing international relationships</p> | <p><b>6.3d.1.11</b> Analyze how expanding from domestic to international trade impacts a business</p> |

## Strand 6: Entrepreneurship

### Topic 4: Marketing 4a. Identifying the Market

**Standard 1:** Develop a marketing vision to introduce a product or service.

| Level 1   | Level 2  | Level 3   | Level 4  |
|---|--|---|--|
| <p><b>6.4a.1.1</b> Define the function of marketing in an entrepreneurial venture</p> <p><b>6.4a.1.2</b> Determine the needs and wants of specific consumers</p> <p><b>6.4a.1.3</b> Discuss the concept of market share</p> | <p><b>6.4a.1.4</b> Identify target markets for potential new businesses</p> <p><b>6.4a.1.5</b> Define and give examples of market segmentation methods</p> <p><b>6.4a.1.6</b> Define and give examples of target markets for business ventures</p> | <p><b>6.4a.1.7</b> Conduct market research to determine target market</p> <p><b>6.4a.1.8</b> Use primary and secondary data sources to locate information about potential target markets</p> <p><b>6.4a.1.9</b> Formulate a customer profile for a business venture</p> <p><b>6.4a.1.10</b> Estimate market share for a specific product or service</p> | <p><b>6.4a.1.11</b> Construct a plan outlining how social media outlets can be used to identify target markets</p> <p><b>6.4a.1.12</b> Design procedures and strategies for reaching potential niche and underserved audiences for business ventures</p> |

## Strand 6: Entrepreneurship

### Topic 4: Marketing 4b. Reaching the Market

**Standard 1:** Develop a marketing vision to introduce a product or service.

| Level 1  | Level 2   | Level 3  | Level 4   |
|--|---|--|---|
| <p><b>6.4b.1.1</b> Identify elements of marketing (e.g., product, place, price, and promotion)</p> <p><b>6.4b.1.2</b> Design/select products to meet customer wants</p> <p><b>6.4b.1.3</b> Explain the importance of location for a business</p> <p><b>6.4b.1.4</b> Price a product in order to yield a product</p> <p><b>6.4b.1.5</b> Create promotional activities for a given product</p> | <p><b>6.4b.1.6</b> Discuss marketing factors that affect pricing</p> <p><b>6.4b.1.7</b> Identify appropriate locations for business ventures</p> <p><b>6.4b.1.8</b> Prepare appropriate advertising and publicity activities for a business</p> <p><b>6.4b.1.9</b> Identify the advantages and disadvantages of marketing a business on the Internet</p> <p><b>6.4b.1.10</b> Design a new product to meet unfilled consumer wants</p> | <p><b>6.4b.1.11</b> Select appropriate channels of distribution to reach a target market</p> <p><b>6.4b.1.12</b> Describe how emerging technologies have impacted the components of marketing (e.g., product, place, price, and promotion)</p> <p><b>6.4b.1.13</b> Analyze the components of an effective e-commerce site</p> <p><b>6.4b.1.14</b> Design a marketing plan for a business</p> | <p><b>6.4b.1.15</b> Analyze the advantages and disadvantages of possible locations for businesses-brick and mortar stores, virtual enterprises, and click and mortar stores</p> <p><b>6.4b.1.16</b> Evaluate the effectiveness of promotional efforts</p> |

## Strand 6: Entrepreneurship

### Topic 4: Marketing 4c. Keeping/Increasing the Market

**Standard 1:** Develop a marketing vision to introduce a product or service.

| Level 1  | Level 2  | Level 3  | Level 4   |
|--|--|--|---|
| <p><b>6.4c.1.1</b> Identify ways to respond to customer concerns and why it is important</p> <p><b>6.4c.1.2</b> Discuss the importance of a business giving back to the community</p> <p><b>6.4c.1.3</b> Describe why customer loyalty is critical to a business</p> | <p><b>6.4c.1.4</b> Discuss the impact of competition on keeping/increasing market share</p> <p><b>6.4c.1.5</b> Describe techniques for obtaining customer feedback</p> <p><b>6.4c.1.6</b> Identify ways a business can contribute to the community</p> <p><b>6.4c.1.7</b> Discuss how networking can help maintain/increase market share</p> <p><b>6.4c.1.8</b> Discuss how selling on credit can help increase market share</p> | <p><b>6.4c.1.9</b> Analyze where the market is in its product life cycle</p> <p><b>6.4c.1.10</b> Identify ways businesses track customers</p> <p><b>6.4c.1.11</b> Design strategies for maintaining customer loyalty</p> <p><b>6.4c.1.12</b> Describe benefits of participating in a business-sponsored community service activity</p> <p><b>6.4c.1.13</b> Develop quality control procedures</p> <p><b>6.4c.1.14</b> Research the advantages and disadvantages of how selling on credit relates to market share</p> <p><b>6.4c.1.15</b> Conduct a competitive market analysis</p> | <p><b>6.4c.1.16</b> Develop a strategy for gaining/maintaining a competitive edge</p> <p><b>6.4c.1.17</b> Implement an electronic method to track customer purchases and feedback</p> <p><b>6.4c.1.18</b> Modify marketing plans based on customer feedback</p> |

## Strand 6: Entrepreneurship

### Topic 5: Finance 5a. Determining Cash Needs

**Standard 1:** Use the financial concepts and tools needed by the entrepreneur in making business decisions.

| Level 1   | Level 2  | Level 3  | Level 4  |
|---|--|--|--|
| <p><b>6.5a.1.1</b> Explain the role of seed money for an entrepreneurial venture</p> <p><b>6.5a.1.2</b> Identify the resources needed to produce a specific product</p> <p><b>6.5a.1.3</b> Determine the costs of resources to produce a specific product</p> | <p><b>6.5a.1.4</b> Determine the resources needed to start a business venture (e.g., materials and labor)</p> <p><b>6.5a.1.5</b> Determine the costs of starting a business venture</p> <p><b>6.5a.1.6</b> Identify projected operational expenses</p> | <p><b>6.5a.1.7</b> Project the total cash needed to start a business (e.g., start-up costs, ongoing operational expenses, and cash reserves)</p> | <p><b>6.5a.1.8</b> Project ongoing cash needs for a business venture</p> |

## Strand 6: Entrepreneurship

### Topic 5: Finance 5b. Sources and Types of Funding

**Standard 1:** Use the financial concepts and tools needed by the entrepreneur in making business decisions.

| Level 1  | Level 2  | Level 3  | Level 4  |
|--|--|--|--|
| <p><b>6.5b.1.1</b> Identify characteristics of a good employee</p> | <p><b>6.5b.1.2</b> Explain the advantages and disadvantages of primary sources of borrowing</p> <p><b>6.5b.1.3</b> Define the differences between debt and equity financing</p> <p><b>6.5b.1.4</b> Identify the components of a loan application</p> | <p><b>6.5b.1.5</b> Identify the major options of funding for a business</p> <p><b>6.5b.1.6</b> Describe situations in which financial experts should be consulted for the interpretation of financial data</p> <p><b>6.5b.1.7</b> Describe the advantages and disadvantages of debt and equity financing</p> <p><b>6.5b.1.8</b> Discuss potential sources of funding (e.g., mortgage, short-term loan, long-term loan, angel network, investors, and credit line)</p> <p><b>6.5b.1.9</b> Assess the role of government assistance in the growth and development of small businesses</p> <p><b>6.5b.1.10</b> Assess the impact of responses to loan application questions on an entrepreneur's chances of receiving a loan</p> <p><b>6.5b.1.11</b> Describe the criteria that determine an entrepreneur's credit worthiness and the impact this might have on obtaining a business loan</p> | <p><b>6.5b.1.12</b> Create alternative solutions to obtain financing</p> <p><b>6.5b.1.13</b> Develop a strategy to improve an entrepreneur's adverse credit</p> <p><b>6.5b.1.14</b> Create a sustainable plan for changes in the financial picture of a business</p> |

## Strand 6: Entrepreneurship

### Topic 6: Accounting 6a. Business Records

**Standard 1:** Recognize that entrepreneurs must establish, maintain, and analyze appropriate records to make business decisions.

| Level 1  | Level 2  | Level 3  | Level 4   |
|--|--|--|---|
| <p><b>6.6a.1.1</b> Identify the reasons for keeping business records</p> <p><b>6.6a.1.2</b> Identify types of financial records and the type of data in each</p> <p><b>6.6a.1.3</b> Describe problems that might be caused by failure to keep business records</p> | <p><b>6.6a.1.4</b> Determine the appropriate records required for a business venture</p> <p><b>6.6a.1.5</b> Describe the importance of keeping accurate business records</p> <p><b>6.6a.1.6</b> Describe the impact of incomplete and/or inaccurate business records on a business</p> | <p><b>6.6a.1.7</b> Describe the interrelationships of various business records</p> <p><b>6.6a.1.8</b> Analyze the effect that inaccurate and/or missing records have on other business records</p> <p><b>6.6a.1.9</b> Evaluate software, methods, and systems available for maintaining business records</p> <p><b>6.6a.1.10</b> Develop an accounting system for an entrepreneurial venture</p> <p><b>6.6a.1.11</b> Use software to maintain business financial records</p> | <p><b>6.6a.1.12</b> Analyze the relationship of business records and tax reporting</p> <p><b>6.6a.1.13</b> Research requirements for retention of accounting records and business documents</p> |

## Strand 6: Entrepreneurship

### Topic 6: Accounting 6b. Utilizing and Interpreting Business Records

**Standard 1:** Recognize that entrepreneurs must establish, maintain, and analyze appropriate records to make business decisions.

| Level 1   | Level 2   | Level 3   | Level 4   |
|---|---|---|---|
| <p><b>6.6b.1.1</b> Identify and complete basic records for a business (e.g., cash sales receipts, credit card receipts, and checkbook entries)</p> <p><b>6.6b.1.2</b> Prepare basic financial statements (e.g., income statements, balance sheet)</p> | <p><b>6.6b.1.3</b> Estimate staffing and purchasing needs based on sales data</p> <p><b>6.6b.1.4</b> Select and complete appropriate records for an entrepreneurial venture</p> | <p><b>6.6b.1.5</b> Prepare necessary financial statements for an entrepreneurial venture</p> <p><b>6.6b.1.6</b> Use sales and budget forecasts in business planning</p> <p><b>6.6b.1.7</b> Develop plans to manage accounts receivable and accounts payable</p> <p><b>6.6b.1.8</b> Compare actual income and expenses to budgeted amounts for a specific period</p> <p><b>6.6b.1.9</b> Calculate financial ratios</p> <p><b>6.6b.1.10</b> Analyze for decision-making purposes the financial health of a business</p> <p><b>6.6b.1.11</b> Analyze for decision-making purposes the cash flow of a business</p> <p><b>6.6b.1.12</b> Analyze for decision-making purposes the worth of a business</p> | <p><b>6.6b.1.13</b> Prepare three-year proforma statements for an entrepreneurial venture</p> <p><b>6.6b.1.14</b> Evaluate the financial condition of a firm based on business records</p> <p><b>6.6b.1.15</b> Assess alternatives for solving cash flow problems</p> |

## Strand 6: Entrepreneurship

### Topic 7: Management 7a. Establishing a Vision

**Standard 1:** Develop a management plan for an entrepreneurial venture.

| Level 1  | Level 2   | Level 3  | Level 4  |
|--|---|--|--|
| <p><b>6.7a.1.1</b> Establish personal short-term goals</p> | <p><b>6.7a.1.2</b> Create a personal vision statement for the next five years</p> <p><b>6.7a.1.3</b> Develop strategies for achieving a personal vision</p> <p><b>6.7a.1.4</b> Create a vision statement for a business venture</p> | <p><b>6.7a.1.5</b> Establish short- and long-term goals for an entrepreneurial venture</p> <p><b>6.7a.1.6</b> Develop the strategies for achieving the goals for an entrepreneurial venture</p> <p><b>6.7a.1.7</b> Create a mission statement for an entrepreneurial venture</p> | <p><b>6.7a.1.8</b> Create a strategic growth plan</p> <p><b>6.7a.1.9</b> Analyze exit plan options</p> |

## Strand 6: Entrepreneurship

### Topic 7: Management 7b. Staffing a Diverse Workforce

**Standard 1:** Develop a management plan for an entrepreneurial venture.

| Level 1   | Level 2  | Level 3   | Level 4   |
|---|--|---|---|
| <p><b>6.7b.1.1</b> Define culture</p> <p><b>6.7b.1.2</b> Discuss cultural differences</p> <p><b>6.7b.1.3</b> Describe influences of other cultures on U.S. business</p> <p><b>6.7b.1.4</b> Recognize how the Internet is used to expand a business globally</p> <p><b>6.7b.1.5</b> Identify characteristics of a good employee</p> <p><b>6.7b.1.6</b> Explain why friends and family members may not be an entrepreneur’s best potential choice for an employee</p> | <p><b>6.7b.1.7</b> Compare and contrast business practices in different cultures</p> <p><b>6.7b.1.8</b> Identify skills and qualities needed for specific jobs and careers</p> <p><b>6.7b.1.9</b> Describe the importance of a diverse workforce</p> | <p><b>6.7b.1.10</b> Analyze necessary modifications to U.S. business practices to facilitate interaction in a global marketplace</p> <p><b>6.7b.1.11</b> Plan human resource needs and determine staffing requirements</p> <p><b>6.7b.1.12</b> Create an organizational structure for an entrepreneurial venture</p> <p><b>6.7b.1.13</b> Design hiring procedures to obtain a diverse workforce</p> <p><b>6.7b.1.14</b> Conduct a task analysis to determine job responsibilities</p> <p><b>6.7b.1.15</b> Develop job descriptions for positions in an entrepreneurial venture</p> <p><b>6.7b.1.16</b> Describe the role of compensation in relation to productivity when hiring individuals</p> <p><b>6.7b.1.17</b> Identify situations where independent contractors could be used for hiring needs</p> | <p><b>6.7b.1.18</b> Research the effects that globalization has on the workforce and how it has enabled high performance networks to be established where the best skills can be found</p> <p><b>6.7b.1.19</b> Explain how changes in the American culture have affected the way entrepreneurs conduct business in the U.S.</p> <p><b>6.7b.1.20</b> Analyze the impact of organizational growth on staffing</p> |

## Strand 6: Entrepreneurship

### Topic 7: Management 7c. Leadership and Team Building

**Standard 1:** Develop a management plan for an entrepreneurial venture.

| Level 1  | Level 2  | Level 3   | Level 4   |
|--|--|---|---|
| <p><b>6.7c.1.1</b> Describe the characteristics of a leader</p> <p><b>6.7c.1.2</b> Describe the advantages of working as a team in a specific activity/sport</p> | <p><b>6.7c.1.3</b> Describe and give examples of the characteristics of successful teams</p> <p><b>6.7c.1.4</b> Explain the importance of motivation, leadership, and trust to members of a team</p> <p><b>6.7c.1.5</b> Explain the importance of clear communication to members of a team</p> | <p><b>6.7c.1.6</b> Explain the leadership skills that a successful entrepreneur would exhibit</p> <p><b>6.7c.1.7</b> Discuss the importance of delegation</p> <p><b>6.7c.1.8</b> Demonstrate how successful teams use support networks for problem solving</p> <p><b>6.7c.1.9</b> Develop policies and procedures for an entrepreneurial venture (e.g., code of conduct, employee suggestions, employee performance appraisal/compensation plan, training)</p> <p><b>6.7c.1.10</b> Explain the impact of managerial leadership styles on communication and motivation</p> | <p><b>6.7c.1.11</b> Outline a training program for new employees</p> <p><b>6.7c.1.12</b> Appraise employee performance</p> <p><b>6.7c.1.13</b> Apply effective leadership and motivation techniques</p> |

**Strand 6: Entrepreneurship**

**Topic 7: Management 7d. Managing Technology**

**Standard 1: Develop a management plan for an entrepreneurial venture.**

| Level 1   | Level 2   | Level 3   | Level 4   |
|---|---|---|---|
| <p><b>6.7d.1.1</b> Describe the importance of technology in operating and managing a business</p> <p><b>6.7d.1.2</b> Describe ways that technology impacts a business</p> | <p><b>6.7d.1.3</b> Identify business problems that could be solved through the implementation of technology</p> <p><b>6.7d.1.4</b> Create technological solutions for solving business problems</p> | <p><b>6.7d.1.5</b> Identify different technologies used to operate and manage a business</p> <p><b>6.7d.1.6</b> Determine technological needs for a business</p> <p><b>6.7d.1.7</b> Compare the advantages and disadvantages of conducting business on the Internet</p> <p><b>6.7d.1.8</b> Examine ways to establish a business on the Internet</p> | <p><b>6.7d.1.9</b> Develop a technology plan for business</p> |

## Strand 6: Entrepreneurship

### Topic 7: Management 7e. Managing Risks

**Standard 1:** Develop a management plan for an entrepreneurial venture.

| Level 1  | Level 2   | Level 3  | Level 4  |
|--|---|--|--|
| <p><b>6.7e.1.1</b> Describe risks faced by entrepreneurs</p> <p><b>6.7e.1.2</b> Describe and define the benefits of an emergency escape plan</p> | <p><b>6.7e.1.3</b> Explain ways entrepreneurs can protect themselves from risks</p> | <p><b>6.7e.1.4</b> Identify types of business insurance</p> <p><b>6.7e.1.5</b> Conduct a risk assessment and develop a risk management plan</p> <p><b>6.7e.1.6</b> Select types of insurance needed for a business venture</p> | <p><b>6.7e.1.7</b> Develop a disaster recovery plan for an entrepreneurial venture</p> <p><b>6.7e.1.8</b> Create an emergency plan to reduce risk for the entrepreneur</p> |

## Strand 6: Entrepreneurship

### Topic 8: Legal 8a. Forms of Business Ownership

**Standard 1:** Analyze how forms of business ownership, government regulations, and legal regulations affect entrepreneurial ventures.

| Level 1   | Level 2   | Level 3  | Level 4  |
|---|---|--|--|
| <p><b>6.8a.1.1</b> Identify the differences between types of business ownership</p> | <p><b>6.8a.1.2</b> Define a corporation and explain how it differs from a sole proprietorship and a partnership</p> <p><b>6.8a.1.3</b> Compare and contrast the advantages and disadvantages of the different types of business ownership</p> <p><b>6.8a.1.4</b> Define and give examples of franchising</p> <p><b>6.8a.1.5</b> Describe the advantages and disadvantages of owning a franchise</p> | <p><b>6.8a.1.6</b> Select the most appropriate form of business ownership for an entrepreneurial venture</p> <p><b>6.8a.1.7</b> Describe special types of business ownership (e.g., S corporations and cooperatives)</p> | <p><b>6.8a.1.8</b> Assess specific franchising opportunities</p> <p><b>6.8a.1.9</b> Investigate procedures for changing the form of business ownership</p> |

## Strand 6: Entrepreneurship

### Topic 8: Legal 8b. Government and Legal Regulations

**Standard 1:** Analyze how forms of business ownership, government regulations, and legal regulations affect entrepreneurial ventures.

| Level 1  | Level 2  | Level 3   | Level 4   |
|--|--|---|---|
| <p><b>6.8b.1.1</b> Describe how government can affect business</p> | <p><b>6.8b.1.2</b> Give examples of government regulations that affect a business</p> <p><b>6.8b.1.3</b> Explain reasons for government regulation of businesses</p> | <p><b>6.8b.1.4</b> Identify and evaluate the various ways in which government affects specific businesses</p> <p><b>6.8b.1.5</b> Analyze the effect of government intervention on entrepreneurial incentives</p> <p><b>6.8b.1.6</b> Assess the need for legal assistance</p> <p><b>6.8b.1.7</b> Explain how tax policies affect business</p> <p><b>6.8b.1.8</b> Explain how licensure affects business</p> <p><b>6.8b.1.9</b> Identify licenses that a small business must obtain</p> <p><b>6.8b.1.10</b> Identify legal issues facing entrepreneurs who establish e-commerce sites</p> | <p><b>6.8b.1.11</b> Identify ways of protecting ideas and inventions</p> <p><b>6.8b.1.12</b> Explain the importance of contracts and the enforcement of intellectual property</p> <p><b>6.8b.1.13</b> Analyze the impact of governmental regulations and how they protect businesses</p> <p><b>6.8b.1.14</b> Acquire the information necessary to comply with governmental regulations affecting an entrepreneurial venture</p> <p><b>6.8b.1.15</b> Explain how governmental regulations impact competitiveness in the global market</p> <p><b>6.8b.1.16</b> Analyze the need for estate planning</p> |

## Strand 6: Entrepreneurship

### Topic 9: Business Plans

#### Standard 1: Develop a business plan.

| Level 1  | Level 2   | Level 3   | Level 4  |
|--|---|---|--|
| <p><b>6.9.1.1</b> Describe the importance of planning</p> <p><b>6.9.1.2</b> Describe why businesses must plan</p> <p><b>6.9.1.3</b> Identify the major components of a business plan</p> <p><b>6.9.1.4</b> Develop a plan for a specific event</p> | <p><b>6.9.1.5</b> Define long-term and short-term planning</p> <p><b>6.9.1.6</b> Select a specific event and identify long-term and short-term planning activities</p> <p><b>6.9.1.7</b> Describe the use of a business plan</p> <p><b>6.9.1.8</b> Identify the information to be included in each component of a business plan</p> | <p><b>6.9.1.9</b> Research business plan resources and information</p> <p><b>6.9.1.10</b> Critique the effectiveness of a business plan for a specific business</p> <p><b>6.9.1.11</b> Develop a business plan for an entrepreneurial venture</p> | <p><b>6.9.1.12</b> Decide when professional consultants should be used in preparing a business plan</p> <p><b>6.9.1.13</b> Analyze the importance of the information in the business plan to different stakeholders</p> <p><b>6.9.1.14</b> Prepare a timetable for establishing an entrepreneurial venture</p> <p><b>6.9.1.15</b> Evaluate and update the business plan on a regular basis</p> |

## Strand 7: Information Technology

### Topic 1: Impact on Society

**Standard 1:** Assess the impact of information technology on a global society.

| Level 1  | Level 2   | Level 3-4   |  |
|--|---|---|--|
| <p><b>7.1.1.1</b> Use technology to achieve academic success and lifelong learning</p> <p><b>7.1.1.2</b> Identify uses of information technology in the home, school, workplace and global society</p> <p><b>7.1.1.3</b> Explain how information technologies meet human needs and affects quality of life</p> <p><b>7.1.1.4</b> Describe how information technology changes social mores, including approaches toward work, family, school, and other cultures</p> <p><b>7.1.1.5</b> Identify the impact of information technologies on the environment and society—both positive and negative</p> <p><b>7.1.1.6</b> Identify the risks of information technology to personal health, safety, and privacy</p> | <p><b>7.1.1.7</b> Describe the impact of technology on the knowledge and skills needed for success in the workplace</p> <p><b>7.1.1.8</b> Describe how information technology affects worker-management relationships (e.g., outsourcing, mobile communications, and cloud computing)</p> <p><b>7.1.1.9</b> Identify and evaluate how information technology developments change the way users do their work</p> <p><b>7.1.1.10</b> Describe how information technology creates greater interdependence among workers, organizations, and nations</p> <p><b>7.1.1.11</b> Explain how information technology has contributed to worker productivity and teamwork</p> <p><b>7.1.1.12</b> Analyze the potential societal effect on widespread reliance on information technology</p> <p><b>7.1.1.13</b> Analyze how human ingenuity and technology helps satisfy specific human needs</p> <p><b>7.1.1.14</b> Evaluate the cause and effect of technological solutions on society</p> | <p><b>7.1.1.15</b> Analyze how developments in information technology affect the supply/demand characteristics of the job market</p> <p><b>7.1.1.16</b> Illustrate how information technology changes organizational structures</p> <p><b>7.1.1.17</b> Examine how information technology changes the breadth and level of worker responsibilities</p> <p><b>7.1.1.18</b> Evaluate how information technology transforms business processes and relationships</p> <p><b>7.1.1.19</b> Assess how information technology changes the manner in which training is offered and implemented</p> <p><b>7.1.1.20</b> Identify emerging trends in information technology and predict influences on business and industry</p> <p><b>7.1.1.21</b> Analyze and compare society’s influence on information technology and information technology’s influence on society</p> |  |

## Strand 7: Information Technology

### Topic 2: Information Literacy

**Standard 1:** Gather, evaluate, use, cite, and disseminate information from technology sources.

| Level 1   | Level 2   | Level 3-4   |  |
|---|---|---|--|
| <p><b>7.2.1.1</b> Use information technology resources to retrieve information</p> <p><b>7.2.1.2</b> Evaluate the credibility and bias of information sources</p> <p><b>7.2.1.3</b> Interpret information for use in decision making</p> <p><b>7.2.1.4</b> Cite information sources appropriately</p> <p><b>7.2.1.5</b> Use search procedures appropriate to type of information, nature of source, and nature of query</p> <p><b>7.2.1.6</b> Discuss copyright rules, creative commons, and regulations (e.g., images, music, video, software)</p> <p><b>7.2.1.7</b> Explain plagiarism and its consequences</p> | <p><b>7.2.1.8</b> Evaluate the accuracy, relevance, and comprehensiveness of retrieved information</p> <p><b>7.2.1.9</b> Draw conclusions and make generalizations based on information gathered</p> <p><b>7.2.1.10</b> Access, exchange, organize, and synthesize information</p> <p><b>7.2.1.11</b> Analyze the effectiveness of information resources to support collaborative tasks, research, publications, communications, and increased productivity</p> | <p><b>7.2.1.12</b> Synthesize information from data sources to formulate decisions across the curriculum</p> <p><b>7.2.1.13</b> Analyze and use mathematical and/or statistical methods to manipulate data into useful information</p> <p><b>7.2.1.14</b> Present analyzed information in a meaningful format</p> |  |

## Strand 7: Information Technology

### Topic 3: Digital Citizenship

**Standard 1:** Demonstrate respectful, responsible and ethical behavior in a digital world.

| Level 1-2   |  | Level 3-4   |  |
|---|--|---|--|
| <p><b>7.3.1.1</b> Identify and explore basic privacy issues associated with technology</p> <p><b>7.3.1.2</b> Explore the risks and dangers of sharing personal information in a digital world (e.g., digital footprint, cyberbullying)</p> <p><b>7.3.1.3</b> Explore the possibilities and perils of digital communications</p> <p><b>7.3.1.4</b> Discuss and apply Internet safety practices</p> <p><b>7.3.1.5</b> Identify how social media is used to learn across the curriculum</p> <p><b>7.3.1.6</b> Discuss basic issues related to responsible use of technology and describe personal or legal consequences of inappropriate use</p> <p><b>7.3.1.7</b> Explain the consequences of illegal and unethical use of information technologies</p> <p><b>7.3.1.8</b> Demonstrate respectful and responsible use and creation of media and technology</p> |  | <p><b>7.3.1.15</b> Recognize the importance of your digital footprint and manage it professionally</p> <p><b>7.3.1.16</b> Recognize responsible use of digital commerce</p> <p><b>7.3.1.17</b> Recognize how information technology contributes to lifelong learning</p> <p><b>7.3.1.18</b> Implement organization policies and procedures dealing with legal and ethical issues</p> <p><b>7.3.1.19</b> Compare and contrast various types of license agreements (e.g., open source, multiple license agreements, single-user installation, site license)</p> <p><b>7.3.1.20</b> Read, interpret, and adhere to software license agreements and legal mandates</p> <p><b>7.3.1.21</b> Analyze legal and ethical dilemmas within the framework of current laws and legislation (e.g., virus development, hacking, threats, phishing)</p> |  |

**Strand 7: Information Technology**

**Topic 3: Digital Citizenship**

**Standard 1:** Demonstrate respectful, responsible and ethical behavior in a digital world.

| Level 1-2  |  | Level 3-4 |  |
|--|--|-----------|--|
| <p><b>7.3.1.9</b> Demonstrate the appropriate and legal use of intellectual property</p> <p><b>7.3.1.10</b> Demonstrate legal and ethical behaviors when using information technologies</p> <p><b>7.3.1.11</b> Identify aspects of global connectivity and its implications</p> <p><b>7.3.1.12</b> Demonstrate appropriate etiquette when using information technologies</p> <p><b>7.3.1.13</b> Discuss the process of safely buying and selling online</p> <p><b>7.3.1.14</b> Review acceptable use policies for legal and ethical use of information</p> |  |           |  |

## Strand 7: Information Technology

### Topic 4: Devices and Components

**Standard 1:** Describe current and emerging devices and components; configure, install, and upgrade equipment; diagnose problems; and repair hardware.

| Level 1  | Level 2  | Level 3-4   |  |
|--|--|---|--|
| <p><b>7.4.1.1</b> Identify hardware components appropriate for specific tasks</p> <p><b>7.4.1.2</b> Identify the components of devices</p> <p><b>7.4.1.3</b> Connect needed external components</p> <p><b>7.4.1.4</b> Evaluate the capabilities and limitations of devices for user needs</p> <p><b>7.4.1.5</b> Explain the purpose, operation, and care of devices and components</p> <p><b>7.4.1.6</b> Identify examples of emerging technologies</p> <p><b>7.4.1.7</b> Identify storage options</p> | <p><b>7.4.1.8</b> Describe interrelationships between device components and supportive applications</p> <p><b>7.4.1.9</b> Troubleshoot and diagnose applications and devices using appropriate resources (e.g., help desks, online help, manuals)</p> <p><b>7.4.1.10</b> Evaluate devices and features to make sound consumer decisions</p> <p><b>7.4.1.11</b> Compare and contrast various storage devices (e.g., local, removable, remote, cloud)</p> <p><b>7.4.1.12</b> Remove, upgrade, store, and install computer hardware and supportive applications</p> | <p><b>7.4.1.13</b> Troubleshoot and repair computer hardware and resolve related application problems</p> <p><b>7.4.1.14</b> Obtain hardware certification(s) needed for a chosen career path</p> <p><b>7.4.1.15</b> Evaluate and recommend devices to solve specific problems</p> <p><b>7.4.1.16</b> Analyze cost benefit and life cycle of devices</p> <p><b>7.4.1.17</b> Evaluate device vendors, warranties, and purchasing options</p> |  |

## Strand 7: Information Technology

### Topic 5: Operating Systems

**Standard 1:** Identify, evaluate, select, install, use, upgrade, and customize operating systems. Diagnose and solve problems with various types of operating system utilities.

| Level 1-2  |  | Level 3-4   |  |
|--|--|---|--|
| <p><b>7.5.1.1</b> Navigate the basic operating system</p> <p><b>7.5.1.2</b> Manage files and folders</p> <p><b>7.5.1.3</b> Describe various operating systems and utilities (e.g., Android, iPhone system, Chrome, open source)</p> <p><b>7.5.1.4</b> Describe features of operating systems that can be personalized</p> <p><b>7.5.1.5</b> Differentiate between operating systems and applications</p> |  | <p><b>7.5.1.6</b> Compare and contrast the functions, features, and limitations of different operating systems and utilities (e.g., open source, mobile, and proprietary operating systems)</p> <p><b>7.5.1.7</b> Select operating systems and utilities appropriate for specific hardware, software, and tasks</p> <p><b>7.5.1.8</b> Install and customize operating systems and utilities</p> <p><b>7.5.1.9</b> Diagnose and repair installation and operational problems of operating systems</p> <p><b>7.5.1.10</b> Identify and use appropriate help resources (e.g., help desks, online help, and manuals) to install, configure, up-grade, diagnose, and repair operating systems and utilities</p> <p><b>7.5.1.11</b> Maintain operating system security</p> <p><b>7.5.1.12</b> Troubleshoot and repair network operating system connectivity</p> <p><b>7.5.1.13</b> Obtain operating system certification(s) needed for a chosen career path</p> |  |

**Strand 7: Information Technology**

**Topic 6: Input Technologies**

**Standard 1:** Use various input technologies to enter and manipulate information appropriately.

| Level 1   |  | Level 2-4  |  |
|---|--|--|--|
| <p><b>7.6.1.1</b> Develop proper input techniques (e.g., keyboarding, voice recognition, hand-writing recognition, virtual keypad, and the use of a multi-touch screen, mouse/pad, or stylus)</p> <p><b>7.6.1.2</b> Identify appropriate input technology for various tasks</p> <p><b>7.6.1.3</b> Describe ergonomic issues related to input technologies</p> |  | <p><b>7.6.1.4</b> Select appropriate input technology to optimize performance</p> <p><b>7.6.1.5</b> Apply a variety of input technologies to maximize productivity</p> <p><b>7.6.1.6</b> Use a variety of input technologies to optimize academic and workplace performance</p> <p><b>7.6.1.7</b> Create media using a variety of input technologies</p> |  |

## Strand 7: Information Technology

### Topic 7: Applications

**Standard 1:** Identify, evaluate, select, install, use, upgrade, troubleshoot, and customize applications.

| Level 1   | Level 2   | Level 3-4   |  |
|---|---|---|--|
| <p><b>7.7.1.1</b> Identify and use applications appropriate for specific tasks to improve academic achievement across the curriculum</p> <p><b>7.7.1.2</b> Use collaborative application tools to support learning</p> <p><b>7.7.1.3</b> Produce projects that include a variety of media (e.g., images, text, video, web-based tools, and audio)</p> <p><b>7.7.1.4</b> Explore social media applications</p> <p><b>7.7.1.5</b> Identify help features and reference materials to learn applications and solve problems</p> | <p><b>7.7.1.6</b> Use help features and reference materials to learn applications</p> <p><b>7.7.1.7</b> Evaluate and select the appropriate applications to productively complete tasks</p> <p><b>7.7.1.8</b> Identify and use resources to solve problems using application software</p> <p><b>7.7.1.9</b> Compare and contrast application features</p> <p><b>7.7.1.10</b> Install, upgrade, and customize applications</p> | <p><b>7.7.1.11</b> Evaluate providers, licensing, and purchasing options</p> <p><b>7.7.1.12</b> Use the collaborative features of applications to accomplish organizational tasks</p> <p><b>7.7.1.13</b> Apply advanced features of applications for productivity</p> <p><b>7.7.1.14</b> Evaluate the effectiveness of applications to solve specific problems</p> <p><b>7.7.1.15</b> Diagnose and solve problems resulting from an application’s installation and use</p> <p><b>7.7.1.16</b> Use applications to analyze data for making good business decisions</p> <p><b>7.7.1.17</b> Obtain software industry certification(s) needed for a chosen career path</p> <p><b>7.7.1.18</b> Demonstrate the transferability of skills between applications</p> <p><b>7.7.1.19</b> Diagnose and solve application problems</p> |  |

**Strand 7: Information Technology**

**Topic 7: Applications**

**Standard 1:** Identify, evaluate, select, install, use, upgrade, troubleshoot, and customize applications.

| Level 1 | Level 2 | Level 3-4   |  |
|---------|---------|---|--|
|         |         | <p><b>7.7.1.20</b> Select and integrate productivity software products appropriate for various computer platforms.</p> <p><b>7.7.1.21</b> Identify, evaluate, and select software specific to an organizational function and/or industry</p> <p><b>7.7.1.22</b> Analyze cost benefit and life cycle of applications</p> <p><b>7.7.1.23</b> Create training materials for applications</p> |  |

## Strand 7: Information Technology

### Topic 8: Digital Media

#### Standard 1: Use and create digital media.

| Level 1-2   | Level 3-4   |
|---|---|
| <p><b>7.8.1.1</b> Explore current and emerging digital media</p> <p><b>7.8.1.2</b> Select and apply digital media appropriate for specific tasks</p> <p><b>7.8.1.3</b> Create digital media to enhance academic achievement across the curriculum</p> <p><b>7.8.1.4</b> Identify and select appropriate delivery methods and tools for digital media projects</p> <p><b>7.8.1.5</b> Troubleshoot digital media applications</p> <p><b>7.8.1.6</b> Create digital media projects collaboratively</p> <p><b>7.8.1.7</b> Use elements of digital and visual literacy appropriately</p> | <p><b>7.8.1.8</b> Interpret, analyze, and determine meaning for digital media production</p> <p><b>7.8.1.9</b> Create an original high-end, professional quality media production</p> <p><b>7.8.1.10</b> Analyze and select appropriate digital media formats and properties (e.g., plug-ins, codecs, compression)</p> <p><b>7.8.1.11</b> Analyze digital media delivery tools and their effect on business functions</p> <p><b>7.8.1.12</b> Develop digital media delivery system solutions (e.g., streaming media servers, custom authored media)</p> <p><b>7.8.1.13</b> Select and integrate digital media appropriate for various platforms</p> <p><b>7.8.1.14</b> Obtain digital media industry certification(s)</p> |

## Strand 7: Information Technology

### Topic 9: Web Development and Design

**Standard 1:** Design, develop, test, implement, update, and evaluate web solutions.

| Level 1-2  |  | Level 3-4  |  |
|--|--|--|--|
| <p><b>7.9.1.1</b> Identify and utilize various types of resources for web development</p> <p><b>7.9.1.2</b> Identify and apply appropriate design concepts</p> <p><b>7.9.1.3</b> Design and create web pages</p> <p><b>7.9.1.4</b> Design and create websites incorporating digital media</p> <p><b>7.9.1.5</b> Publish websites on local and remote systems</p> |  | <p><b>7.9.1.6</b> Identify client and target audience needs</p> <p><b>7.9.1.7</b> Create content that is readable, accessible, searchable, and sticky</p> <p><b>7.9.1.8</b> Explain and use various Internet protocols</p> <p><b>7.9.1.9</b> Research and apply accessibility guidelines and laws affecting website design</p> <p><b>7.9.1.10</b> Assess website content in terms of organization policies and federal and state laws</p> <p><b>7.9.1.11</b> Research and analyze hosting and domain name solutions</p> <p><b>7.9.1.12</b> Compare and contrast the features of web development applications</p> <p><b>7.9.1.13</b> Use digital media optimized for website integration</p> <p><b>7.9.1.14</b> Install and configure web development applications and plug-ins</p> |  |

## Strand 7: Information Technology

### Topic 9: Web Development and Design

**Standard 1:** Design, develop, test, implement, update, and evaluate web solutions.

| Level 1-2 |  | Level 3-4   |  |
|-----------|--|---|--|
|           |  | <p><b>7.9.1.15</b> Design, develop, and deliver advanced web content and applications using authoring tools</p> <p><b>7.9.1.16</b> Build dynamic web elements utilizing scripting, coding, and database integration</p> <p><b>7.9.1.17</b> Create a comprehensive website using industry design standards</p> <p><b>7.9.1.18</b> Test, implement, and evaluate the website</p> <p><b>7.9.1.19</b> Analyze web server solutions and platforms</p> <p><b>7.9.1.20</b> Plan, set up, and configure a web server</p> <p><b>7.9.1.21</b> Design e-commerce solutions</p> <p><b>7.9.1.22</b> Troubleshoot advanced server and site dilemmas</p> <p><b>7.9.1.23</b> Analyze work flow and project management procedures relevant to web design</p> <p><b>7.9.1.24</b> Build websites to support mobile platforms</p> |  |

**Strand 7: Information Technology**

**Topic 9: Web Development and Design**

**Standard 1:** Design, develop, test, implement, update, and evaluate web solutions.

| <b>Level 1-2</b> |  | <b>Level 3-4</b>  |  |
|------------------|--|---|--|
|                  |  | <p><b>7.9.1.25</b> Develop organization policy for website content and access</p> <p><b>7.9.1.26</b> Connect web servers to application servers for interoperability</p> <p><b>7.9.1.27</b> Obtain web development and design industry certification(s)</p> |  |

## Strand 7: Information Technology

### Topic 10: Database Management Systems

**Standard 1:** Use, plan, develop, and maintain database management systems.

| Level 1  | Level 2   | Level 3  | Level 4   |
|--|---|--|---|
| <p><b>7.10.1.1</b> Retrieve and use information from a database</p> <p><b>7.10.1.2</b> Define basic database terminology</p> | <p><b>7.10.1.3</b> Identify the appropriate type of database for a particular situation</p> <p><b>7.10.1.4</b> Identify the variety of data types that are stored in database management systems</p> <p><b>7.10.1.5</b> Create, modify, and extract data from databases for decision making</p> <p><b>7.10.1.6</b> Describe search strategies and use them to solve common information problems</p> <p><b>7.10.1.7</b> Organize and present the results of data retrieval through reports</p> | <p><b>7.10.1.8</b> Identify the concepts and terminology for enterprise level databases</p> <p><b>7.10.1.9</b> Plan, develop, and implement an enterprise level database management system</p> <p><b>7.10.1.10</b> Utilize the application development tools from various vendors to interact with a developed enterprise level database management system</p> <p><b>7.10.1.11</b> Analyze, assess, and troubleshoot enterprise level database management systems</p> <p><b>7.10.1.12</b> Deploy database development tools to create solutions for reaching organizational goals</p> <p><b>7.10.1.13</b> Obtain database management industry certification(s)</p> | <p><b>7.10.1.14</b> Develop retention schedules that adhere to organizational policies and governmental laws</p> <p><b>7.10.1.15</b> Use data mining techniques to extract useful information</p> <p><b>7.10.1.16</b> Explain the options for converting legacy records to electronic database management systems</p> |

## Strand 7: Information Technology

### Topic 11: Project Management and Systems Analysis

**Standard 1:** Analyze and design projects and information systems using appropriate management and development tools.

| Level 1-2  |  | Level 3-4  |  |
|--|--|--|--|
| <p><b>7.11.1.1</b> Define project management principles</p> <p><b>7.11.1.2</b> Use project management to complete projects across the curriculum</p> <p><b>7.11.1.3</b> Build timelines for projects</p> <p><b>7.11.1.4</b> Apply project management concepts for collaborative works projects</p> |  | <p><b>7.11.1.5</b> Identify and explain the steps in the systems development life cycle</p> <p><b>7.11.1.6</b> Identify and describe various structured analysis and design tools</p> <p><b>7.11.1.7</b> Use project management to manage information systems development projects</p> <p><b>7.11.1.8</b> Analyze a current system using structured systems analysis tools</p> <p><b>7.11.1.9</b> Define system requirements using structured systems analysis tools</p> <p><b>7.11.1.10</b> Incorporate appropriate user interface design principles</p> <p><b>7.11.1.11</b> Identify and apply appropriate application development tools</p> <p><b>7.11.1.12</b> Develop a conversion plan</p> |  |

**Strand 7: Information Technology**

**Topic 11: Project Management and Systems Analysis**

**Standard 1:** Analyze and design projects and information systems using appropriate management and development tools.

| Level 1-2 |  | Level 3-4  |  |
|-----------|--|--|--|
|           |  | <p><b>7.11.1.13</b> Develop design specifications for record types, output, and data stores</p> <p><b>7.11.1.14</b> Create appropriate documentation for information systems</p> <p><b>7.11.1.15</b> Develop a testing plan</p> <p><b>7.11.1.16</b> Develop a training plan</p> <p><b>7.11.1.17</b> Obtain project management industry certification</p> |  |

## Strand 7: Information Technology

### Topic 12: Programming and Application Development

**Standard 1:** Design, develop, test, and implement programs and applications.

| Level 1-2   |  | Level 3-4  |  |
|---|--|--|--|
| <p><b>7.12.1.1</b> Identify and define object-oriented programming terminology</p> <p><b>7.12.1.2</b> Demonstrate the ability to code using object-oriented programming</p> |  | <p><b>7.12.1.3</b> Identify and explain programming structures</p> <p><b>7.12.1.4</b> Differentiate between source and object code</p> <p><b>7.12.1.5</b> Choose the appropriate language or application development tool for specific tasks</p> <p><b>7.12.1.6</b> Use scripting languages in application development</p> <p><b>7.12.1.7</b> Apply design principles to programming tasks</p> <p><b>7.12.1.8</b> Develop both procedural and object-oriented programs</p> <p><b>7.12.1.9</b> Select and incorporate appropriate compiler</p> <p><b>7.12.1.10</b> Code common tasks using application development tools</p> <p><b>7.12.1.11</b> Code a program solution in more than one programming language</p> <p><b>7.12.1.12</b> Test, debug, and document code</p> |  |

## Strand 7: Information Technology

### Topic 12: Programming and Application Development

**Standard 1:** Design, develop, test, and implement programs and applications.

| Level 1-2 |  | Level 3-4   |  |
|-----------|--|---|--|
|           |  | <p><b>7.12.1.13</b> Maintain and reengineer existing code</p> <p><b>7.12.1.14</b> Develop programs and applications for a variety of platforms</p> <p><b>7.12.1.15</b> Design 3D and gaming environments in relationship to the development of applications</p> <p><b>7.12.1.16</b> Explore immersive and visualization techniques</p> <p><b>7.12.1.17</b> Obtain programming industry certification(s)</p> |  |

## Strand 7: Information Technology

### Topic 13: Data and Networking Infrastructures

**Standard 1:** Develop the skills to design, deploy, and administer networks and telecommunication systems.

| Level 1-2  |  | Level 3   | Level 4   |
|--|--|---|---|
| <p><b>7.13.1.1</b> Identify basic network connectivity concepts</p> <p><b>7.13.1.2</b> Apply basic networking terminology to a network environment</p> <p><b>7.13.1.3</b> Identify and use basic networking resources</p> <p><b>7.13.1.4</b> Recognize the impact of the convergence of telephony, data, and video communications on networks</p> <p><b>7.13.1.5</b> Configure basic networking devices and security</p> |  | <p><b>7.13.1.6</b> Identify network connectivity hardware and related software</p> <p><b>7.13.1.7</b> Identify network architecture and topologies</p> <p><b>7.13.1.8</b> Identify and distinguish network protocols, standards, and theoretical models in actual implementations</p> <p><b>7.13.1.9</b> Identify network hardware infrastructure components including networking media and connection hardware and software</p> <p><b>7.13.1.10</b> Design and develop network infrastructure</p> <p><b>7.13.1.11</b> Install and configure network servers, routers, clients, and related hardware and software</p> <p><b>7.13.1.12</b> Monitor and manage computer networks</p> <p><b>7.13.1.13</b> Apply virtualization technology to servers, networks, storage and related infrastructure</p> | <p><b>7.13.1.19</b> Implement a distributed storage solution</p> <p><b>7.13.1.20</b> Develop networking strategic plans</p> <p><b>7.13.1.21</b> Develop policies, protocols, and procedures for maintaining enterprising networks</p> |

**Strand 7: Information Technology**

**Topic 13: Data and Networking Infrastructures**

**Standard 1:** Develop the skills to design, deploy, and administer networks and telecommunication systems.

| Level 1-2 |  | Level 3  | Level 4 |
|-----------|--|--|---------|
|           |  | <p><b>7.13.1.14</b> Configure and manage network operating systems in multi-vendor environments</p> <p><b>7.13.1.15</b> Implement hardware and software security solutions</p> <p><b>7.13.1.16</b> Monitor and fortify network security</p> <p><b>7.13.1.17</b> Develop enterprise networking solutions</p> <p><b>7.13.1.18</b> Obtain telecommunications and networking industry certification(s)</p> |         |

## Strand 7: Information Technology

### Topic 14: Information Technology Planning and Acquisition

#### Standard 1: Plan the selection and acquisition of information technologies

| Level 1-2  |  | Level 3-4  |  |
|--|--|--|--|
| <p><b>7.14.1.1</b> Identify personal technology needs and budget</p> <p><b>7.14.1.2</b> Identify and research sources of information about information technologies</p> <p><b>7.14.1.3</b> Select appropriate information technologies</p> |  | <p><b>7.14.1.4</b> Identify and analyze user needs within an organization</p> <p><b>7.14.1.5</b> Research and identify information technology solutions to meet organizational needs</p> <p><b>7.14.1.6</b> Compare, contrast, and identify potential solutions to meet the needs for an organization</p> <p><b>7.14.1.7</b> Analyze, compare, and contrast total costs of ownership for information technology solutions and the return on investment</p> <p><b>7.14.1.8</b> Develop a request for proposals for information systems</p> <p><b>7.14.1.9</b> Evaluate bid specifications received from vendors</p> <p><b>7.14.1.10</b> Identify the importance of inventory management on decision making</p> <p><b>7.14.1.11</b> Develop and present a project plan for identifying, evaluating, selecting, purchasing, installing and supporting an information system</p> |  |

## Strand 7: Information Technology

### Topic 15: Security and Risk Management

#### Standard 1: Design and implement security and risk management policies and procedures for information technology

| Level 1-2  |  | Level 3   | Level 4  |
|--|--|---|--|
| <p><b>7.15.1.1</b> Identify and discuss privacy issues within an organization</p> <p><b>7.15.1.2</b> Implement organizational policies and procedures for security, privacy, and risk management</p> <p><b>7.15.1.3</b> Discuss the risks of data loss and methods of prevention</p> <p><b>7.15.1.4</b> Apply ergonomic techniques to information technology tasks to avoid injury</p> |  | <p><b>7.15.1.5</b> Analyze security, privacy, and risk management issues</p> <p><b>7.15.1.6</b> Identify potential risks to enterprise systems from physical or cyber threats</p> <p><b>7.15.1.7</b> Implement configuration management strategies</p> <p><b>7.15.1.8</b> Implement procedures used to recover information from failures and security breaches</p> <p><b>7.15.1.9</b> Implement controls to prevent loss of integrity of data and other information resources</p> | <p><b>7.15.1.10</b> Identify risks to personnel, facilities, data, communications systems, and applications</p> <p><b>7.15.1.11</b> Identify and select controls for personnel, facilities, data, communications systems, and applications appropriate to specific risks</p> <p><b>7.15.1.12</b> Develop mechanisms to protect an enterprise system from physical and cyber threats</p> <p><b>7.15.1.13</b> Design and implement a comprehensive security plan for information systems</p> <p><b>7.15.1.14</b> Develop and implement data retention and destruction schedules</p> <p><b>7.15.1.15</b> Develop and implement disaster prevention and recovery policies and procedures</p> |

## Strand 7: Information Technology

### Topic 16: End-User Support and Training

**Standard 1:** Develop the technical and interpersonal skills and knowledge to train and support the user community.

| Level 1-2  |  | Level 3   | Level 4   |
|--|--|---|---|
| <p><b>7.16.1.1</b> Work in a team to solve problems and share knowledge</p> <p><b>7.16.1.2</b> Tutor and support others in information technology skills</p> <p><b>7.16.1.3</b> Develop technical reading skills</p> <p><b>7.16.1.4</b> Develop technical writing, digital communication, and presentation skills to work effectively with global cultures and diverse individuals</p> <p><b>7.16.1.5</b> Develop critical thinking skills to locate resources to solve problems</p> <p><b>7.16.1.6</b> Develop interpersonal skills</p> <p><b>7.16.1.7</b> Use information technologies to facilitate learning</p> <p><b>7.16.1.8</b> Explore online learning opportunities</p> <p><b>7.16.1.9</b> Explain the need for lifelong learning and professional growth</p> |  | <p><b>7.16.1.10</b> Demonstrate a customer-oriented, service-quality approach with users</p> <p><b>7.16.1.11</b> Use a logical and structured approach to isolate, identify, and resolve problems</p> <p><b>7.16.1.12</b> Identify, evaluate, and use resources for problem identification and resolution</p> <p><b>7.16.1.13</b> Identify and use help-desk software</p> <p><b>7.16.1.14</b> Develop help-desk procedures</p> <p><b>7.16.1.15</b> Develop training materials for users</p> <p><b>7.16.1.16</b> Obtain industry certification in one or more information technology areas</p> | <p><b>7.16.1.17</b> Train end users to recognize and solve typical information technology problems</p> <p><b>7.16.1.18</b> Identify, evaluate, and select training resources to meet user needs</p> <p><b>7.16.1.19</b> Select appropriate training delivery methods</p> <p><b>7.16.1.20</b> Create learning materials to facilitate user training</p> <p><b>7.16.1.21</b> Plan and create resources to promote lifelong learning</p> <p><b>7.16.1.22</b> Plan, design, deliver, and evaluate user training</p> |

## Strand 7: Information Technology

### Topic 17: Information Technology and Business Functions

**Standard 1:** Describe the information technology components of business functions and explain their interrelationships.

#### Level 3-4

**7.17.1.1** Identify and examine information systems and their impact on the enterprise (e.g., Enterprise Resource Planning (ERP) systems)

**7.17.1.2** Identify and explain the major components of marketing and sales information technologies and their interrelationships

**7.17.1.3** Identify and explain the major components of accounting and finance information technologies and their interrelationships

**7.17.1.4** Identify and explain the major components of manufacturing and logistics information technologies and their interrelationships

**7.17.1.5** Identify and explain the major components of research and development information technologies and their interrelationships

**7.17.1.6** Identify and explain the major components of human resource management information technologies and their interrelationships

## Strand 7: Information Technology

### Topic 18: Information Technology Careers

**Standard 1:** Explore career opportunities in information technology.

| Level 1-2  |  | Level 3-4  |  |
|--|--|--|--|
| <p><b>7.18.1.1</b> Identify information technologies commonly used in all careers</p> <p><b>7.18.1.2</b> Discuss the impact of information technology on all careers</p> <p><b>7.18.1.3</b> Identify common tasks performed in information technology careers</p> <p><b>7.18.1.4</b> Identify and explore career opportunities in information technology</p> |  | <p><b>7.18.1.5</b> Examine education, experience, skills, and personal requirements for careers in information technology</p> <p><b>7.18.1.6</b> Describe the impact of technological change on information technology positions and the resulting need for lifelong learning</p> <p><b>7.18.1.7</b> Experience an information technology career (e.g., job shadowing, volunteer, apprenticeship, internship, entry level job)</p> <p><b>7.18.1.8</b> Identify the benefits of industry certifications and higher education for various information technology careers</p> |  |

## Strand 8 – International Business

### Topic 1: Foundations of International Business 1a. Role and Impact

**Standard 1:** Explain the role of international business and identify its benefits and costs; analyze how it impacts business at all levels, including the local, state, national, and international levels.

| Level 1   | Level 2   | Level 3   | Level 4   |
|---|---|---|---|
| <p><b>8.1a.1.1</b> Demonstrate an awareness of the global community</p> <p><b>8.1a.1.2</b> Define international business</p> <p><b>8.1a.1.3</b> Explain the difference between a domestic and an international company</p> <p><b>8.1a.1.4</b> List examples of international trade in the local community</p> | <p><b>8.1a.1.5</b> Discuss the role the United States has played in international trade throughout history</p> <p><b>8.1a.1.6</b> Discuss an understanding of the relationship between international events and business activities</p> <p><b>8.1a.1.7</b> Explain the role of international business at the local, state, and national levels</p> <p><b>8.1a.1.8</b> Identify international trade partners and describe the trading patterns of companies based on region, state and country</p> | <p><b>8.1a.1.9</b> Describe the impact of international business activities on the local, state, national and international economies</p> <p><b>8.1a.1.10</b> Interpret the impact of emerging economies and political changes on international operations, markets, commodity supply, and unemployment rates</p> | <p><b>8.1a.1.11</b> Analyze the potential impact of a domestic company involved in international business on the local community and state in which the company is located</p> <p><b>8.1a.1.12</b> Analyze the potential impact of a domestic company involved in international business on the country in which the company is located</p> <p><b>8.1a.1.13</b> Explain the different modes that companies use to enter foreign markets (including exporting, turnkey projects, licensing, franchising, joint ventures, and subsidiaries), and identify advantages and disadvantages of each entry mode</p> |

## Strand 8 – International Business

### Topic 1: Foundations of International Business 1b. Geography

**Standard 1:** Explain the role of international business and identify its benefits and costs; analyze how it impacts business at all levels, including the local, state, national, and international levels.

| Level 1  | Level 2  | Level 3  | Level 4  |
|--|--|--|--|
| <p><b>8.1b.1.1</b> Identify major geographical regions and identify key countries within those regions</p> <p><b>8.1b.1.2</b> Research basic information on countries in each region and locate the countries on a map</p> <p><b>8.1b.1.3</b> Differentiate between various time zones worldwide</p> <p><b>8.1b.1.4</b> Recognize major cities throughout the world and identify the countries in which they are located</p> | <p><b>8.1b.1.5</b> Identify the current major emerging markets</p> <p><b>8.1b.1.6</b> Locate the major trade regions of the world</p> <p><b>8.1b.1.7</b> Explain how time zones around the world affect business</p> | <p><b>8.1b.1.8</b> Describe the resources (e.g. ports; trade routes; transportation centers; foreign trade zones; and natural, financial and human resources) of major cities throughout the world</p> | <p><b>8.1b.1.9</b> Determine the impact of geography on international business, including factors such as climate; time zones; distance; topography; and social, economic, and natural resources</p> |

## Strand 8 – International Business

### Topic 1: Foundations of International Business 1c. Career Opportunities

**Standard 1:** Explain the role of international business and identify its benefits and costs; analyze how it impacts business at all levels, including the local, state, national, and international levels.

| Level 1   | Level 2   | Level 3   | Level 4   |
|---|---|---|---|
| <p><b>8.1c.1.1</b> Identify careers that are influenced by international business</p> | <p><b>8.1c.1.2</b> Research a career that involves working internationally</p> <p><b>8.1c.1.3</b> List the skills and qualifications needed for a selected international business career path</p> | <p><b>8.1c.1.4</b> Create a plan to obtain the skills and qualifications to enter a selected international business career</p> <p><b>8.1c.1.5</b> Explain how regional and global economies, social and cultural factors, and the political environment can affect educational and career opportunities</p> | <p><b>8.1c.1.6</b> Compare the application, interview, and hiring practices of various countries</p> <p><b>8.1c.1.7</b> Differentiate between needed career skills for positions in organizations with varying levels of involvement in international business activities</p> |

### Topic 1: Foundations of International Business 1d. Travel Considerations

| Level 1  | Level 2  | Level 3   | Level 4   |
|--|--|---|---|
| <p><b>8.1d.1.1</b> Describe the use and purpose of a passport and a visa</p> | <p><b>8.1d.1.2</b> Identify and locate major U.S. representational offices for travel assistance abroad</p> <p><b>8.1d.1.3</b> Identify the major transportation systems of selected countries</p> | <p><b>8.1d.1.4</b> Detail the processes for securing travel documents</p> <p><b>8.1d.1.5</b> Explain factors affecting an international business trip</p> <p><b>8.1d.1.6</b> Assess risks involved in international business travel</p> | <p><b>8.1d.1.7</b> Explain the role of U.S. Customs and the customs agencies of other countries</p> |

## Strand 8 – International Business

### Topic 2: The Global Business Environment 2a. Social and Cultural Influences

**Standard 1:** Describe the interrelatedness of the social, cultural, political, legal, economic, and technological factors that shape and impact the global business environment

| Level 1   | Level 2   | Level 3  | Level 4  |
|---|---|--|--|
| <p><b>8.2a.1.1</b> Define terms such as culture, multiculturalism, stereotyping, and cultural bias</p> <p><b>8.2a.1.2</b> Discuss the role of social institutions such as family, community, schools, and religion on global business practices</p> | <p><b>8.2a.1.3</b> Illustrate the differences between multicultural (heterogeneous) and single-culture (homogeneous) environments</p> <p><b>8.2a.1.4</b> Identify distinctive social and cultural factors that affect business activities (e.g., time, workday, work week, schedules, and holidays)</p> | <p><b>8.2a.1.5</b> Compare the social roles of various subpopulations (e.g., women and minorities) in different countries</p> <p><b>8.2a.1.6</b> Define intercultural competence and discuss its importance when working in a global context</p> <p><b>8.2a.1.7</b> Describe how historical events shaped cultural and social structures of various countries</p> <p><b>8.2a.1.8</b> Recognize gift giving in business relationships in several cultures and give examples of appropriate and inappropriate gifts for persons in a given country</p> <p><b>8.2a.1.9</b> Compare business entertainment in various parts of the world</p> <p><b>8.2a.1.10</b> Discuss the significance of relationship-building across different cultures</p> | <p><b>8.2a.1.16</b> Analyze how the social, cultural, institutional, and educational environments of a given country might impact a company beginning to do business in that country</p> <p><b>8.2a.1.17</b> Analyze the impact of regional and world events on international businesses</p> <p><b>8.2a.1.18</b> Evaluate the opportunities and threats that world events have on business decision making</p> <p><b>8.2a.1.19</b> Evaluate cases where social and cultural factors influenced business outcomes</p> |

**Strand 8 – International Business**

**Topic 2: The Global Business Environment 2a. Social and Cultural Influences**

**Standard 1:** Describe the interrelatedness of the social, cultural, political, legal, economic, and technological factors that shape and impact the global business environment

| Level 1 | Level 2 | Level 3  | Level 4 |
|---------|---------|--|---------|
|         |         | <p><b>8.2a.1.11</b> Compare and contrast the role of hierarchy across countries and how hierarchy affects business practices</p> <p><b>8.2a.1.12</b> Compare the business protocol of various countries</p> <p><b>8.2a.1.13</b> Analyze the value and use of time in various cultures</p> <p><b>8.2a.1.14</b> Develop a plan for receiving business visitors from a specific country</p> <p><b>8.2a.1.15</b> Define “Base of the Pyramid” markets and identify social and cultural differences in these markets that affect business markets</p> |         |

## Strand 8 – International Business

### Topic 2: The Global Business Environment 2b. Political Environment

**Standard 1:** Describe the interrelatedness of the social, cultural, political, legal, economic, and technological factors that shape and impact the global business environment

| Level 1  | Level 2   | Level 3   | Level 4  |
|--|---|---|--|
| <p><b>8.2b.1.1</b> Identify various forms of governments</p> | <p><b>8.2b.1.2</b> Differentiate between various forms of governments</p> | <p><b>8.2b.1.3</b> Discuss current world events that impact international business</p> <p><b>8.2b.1.4</b> Identify and explain formal and informal trade barriers</p> <p><b>8.2b.1.5</b> Describe how trade barriers and incentives affect choice of location for companies operating internationally</p> <p><b>8.2b.1.6</b> Analyze the impact of political environments on international business</p> <p><b>8.2b.1.7</b> Describe how historical events shaped the political structure of various countries</p> | <p><b>8.2b.1.8</b> Evaluate how the political environment of a given country impacts international business</p> <p><b>8.2b.1.9</b> Analyze the interrelationship between trade organizations and political environments</p> <p><b>8.2b.1.10</b> Evaluate cases where political factors influenced business outcomes</p> <p><b>8.2b.1.11</b> Describe how political and economic systems of a country differ</p> <p><b>8.2b.1.12</b> Analyze the relationship between a political system of the country and its economic system</p> |

## Strand 8 – International Business

### Topic 2: The Global Business Environment 2c. Legal Systems

**Standard 1:** Describe the interrelatedness of the social, cultural, political, legal, economic, and technological factors that shape and impact the global business environment

|  | Level 2  | Level 3  | Level 4   |
|--|--|--|---|
|  | <p><b>8.2c.1.1</b> Identify legal systems in various countries</p> | <p><b>8.2c.1.2</b> Describe various legal systems existing in the world, including common law, civil law, and theocratic law</p> <p><b>8.2c.1.3</b> Define contract law and describe how it governs contract enforcement in various countries</p> <p><b>8.2c.1.4</b> Describe the differences between the legal systems of various countries and compare them to the codes, statutes, and common laws of the United States</p> <p><b>8.2c.1.5</b> Describe the challenges that U.S. licensing requirements for exporting products and services present to a U.S. company involved in exporting</p> <p><b>8.2c.1.6</b> Recognize legal differences in areas such as consumer protection, product safety, labor laws, contract formulation, liability, and taxation for various countries</p> <p><b>8.2c.1.7</b> Compare system of U.S. worker protection and benefits with other countries' systems</p> | <p><b>8.2c.1.12</b> Discuss legal implications for conducting business across national boundaries</p> <p><b>8.2c.1.13</b> Analyze implications of regulations, such as the Foreign Corrupt Practices Act for international business</p> <p><b>8.2c.1.14</b> Analyze the major legal aspects and ramifications of international relations with special emphasis on topics such as financial systems and reporting, licensing, judicial systems, and repatriation</p> <p><b>8.2c.1.15</b> Evaluate cases where legal factors influenced business outcomes</p> |

**Strand 8 – International Business**

**Topic 2: The Global Business Environment 2c. Legal Systems**

**Standard 1:** Describe the interrelatedness of the social, cultural, political, legal, economic, and technological factors that shape and impact the global business environment

|  | <b>Level 2</b> | <b>Level 3</b>  | <b>Level 4</b> |
|--|----------------|---|----------------|
|  |                | <p><b>8.2c.1.8</b> Define methods for resolving legal differences (e.g., mediation, arbitration, and litigation) in different cultures</p> <p><b>8.2c.1.9</b> Identify the levels of regulation applied to intellectual properties (e.g., copyrights, trademarks, and patents) in different countries</p> <p><b>8.2c.1.10</b> Describe formal practices used by a given country to limit international companies from establishing or conducting business</p> <p><b>8.2c.1.11</b> Describe how historical events shaped the legal system of various countries</p> |                |

## Strand 8 – International Business

### Topic 2: The Global Business Environment 2d. Economic Environment

**Standard 1:** Describe the interrelatedness of the social, cultural, political, legal, economic, and technological factors that shape and impact the global business environment

|  | Level 2  | Level 3  | Level 4   |
|--|--|--|---|
|  | <p><b>8.2d.1.1</b> Identify the natural, human, and capital resources used to produce goods and services exported to other countries</p> <p><b>8.2d.1.2</b> Describe the decision-making process, opportunity costs, and scarcity as they relate to international business situations</p> <p><b>8.2d.1.3</b> List characteristics that define the various levels of economic development of countries</p> <p><b>8.2d.1.4</b> Define terms such as inflation, gross domestic product (GDP), purchasing power parity (PPP), balance of trade, foreign debt, and cost of living</p> <p><b>8.2d.1.5</b> Describe various economic systems, including free market economy and government-controlled economy</p> | <p><b>8.2d.1.6</b> Explain the difference between the free market economy and government-controlled economy</p> <p><b>8.2d.1.7</b> Identify how economic issues (e.g., inflation, foreign debt, GDP, PPP, interest rates, and cost of living) affect international business activities</p> <p><b>8.2d.1.8</b> Analyze the availability of resources and the economic potential of the country to improve the quality of life of its citizens by engaging in international trade</p> <p><b>8.2d.1.9</b> Explain how opportunity costs are used in decision making to allocate the resources</p> <p><b>8.2d.1.10</b> Describe situations in which comparative and absolute advantages occur</p> <p><b>8.2d.1.11</b> Identify how various economic systems influence what is produced, how it is produced, for whom it is produced, and who benefits from this production</p> | <p><b>8.2d.1.19</b> Identify the individual and collective roles that industrialized, developing, and less-developed countries play in international business</p> <p><b>8.2d.1.20</b> Develop a plan to obtain the resources needed to export goods and services</p> <p><b>8.2d.1.21</b> Apply comparative or absolute advantage to a company strategy</p> <p><b>8.2d.1.22</b> Analyze the economic development of several less-developed and developing countries and identify the opportunities and challenges that companies operating internationally may encounter</p> <p><b>8.2d.1.23</b> Analyze the economic impact of contributions that global businesses have made to the countries in which they are doing business</p> <p><b>8.2d.1.24</b> Determine appropriate business strategies for operating in a foreign market in situations such as pure competition, monopoly, and oligopoly</p> |

## Strand 8 – International Business

### Topic 2: The Global Business Environment 2d. Economic Environment

**Standard 1:** Describe the interrelatedness of the social, cultural, political, legal, economic, and technological factors that shape and impact the global business environment

|  | Level 2 | Level 3   | Level 4  |
|--|---------|---|--|
|  |         | <p><b>8.2d.1.12</b> Discuss the effect of demographics, literacy level, technology, natural resource availability, and infrastructure on the level of a country’s economic development</p> <p><b>8.2d.1.13</b> Analyze competitive situations that companies face in global business markets</p> <p><b>8.2d.1.14</b> Interpret current economic statistics for various countries using official websites and reports</p> <p><b>8.2d.1.15</b> Identify how international business activities affect the balance of trade</p> <p><b>8.2d.1.16</b> Appraise the comparative and absolute advantage of several countries given specific trade opportunities</p> <p><b>8.2d.1.17</b> Evaluate the competitive strengths and weaknesses of a company involved in international business</p> <p><b>8.2d.1.18</b> Discuss the role of informal economic activities in developing and industrialized economies</p> | <p><b>8.2d.1.25</b> Develop a business plan for a company conducting business internationally based on an analysis of current economic statistics</p> <p><b>8.2d.1.26</b> Assess the causes, benefits, and drawbacks of informal economic activities</p> |

## Strand 8 – International Business

### Topic 3: International Business Communication 3a. Oral and Written Communication

**Standard 1:** Apply communication strategies necessary and appropriate for effective and mutually-beneficial international business relations.

| Level 1   | Level 2   | Level 3   | Level 4   |
|---|---|---|---|
| <p><b>8.3a.1.1</b> Demonstrate awareness, appreciation, and respect for different languages and culture</p> <p><b>8.3a.1.2</b> Identify basic words and phrases in languages used in business throughout the world</p> <p><b>8.3a.1.3</b> Recognize appropriate etiquette in communication in a multicultural environment</p> | <p><b>8.3a.1.4</b> Discuss challenges that can arise in a multilingual business environment</p> <p><b>8.3a.1.5</b> Discuss complications resulting from speaking, writing, or interpreting a language incorrectly</p> | <p><b>8.3a.1.6</b> In a given language, use words and phrases important to businesspeople</p> <p><b>8.3a.1.7</b> Explain conversation modifications for communicating with a person who speaks English as a second language</p> <p><b>8.3a.1.8</b> Identify the effect of translators and interpreters on international business communication and relations</p> <p><b>8.3a.1.9</b> Compare the use of and information provided on business cards throughout the world</p> <p><b>8.3a.1.10</b> Explain the usage of names, titles, and ranks in different cultures and countries</p> <p><b>8.3a.1.11</b> Compose effective business communications for global business environment that demonstrate an understanding of differences in tone, style, format, media, and contexts</p> | <p><b>8.3a.1.15</b> Analyze the effectiveness of individuals communicating verbally and nonverbally in an international environment given a specific situation</p> <p><b>8.3a.1.16</b> Analyze various international business communication</p> <p><b>8.3a.1.17</b> Discuss the increased use of virtual teaming and communications prompting the need for intercultural sensitivity and understanding</p> <p><b>8.3a.1.18</b> Formulate appropriate corrective actions for ineffective international business communication</p> <p><b>8.3a.1.19</b> Design effective business communication using identified resources and tools</p> <p><b>8.3a.1.20</b> Analyze and assess the appropriate use of third party translation (human or machine) in conveying messages appropriately in international business settings</p> |

**Strand 8 – International Business**

**Topic 3: International Business Communication 3a. Oral and Written Communication**

**Standard 1:** Apply communication strategies necessary and appropriate for effective and mutually-beneficial international business relations.

| Level 1 | Level 2 | Level 3   | Level 4  |
|---------|---------|---|--|
|         |         | <p><b>8.3a.1.12</b> Evaluate the use of English in international communications</p> <p><b>8.3a.1.13</b> Assess business consequences which may result when incorrectly speaking, writing, or interpreting another language or culture</p> <p><b>8.3a.1.14</b> Identify resources and tools that can assist in facilitating effective business communication</p> | <p><b>8.3a.1.21</b> Demonstrate ability to use technology for video-conferencing and other innovative methods of communication to discuss business issues in real-time</p> |

## Strand 8 – International Business

### Topic 3: International Business Communication 3b. Nonverbal Communication

**Standard 1:** Apply communication strategies necessary and appropriate for effective and mutually-beneficial international business relations.

| Level 1-2  |  | Level 3  | Level 4   |
|--|--|--|---|
| <p><b>8.3b.1.1</b> Identify cultural differences in dress, gestures, and social behaviors throughout the world</p> |  | <p><b>8.3b.1.2</b> Identify examples of nonverbal communications affecting international business relationships and negotiations</p> <p><b>8.3b.1.3</b> Compare cultural attitudes about use of time, silence, space, gestures, body language, and body and eye contact to successful international business relationships</p> | <p><b>8.3b.1.4</b> Analyze the effectiveness of appropriate non-verbal communication nonverbally in an international environment given a specific situation</p> <p><b>8.3b.1.5</b> Analyze various international business communication blunders resulting from nonverbal communication</p> <p><b>8.3b.1.6</b> Analyze the messages that nonverbal communication can convey in different cultures</p> |

### Topic 3: International Business Communication 3c. Negotiations

|  |  | Level 3   | Level 4  |
|--|--|---|--|
|  |  | <p><b>8.3c.1.1</b> Discuss how people from various cultures approach business negotiations</p> <p><b>8.3c.1.2</b> Describe how the process of negotiating may be affected by cultural differences</p> | <p><b>8.3c.1.3</b> Practice effective and appropriate negotiation tactics within given cultural settings</p> <p><b>8.3c.1.4</b> Apply the principles of international business protocol in cross-cultural negotiations</p> |

## Strand 8 – International Business

### Topic 3: International Business Communication 3d. Technology

**Standard 1:** Apply communication strategies necessary and appropriate for effective and mutually-beneficial international business relations.

| Level 1  | Level 2   | Level 3  | Level 4   |
|--|---|--|---|
| <p><b>8.3d.1.1</b> Identify web tools available to communicate electronically across borders</p> <p><b>8.3d.1.2</b> Communicate internationally using electronic methods</p> | <p><b>8.3d.1.3</b> Identify appropriate web sources to use when researching, planning, and implementing international business activities</p> | <p><b>8.3d.1.4</b> Describe the role and use of electronic communication tools (e.g., video- and computer-conferencing, webcasts, podcasting, and blogging) in international business activities</p> <p><b>8.3d.1.5</b> Evaluate which telecommunication or electronic methods are most appropriate for given international business situations</p> <p><b>8.3d.1.6</b> Identify technology tools and applications to facilitate global business activities</p> | <p><b>8.3d.1.7</b> Identify how to adapt a company’s website to target a specific international market</p> <p><b>8.3d.1.8</b> Evaluate the use of websites and social media by businesses located in different countries</p> <p><b>8.3d.1.9</b> Analyze the effect of security measures and practices related to electronic business communication</p> <p><b>8.3d.1.10</b> Discuss the evolution of governmental and corporate security measures and practices related to electronic business communications</p> <p><b>8.3d.1.11</b> Explain the risks that threaten to disrupt international business operations, including the threat of cyber-theft, “hactivism”, and other technology-related risks</p> |

## Strand 8 – International Business

### Topic 4: Global Business Ethics and Social Responsibility

**Standard 1:** Describe the factors that define what is considered ethical and socially responsible business behavior in a global business environment.

| Level 1   | Level 2  | Level 3   | Level 4   |
|---|--|---|---|
| <p><b>8.4.1.1</b> Identify ethical character traits and values shared by various cultures (e.g., honesty, integrity, compassion, and justice)</p> | <p><b>8.4.1.2</b> Define ethics and social responsibility</p> <p><b>8.4.1.3</b> Compare ethics at the corporate, individual, and culture levels</p> <p><b>8.4.1.4</b> Discuss the relationship between law and ethics</p> <p><b>8.4.1.5</b> List business actions that may positively or negatively influence ethical decisions regarding the environment, the consumer, and the well-being of society</p> | <p><b>8.4.1.6</b> Identify stakeholders to whom international companies are responsible</p> <p><b>8.4.1.7</b> Identify current and emerging ethical issues in the global business environment</p> <p><b>8.4.1.8</b> Explain how a country’s culture, history, and politics can influence ethical decisions</p> <p><b>8.4.1.9</b> Describe potential consequences of unethical business dealings in various international settings</p> <p><b>8.4.1.10</b> Identify key proactive strategies that international companies can use to build an ethical business culture</p> <p><b>8.4.1.11</b> Identify pressures that international firms may face when dealing with ethical business issues</p> <p><b>8.4.1.12</b> Identify leading organizations that provide guidance for ethical international business practices</p> | <p><b>8.4.1.14</b> Analyze the effect of an international business organization’s actions on a host country, the company’s home country, owners, employees, consumers and society</p> <p><b>8.4.1.15</b> Analyze a variety of international businesses to identify their commitment to ethical behavior and social responsibility</p> <p><b>8.4.1.16</b> Discuss the differences in “what is ethical” among various countries and the problems these differences present to international companies</p> <p><b>8.4.1.17</b> Differentiate between international ethics and international law</p> <p><b>8.4.1.18</b> Distinguish between relevant and irrelevant information regarding the identification of and solution to an ethical issue</p> <p><b>8.4.1.19</b> Determine the ethical issues and responses to the issues in given international business scenarios</p> |

**Strand 8 – International Business**

**Topic 4: Global Business Ethics and Social Responsibility**

**Standard 1:** Describe the factors that define what is considered ethical and socially responsible business behavior in a global business environment.

| Level 1 | Level 2 | Level 3   | Level 4  |
|---------|---------|---|--|
|         |         | <p><b>8.4.1.13</b> Identify what is included in a Corporate Code of Ethical Conduct</p> | <p><b>8.4.1.20</b> Analyze international cases involving ethical or unethical business practices</p> <p><b>8.4.1.21</b> Assess the influence of organizations that provide guidance for ethical international business practices</p> <p><b>8.4.1.22</b> Determine key performance indicators (KPIs) to assess the economic and social progress of international business activities</p> <p><b>8.4.1.23</b> Compare the Corporate Codes of Ethical Conduct adopted by companies from different countries to identify similarities and differences</p> |

**Strand 8 – International Business**

**Topic 5: Organizational Structures for International Business Activities 5a. Forms of Business Ownership**

**Standard 1:** Identify forms of business ownership and entrepreneurial opportunities available in international business.

|  | <b>Level 2</b>   | <b>Level 3</b>   | <b>Level 4</b>   |
|--|--|--|--|
|  | <b>8.5a.1.1</b> Identify types of ownership of selected businesses involved in international trade | <b>8.5a.1.2</b> Suggest an appropriate form of business ownership (e.g., sole proprietorship, partnership, or corporation) for different international business situations | <b>8.5a.1.3</b> Determine social and cultural influences on the form of business ownership used or required in different countries |

## Strand 8 – International Business

### Topic 5: Organizational Structures for International Business Activities 5b. Entrepreneurial Opportunities

**Standard 1:** Identify forms of business ownership and entrepreneurial opportunities available in international business.

| Level 1  | Level 2  | Level 3   | Level 4  |
|--|--|---|--|
| <p><b>8.5b.1.1</b> Identify an opportunity or a need for a product or service in another country</p> | <p><b>8.5b.1.2</b> Identify potential international business opportunities for locally based companies</p> <p><b>8.5b.1.3</b> Identify risks and rewards related to doing business in a specific country</p> | <p><b>8.5b.1.4</b> Identify organizations, government agencies, and other resources that a small and/or medium-sized business might use to investigate international trade opportunities</p> <p><b>8.5b.1.5</b> Debate the advantages and disadvantages of expansion into international trade activities for a given business</p> | <p><b>8.5b.1.6</b> Compare the business plans of a domestic company with those of an international company</p> <p><b>8.5b.1.7</b> Examine factors that can affect market entry decisions: market selection, timing, order of entry, scale of entry, entry mode</p> <p><b>8.5b.1.8</b> Discuss advantages and disadvantages of different modes of foreign market entry</p> <p><b>8.5b.1.9</b> Review effective business strategies of companies that have expanded their operations abroad</p> <p><b>8.5b.1.10</b> Develop a business plan for an existing company to expand to a foreign market</p> <p><b>8.5b.1.11</b> Develop a business plan for a new company in a foreign market</p> <p><b>8.5b.1.12</b> Describe the challenges of pursuing entrepreneurial activities internationally</p> |

**Strand 8 – International Business**

**Topic 5: Organizational Structures for International Business Activities 5c. International Business Involvement**

**Standard 1:** Identify forms of business ownership and entrepreneurial opportunities available in international business.

|  |  | <b>Level 3</b>   | <b>Level 4</b>   |
|--|--|--|--|
|  |  | <p><b>8.5c.1.1</b> Distinguish between licensing and franchising for international business activities</p> <p><b>8.5c.1.2</b> Describe internal and external factors that influence a company’s international expansion</p> <p><b>8.5c.1.3</b> Create examples of joint ventures and strategic alliances for international business activities</p> | <p><b>8.5c.1.4</b> Explain how contracting may be used by a company doing business internationally</p> <p><b>8.5c.1.5</b> Identify factors to consider when evaluating and selecting an international business partner</p> <p><b>8.5c.1.6</b> Describe different organizational structures that a company might use in the international environment</p> <p><b>8.5c.1.7</b> Evaluate the use of foreign direct investments (e.g., a wholly owned subsidiary for international business activities)</p> <p><b>8.5c.1.8</b> Analyze a company’s resources to determine its potential for becoming a global company</p> |

## Strand 8 – International Business

### Topic 6: International Trade 6a. Importing and Exporting

**Standard 1:** Relate balance of trade concepts to the import/export process.

| Level 1   | Level 2  | Level 3  | Level 4  |
|---|--|--|--|
| <p><b>8.6a.1.1</b> Define import, export, and trade</p> <p><b>8.6a.1.2</b> List examples of importing and exporting</p> | <p><b>8.6a.1.3</b> Discuss the differences between exporting a good and exporting a service</p> <p><b>8.6a.1.4</b> Identify goods and services imported to and/or exported from a state, region, and country</p> <p><b>8.6a.1.5</b> Identify reasons countries trade with each other</p> | <p><b>8.6a.1.6</b> List the steps in the importing and exporting process</p> <p><b>8.6a.1.7</b> Identify the main participants in international trade</p> <p><b>8.6a.1.8</b> Identify the risks associated with importing and exporting</p> <p><b>8.6a.1.9</b> Describe situations appropriate for exporting</p> <p><b>8.6a.1.10</b> Identify information and sources of financial assistance for facilitating the import/export process</p> <p><b>8.6a.1.11</b> Explain the factors that influence a company’s commitment to the country(ies) in which it conducts business</p> <p><b>8.6a.1.12</b> Compare the benefits and costs of indirect and direct exporting</p> <p><b>8.6a.1.13</b> Analyze the import or export potential for a product or service</p> | <p><b>8.6a.1.17</b> Describe the principles of export controls and licensing requirements in the U.S.</p> <p><b>8.6a.1.18</b> Describe the purpose of documents commonly used in the importing and exporting process</p> <p><b>8.6a.1.19</b> Evaluate a good or service as an import/export option</p> <p><b>8.6a.1.20</b> Assess security measures needed in moving products to international markets</p> <p><b>8.6a.1.21</b> Predict the economic and social costs and benefits of international trade to the companies, regions, and countries involved</p> <p><b>8.6a.1.22</b> Discuss how companies comply with U.S. Customs regulations related to their product or service</p> <p><b>8.6a.1.23</b> Develop a plan to minimize the risks involved in importing/exporting</p> |

**Strand 8 – International Business**

**Topic 6: International Trade 6a. Importing and Exporting**

**Standard 1:** Relate balance of trade concepts to the import/export process.

| Level 1 | Level 2 | Level 3  | Level 4 |
|---------|---------|--|---------|
|         |         | <p><b>8.6a.1.14</b> Assess the ability of a company to pursue import/export opportunities</p> <p><b>8.6a.1.15</b> Describe the role of state and federal agencies and other organizations that provide importing/exporting information and assistance</p> <p><b>8.6a.1.16</b> Explain how historical events have contributed to the formation of strategic trade alliances</p> |         |

## Strand 8 – International Business

### Topic 6: International Trade 6b. Trade Barriers, Incentives and Agreements

**Standard 1:** Relate balance of trade concepts to the import/export process.

|  |  | Level 3  | Level 4   |
|--|--|--|---|
|  |  | <p><b>8.6b.1.1</b> Discuss why governments impose trade barriers (e.g., quotas, tariffs, licensing requirements, and exchange rate controls) and offer trade incentives</p> <p><b>8.6b.1.2</b> Describe several international trade agreements and organizations (e.g., WTO, EU, NAFTA, MERCOSUR)</p> <p><b>8.6b.1.3</b> Identify and locate on a map the countries involved in each trade organization</p> <p><b>8.6b.1.4</b> Compare unilateral, bilateral, and multilateral trade agreements</p> <p><b>8.6b.1.5</b> Illustrate and explain the relationships of the major trade alliances with each other</p> <p><b>8.6b.1.6</b> Discuss the benefits to countries for entering into trade agreements</p> | <p><b>8.6b.1.7</b> Illustrate the effects of a trade barriers and/or trade incentives on the company, product category, and economies involved in the transaction</p> <p><b>8.6b.1.8</b> Assess the impact of current and emerging trade issues on a specific region</p> <p><b>8.6b.1.9</b> Evaluate avenues for resolving international trade disputes</p> |

**Strand 8 – International Business**

**Topic 6: International Trade 6c. Balance of Trade**

**Standard 1:** Relate balance of trade concepts to the import/export process.

|  | <b>Level 2</b>  | <b>Level 3</b>   | <b>Level 4</b>  |
|--|---|--|---|
|  | <p><b>8.6c.1.1</b> Describe major exports, imports, and trading partners for selected countries</p> | <p><b>8.6c.1.2</b> Describe why balance of trade matters to the local community, state, or country</p> <p><b>8.6c.1.3</b> Calculate positive and negative trade balances</p> | <p><b>8.6c.1.4</b> Describe potential resolutions for a negative trade balance</p> <p><b>8.6c.1.5</b> Analyze a country's balance of trade and determine specific conditions that would improve its trading potential</p> |

## Strand 8 – International Business

### Topic 7: International Management 7a. Operations and Production

**Standard 1:** Analyze special challenges in operations, human resources, and strategic management in international business.

|  | Level 2   | Level 3  | Level 4  |
|--|---|--|--|
|  | <p><b>8.7a.1.1</b> Describe the production processes used to create goods and services in different countries</p> | <p><b>8.7a.1.2</b> Identify how the management functions of planning, organizing, influencing, and controlling are affected by international operations and production by the cultural differences across branch offices</p> <p><b>8.7a.1.3</b> Identify factors that influence the use of a particular organizational structure (e.g., functional, product, geographic, or matrix) for global business operations</p> <p><b>8.7a.1.4</b> Describe uses of centralized and decentralized organizational structures</p> <p><b>8.7a.1.5</b> Describe how quality measurement and management relate to the efficiency and effectiveness of an organization’s international business operations</p> <p><b>8.7a.1.6</b> Discuss the economic and cultural factors that influence a company’s decision to use manual, automated, and computerized production systems</p> | <p><b>8.7a.1.8</b> Discuss the impact of the diverse regional subcultures of an international business environment on such issues as layout, location, and process design</p> <p><b>8.7a.1.9</b> Describe potential uses of manufacturing technology in international business</p> <p><b>8.7a.1.10</b> Discuss factors that influence the type of merchandise and inventory control systems used by companies operating internationally</p> <p><b>8.7a.1.11</b> Create a system to evaluate consistent quality and customer satisfaction applying it to a specific country of operation</p> <p><b>8.7a.1.12</b> Assess uses of centralized and decentralized approaches for various global activities</p> <p><b>8.7a.1.13</b> Describe the role and purpose of the International Organization for Standardization</p> <p><b>8.7a.1.14</b> Describe an ISO standard</p> |

**Strand 8 – International Business**

**Topic 7: International Management 7a. Operations and Production**

**Standard 1:** Analyze special challenges in operations, human resources, and strategic management in international business.

|  | <b>Level 2</b> | <b>Level 3</b>  | <b>Level 4</b>   |
|--|----------------|---|--|
|  |                | <p><b>8.7a.1.7</b> Explain quality standards as they relate to international commerce</p> | <p><b>8.7a.1.15</b> Assess the impact of quality management standards, especially ISO 9000, QS 9000, ISO 5000, ISO 26000, and ISO 1400) on the international business community</p> <p><b>8.7a.1.16</b> Discuss the challenges of acculturation of expatriate business managers in foreign business environments</p> |

## Strand 8 – International Business

### Topic 7: International Management 7b. Human Resources

**Standard 1:** Analyze special challenges in operations, human resources, and strategic management in international business.

|  | Level 2   | Level 3   | Level 4   |
|--|---|---|---|
|  | <p><b>8.7b.1.1</b> Describe the different living and working conditions found in various countries</p> <p><b>8.7b.1.2</b> Identify the historical events in various countries that have affected how people work and relate to each other</p> | <p><b>8.7b.1.3</b> Identify the factors that influence the application of managerial styles in different countries</p> <p><b>8.7b.1.4</b> Define such terms as host country, home country, expatriate, national, and third country</p> <p><b>8.7b.1.5</b> Identify how motivational techniques for workers may differ when used in different cultures</p> <p><b>8.7b.1.6</b> Discuss requirements for employment in various countries</p> | <p><b>8.7b.1.7</b> Assess how social and cultural factors influence the human resource functions (e.g., recruitment selection; employee development; evaluation; compensation, promotion, benefit and incentives; and separation, termination and transition)</p> <p><b>8.7b.1.8</b> Compare ethnocentric, polycentric, regiocentric, and geocentric approaches to managing human resources</p> <p><b>8.7b.1.9</b> Design a system to evaluate employee satisfaction for a company involved in international business</p> <p><b>8.7b.1.10</b> Identify potential advantages and disadvantages of training local managers abroad instead of using expatriate managers</p> <p><b>8.7b.1.11</b> Identify components of a training and counseling plan for expatriation and repatriation of corporate staff and their families so they can effectively assimilate into their host or home environments</p> <p><b>8.7b.1.12</b> Describe how compensation and employee benefits differ in various cultures</p> |

**Strand 8 – International Business**

**Topic 7: International Management 7b. Human Resources**

**Standard 1:** Analyze special challenges in operations, human resources, and strategic management in international business.

|  | <b>Level 2</b> | <b>Level 3</b> | <b>Level 4</b>   |
|--|----------------|----------------|--|
|  |                |                | <p><b>8.7b.1.13</b> Analyze methods used to resolve management-labor conflicts in different cultures/countries</p> <p><b>8.7b.1.14</b> Compare differences in occupational health and safety standards in various countries</p> <p><b>8.7b.1.15</b> Assess the impact of various occupational health and safety standards on conducting international business</p> <p><b>8.7b.1.16</b> Discuss the challenges of establishing and connecting effective multicultural and cross-functional teams</p> <p><b>8.7b.1.17</b> Discuss benefits and challenges of virtual team work in international settings</p> <p><b>8.7b.1.18</b> Create a system that provides for leadership development for employees at all levels of the organization</p> <p><b>8.7b.1.19</b> Compare cultural differences of leadership styles in varied global settings.</p> |

## Strand 8 – International Business

### Topic 7: International Management 7c. Strategic Management

**Standard 1:** Analyze special challenges in operations, human resources, and strategic management in international business.

|  |  | Level 3  | Level 4   |
|--|--|--|---|
|  |  | <p><b>8.7c.1.1</b> Explain the advantages and disadvantages to a company of having access to a global labor pool</p> | <p><b>8.7c.1.2</b> Describe the strategic approaches used to manage international business activities to include multi-domestic, global, internationally, and transnational</p> <p><b>8.7c.1.3</b> Describe a process by which companies develop international strategies and the impact of regional and country differences on that process</p> <p><b>8.7c.1.4</b> Develop an international strategy for an international business venture using centralized and decentralized approaches</p> <p><b>8.7c.1.5</b> Assess the market potential for the use of vertical integration in global markets</p> <p><b>8.7c.1.6</b> Compare and contrast the use of outsourcing, offshoring, inshoring, and insourcing for generating value</p> <p><b>8.7c.1.7</b> Evaluate the roles of subsidiaries within international businesses to contribute to increased value within the firm</p> |

## Strand 8 – International Business

### Topic 8: International Marketing 8a. Foreign Markets and Consumer Behavior

**Standard 1:** Apply marketing concepts to international business situations.

|  | Level 2  | Level 3  | Level 4  |
|--|--|--|--|
|  | <p><b>8.8a.1.1</b> Describe what a company must consider when marketing a product/service in other countries</p> | <p><b>8.8a.1.2</b> Illustrate how social, cultural, technological, geographic and political factors influence consumer buying behavior in different cultures</p> <p><b>8.8a.1.3</b> Contrast international consumer markets and business markets</p> <p><b>8.8a.1.4</b> Evaluate market potential for a product or service in a foreign market</p> <p><b>8.8a.1.5</b> Describe how consumer behavior and foreign markets can affect the elements of the marketing mix</p> <p><b>8.8a.1.6</b> Describe how cultural differences may affect the way a product is advertised and/or marketed in different countries</p> | <p><b>8.8a.1.7</b> Create illustrations that depict buying patterns related to the demographics and psychographics of consumers in a foreign market</p> <p><b>8.8a.1.8</b> Explain the influences of the international business environment on the implementation of the elements of the marketing mix in several countries</p> <p><b>8.8a.1.9</b> Propose a strategy for marketing a product or service into a foreign market</p> <p><b>8.8a.1.10</b> Develop a marketing plan for a company entering the international market</p> <p><b>8.8a.1.11</b> Evaluate the effectiveness of an international marketing plan for a company involved in international business</p> |

## Strand 8 – International Business

### Topic 8: International Marketing 8b. Marketing Research

**Standard 1:** Apply marketing concepts to international business situations.

|  | Level 2   | Level 3   | Level 4  |
|--|---|---|--|
|  | <p><b>8.8b.1.1</b> Describe the difference between primary and secondary marketing research</p> | <p><b>8.8b.1.2</b> Explain how the marketing research process, including data collection, can differ in international settings</p> <p><b>8.8b.1.3</b> Define the steps in the marketing research process —from defining a problem to communicating results</p> <p><b>8.8b.1.4</b> Create a data collection survey instrument for an international marketing research study applying knowledge of social and cultural factors in a specific country</p> <p><b>8.8b.1.5</b> Locate credible Internet resources that may provide valuable information to use in making international marketing decisions</p> | <p><b>8.8b.1.6</b> Evaluate data collection methods appropriate for various international marketing research situations</p> <p><b>8.8b.1.7</b> Discuss uses of research findings for global business decisions (e.g., identifying target markets)</p> <p><b>8.8b.1.8</b> Develop an international research plan for a given product, using the Internet as part of the data acquisition plan</p> |

## Strand 8 – International Business

### Topic 8: International Marketing 8c. Product Development

**Standard 1:** Apply marketing concepts to international business situations.

| Level 1  | Level 2   | Level 3   | Level 4  |
|--|---|---|--|
| <p><b>8.8c.1.1</b> Identify the difference between a product and a service</p> <p><b>8.8c.1.2</b> Describe how a product evolves from an idea to a finished product</p> <p><b>8.8c.1.3</b> Describe how to modify a product to sell in another country</p> | <p><b>8.8c.1.4</b> Describe how a company might assess the potential for a product in different foreign markets</p> <p><b>8.8c.1.5</b> Explain how product packaging is affected by culture and how they may need to be altered before the product is marketed in a new environment</p> | <p><b>8.8c.1.6</b> Describe situations in which global (standardized) versus international (adapted) products would be sold</p> <p><b>8.8c.1.7</b> Explain the marketing mix elements for a service company that sells in several countries</p> <p><b>8.8c.1.8</b> Explain how social, cultural, and political factors affect the new product development process</p> <p><b>8.8c.1.9</b> Describe how the product life cycle can be affected in an international business environment</p> <p><b>8.8c.1.10</b> Explain the impact of recycling and environmental concerns in different countries on governmental policies and consumer expectations for product design and packaging</p> | <p><b>8.8c.1.11</b> Evaluate situations in which a standardized versus an adapted product strategy would be appropriate</p> <p><b>8.8c.1.12</b> Design a packaging plan that could meet ISO environmental standards or the standards of a country other than the United States</p> <p><b>8.8c.1.13</b> Evaluate how the product life cycle affects marketing activities in the international environment</p> |

## Strand 8 – International Business

### Topic 8: International Marketing 8d. Standards and Measures

**Standard 1:** Apply marketing concepts to international business situations.

| Level 1   | Level 2   |  |  |
|---|---|--|--|
| <p><b>8.8d.1.1</b> Convert weights and measures from Imperial System Units to Metric System Units</p> <p><b>8.8d.1.2</b> Identify countries using the Imperial system and those using the Metric system</p> | <p><b>8.8d.1.3</b> Explain quality standards as they relate to product development and packaging</p> <p><b>8.8d.1.4</b> Discuss the challenges of using different measuring systems</p> <p><b>8.8d.1.5</b> Suggest ways of dealing with the challenges of using different measurement systems</p> |  |  |

### Topic 8: International Marketing 8e. Pricing Strategies

|  |  | Level 3   | Level 4  |
|--|--|---|--|
|  |  | <p><b>8.8e.1.1</b> Identify elements that should be considered in determining the price of a product</p> <p><b>8.8e.1.2</b> Explain how currency exchange rates, economic conditions, and the international business environment affect prices charged in international markets</p> <p><b>8.8e.1.3</b> Explain the benefits and drawbacks of dumping for domestic and international companies and countries</p> | <p><b>8.8e.1.4</b> Design a pricing strategy for a product to be sold in another country</p> <p><b>8.8e.1.5</b> Compare the pricing strategy for a product sold both domestically and internationally</p> <p><b>8.8e.1.6</b> Evaluate the effects of governmental actions to prevent dumping</p> |

**Strand 8 – International Business**

**Topic 8: International Marketing 8f. Distribution Channels and Intermediaries**

**Standard 1:** Apply marketing concepts to international business situations.

|  | <b>Level 2</b>  | <b>Level 3</b>  | <b>Level 4</b>  |
|--|---|---|---|
|  | <p><b>8.8f.1.1</b> Define direct and indirect distribution channels</p> <p><b>8.8f.1.2</b> Identify direct and indirect distribution channels</p> | <p><b>8.8f.1.3</b> Contrast direct and indirect distribution channels for international marketing</p> <p><b>8.8f.1.4</b> Identify differences in the roles of agents, wholesalers, retailers, freight forwarders, export companies, trading companies, and customs' brokers</p> | <p><b>8.8f.1.5</b> Select distribution channels for a company involved in international business</p> <p><b>8.8f.1.6</b> Identify online retailing opportunities and e-commerce applications in the global marketplace</p> |

## Strand 8 – International Business

### Topic 8: International Marketing 8g. Transportation and Shipping

**Standard 1:** Apply marketing concepts to international business situations.

| Level 1  | Level 2   | Level 3  | Level 4  |
|--|---|--|--|
| <p><b>8.8g.1.1</b> Describe major transportation methods and supply chains used for international business activities</p> <p><b>8.8g.1.2</b> Describe types of cargo typically moved by air, truck, rail or ship</p> | <p><b>8.8g.1.3</b> Describe situations in which each transportation method would be most appropriate</p> <p><b>8.8g.1.4</b> Discuss the impact of geography on product distribution</p> | <p><b>8.8g.1.5</b> Describe and locate the local resources (e.g., ports, trade routes, transportation centers, and foreign trade zones in your region)</p> <p><b>8.8g.1.6</b> Describe [shipping] Incoterms® (e.g., FOB and CIF)</p> <p><b>8.8g.1.7</b> Discuss the factors in determining the appropriate mode of transportation for international shipments (e.g., cost, time, size, perishability)</p> <p><b>8.8g.1.8</b> Explain the impact in carbon footprint, time, and cost of choosing from among different transportation methods for freight of differing size and weight</p> | <p><b>8.8g.1.9</b> Explain activities needed to prepare a shipment to a foreign country</p> <p><b>8.8g.1.10</b> Develop a logistics plan for efficiently and effectively transporting a product to its international market</p> <p><b>8.8g.1.11</b> Explain the purpose of shipping documents used for transporting products to other countries</p> <p><b>8.8g.1.12</b> Articulate importance of Incoterms® 2010 in international trade and be prepared to use the appropriate Incoterms® 2010 rules in specific import or export situations</p> <p><b>8.8g.1.13</b> Discuss the security and risk management issues pertaining to the global supply chain</p> <p><b>8.8g.1.14</b> Describe the roles of a freight forwarder and a customs broker.</p> |

## Strand 8 – International Business

### Topic 8: International Marketing 8h. Promotional Activities

**Standard 1:** Apply marketing concepts to international business situations.

|  | Level 2  | Level 3   | Level 4  |
|--|--|---|--|
|  | <p><b>8.8h.1.1</b> Collect advertisements related to international business</p> <p><b>8.8h.1.2</b> Identify the target market and message conveyed in advertisements from international business</p> <p><b>8.8h.1.3</b> Identify promotion strategies that can be used to promote products internationally</p> | <p><b>8.8h.1.4</b> Discuss how media can be used in different international market to promote products and services</p> <p><b>8.8h.1.5</b> Analyze the influence of social and cultural factors which affect promotions used in international markets</p> <p><b>8.8h.1.6</b> Create a sales presentation for a product that is appropriate for an international market</p> <p><b>8.8h.1.7</b> Critique advertisements aimed at consumers in an international market</p> <p><b>8.8h.1.8</b> Modify an advertisement or promotional activity to address a new international target market</p> | <p><b>8.8h.1.9</b> Evaluate the effectiveness of a promotional campaign used by a company in an international market</p> <p><b>8.8h.1.10</b> Design a marketing strategy for selling a product or a service in an international market</p> <p><b>8.8h.1.11</b> Identify factors that impact the choice between advertising that is customized for an international market or standardized for a worldwide market</p> <p><b>8.8h.1.12</b> Explore effective ways of using social media in international marketing, advertising, and promotional efforts</p> |

## Strand 8 – International Business

### Topic 9: International Finance 9a. Currency and Exchange

**Standard 1:** Explain the concepts, role, and importance of international finance and risk management.

| Level 1  | Level 2   | Level 3   | Level 4   |
|--|---|---|---|
| <p><b>8.9a.1.1</b> Discuss the history of currency</p> <p><b>8.9a.1.2</b> Identify the currencies of various countries</p> | <p><b>8.9a.1.3</b> Define basic terms such as currency, currency exchange, barter, and countertrade</p> <p><b>8.9a.1.4</b> Calculate simple currency exchange transactions</p> <p><b>8.9a.1.5</b> Explain how currency exchange rates affect business transactions</p> <p><b>8.9a.1.6</b> Identify potential problems associated with dealing in foreign currencies</p> | <p><b>8.9a.1.7</b> Describe how economic conditions, balance of payment situations, and political issues affect currency values</p> <p><b>8.9a.1.8</b> Distinguish between currencies (e.g., floating, fixed, and convertible versus nonconvertible)</p> <p><b>8.9a.1.9</b> Define the role of central banks and how they affect currency rates</p> | <p><b>8.9a.1.10</b> Explain how fluctuating currency [and interest] rates affect international trade</p> <p><b>8.9a.1.11</b> Identify various strategies for managing financial risks in international business</p> |

**Strand 8 – International Business**

**Topic 9: International Finance 9b. Financial Institutions and Trade Agreements**

**Standard 1:** Explain the concepts, role, and importance of international finance and risk management.

|  |  | <b>Level 3</b>  | <b>Level 4</b>   |
|--|--|---|--|
|  |  | <p><b>8.9b.1.1</b> List sources of capital for international, transnational, multinational, and global companies</p> <p><b>8.9b.1.2</b> Describe the international monetary system and supranational organizations, including the International Monetary Fund and the World Bank</p> <p><b>8.9b.1.3</b> Identify basic elements of the international securities markets</p> | <p><b>8.9b.1.4</b> Compare international financial markets</p> <p><b>8.9b.1.5</b> Describe operations of electronic financial markets and international trade settlements</p> <p><b>8.9b.1.6</b> Explain growth, regulations, and the impact of international banking on global business</p> <p><b>8.9b.1.7</b> Analyze how companies use international securities markets</p> <p><b>8.9b.1.8</b> Analyze the role of multinational banks and how they facilitate international business</p> <p><b>8.9b.1.9</b> Describe the practice of arbitrage</p> |

**Strand 8 – International Business**

**Topic 9: International Finance 9c. Payment Methods and Reporting**

**Standard 1:** Explain the concepts, role, and importance of international finance and risk management.

|  |  | <b>Level 3</b>   | <b>Level 4</b>   |
|--|--|--|--|
|  |  | <p><b>8.9c.1.1</b> Explain how a business finances trade with a partner in another country</p> <p><b>8.9c.1.2</b> Describe various methods of payments used in international transactions, including letters of credit, open account, wire transfer, and draft</p> <p><b>8.9c.1.3</b> Describe the mechanics, terminology, conditions, and terms of letters of credit and other documents</p> <p><b>8.9c.1.4</b> Identify essential components of payment documents used in payment for international trade activities</p> | <p><b>8.9c.1.5</b> Determine the appropriate form of payment for given international trade situations</p> <p><b>8.9c.1.6</b> Discuss the impact of inflation and tax structures on international business decisions</p> <p><b>8.9c.1.7</b> Differentiate between the financial reporting procedures of GAAP and other international accounting standards</p> <p><b>8.9c.1.8</b> Identify barter, countertrade, offset, and noncash transactions in world trade</p> <p><b>8.9c.1.9</b> Apply payment options available in international trade to given situations</p> |

| <b>Strand 8 – International Business</b>  |  |   |  |
|---|--|---|--|
| <b>Topic 9: International Finance 9d. Risk Management</b>   |  |   |  |
| <b>Standard 1: Explain the concepts, role, and importance of international finance and risk management.</b> |  |   |  |
|   |  | <b>Level 3</b>  | <b>Level 4</b>   |
|   |  | <p><b>8.9d.1.1</b> Identify major foreign exchange and commercial risks associated with international business activities</p> | <p><b>8.9d.1.2</b> Discuss banking regulations surrounding the freezing of money and money laundering</p> <p><b>8.9d.1.3</b> Discuss strategies to minimize risk in international financial transactions</p> <p><b>8.9d.1.4</b> Describe available insurance options to protect against financial risks when conducting international transactions</p> |

| <b>Topic 9: International Marketing 9e. Microfinance Activities</b> |   |  |  |
|---|---|--|--|
|   | <b>Level 2</b>  | <b>Level 3</b>   | <b>Level 4</b>   |
|   | <p><b>8.9e.1.1</b> Define basic terms such as microloan, microfinance institution, trust group</p> <p><b>8.9e.1.2</b> Explain how microloans provide business opportunities in developing economies</p> | <p><b>8.9e.1.3</b> Distinguish between microloans and other microfinance services (micro-insurance, micro-savings, transfers of funds)</p> <p><b>8.9e.1.4</b> Explain the role of various formal and informal microfinance providers</p> | <p><b>8.9e.1.5</b> Explain how microfinance activities can enhance economic development and international trade</p> <p><b>8.9e.1.6</b> Identify various linkages among formal and informal microfinance institutions</p> |

## Strand 9 – Management

### Topic 1: Management Functions 1a. Planning

**Standard 1:** Analyze the management functions and their implementation and integration within the business environment.

| Level 1   | Level 2  | Level 3  | Level 4   |
|---|--|--|---|
| <p><b>9.1a.1.1</b> Explain the management function of planning</p> <p><b>9.1a.1.2</b> Identify the benefits of planning</p> <p><b>9.1a.1.3</b> Describe the decision-making process</p> | <p><b>9.1a.1.4</b> Apply the decision-making process to business applications</p> <p><b>9.1a.1.5</b> Analyze possible outcomes of a decision</p> | <p><b>9.1a.1.6</b> Discuss the importance of vision, mission, goals, and objectives setting within the context of the business environment</p> <p><b>9.1a.1.7</b> Describe how operational, tactical, and strategic planning differ</p> <p><b>9.1a.1.8</b> Explain how goals at one operational level tie in with the level above</p> <p><b>9.1a.1.9</b> Prepare a business plan</p> | <p><b>9.1a.1.10</b> Analyze a business plan</p> <p><b>9.1a.1.11</b> Explain the role of innovation and change in the planning process</p> <p><b>9.1a.1.12</b> Critique a strategic plan</p> <p><b>9.1a.1.13</b> Discuss the value of scenario analysis to strategic planning</p> <p><b>9.1a.1.14</b> Compare and contrast the planning function to other management functions</p> |

### Topic 1: Management Functions 1b. Organizing

| Level 1  | Level 2   | Level 3  | Level 4  |
|--|---|--|--|
| <p><b>9.1b.1.1</b> Explain the management function of organizing</p> | <p><b>9.1b.1.2</b> Explain the importance of organizing resources in business</p> <p><b>9.1b.1.3</b> Discuss the importance of using teams when organizing a business</p> | <p><b>9.1b.1.4</b> Explain how management identifies and uses various resources in the organizing process to accomplish goals</p> <p><b>9.1b.1.5</b> Explain the advantages and disadvantages of centralizing and decentralizing responsibility and authority in organizing a business</p> <p><b>9.1b.1.6</b> Discuss how accountability for decision making is assured in an organization</p> | <p><b>9.1b.1.7</b> Evaluate how businesses are organized to achieve desired goals</p> <p><b>9.1b.1.8</b> Analyze emerging trends in organizational structure</p> <p><b>9.1b.1.9</b> Compare and contrast the organizing function to other management functions</p> |

## Strand 9 – Management

### Topic 1: Management Functions 1c. Leading

**Standard 1:** Analyze the management functions and their implementation and integration within the business environment.

| Level 1  | Level 2  | Level 3   | Level 4  |
|--|--|---|--|
| <p><b>9.1c.1.1</b> Explain the management function of leading</p> <p><b>9.1c.1.2</b> Identify leaders and qualities that make them effective</p> | <p><b>9.1c.1.3</b> Discuss characteristics of effective and ineffective leaders</p> <p><b>9.1c.1.4</b> Define leadership</p> <p><b>9.1c.1.5</b> Explain the importance of motivation in leadership</p> | <p><b>9.1c.1.6</b> Differentiate between leading and managing</p> <p><b>9.1c.1.7</b> Compare and contrast leadership styles</p> <p><b>9.1c.1.8</b> Identify the leadership style most appropriate for a given situation</p> | <p><b>9.1c.1.9</b> Identify motivation theories that impact leading (e.g., Goal-Setting Theory and Expectancy Theory)</p> <p><b>9.1c.1.10</b> Analyze management skills necessary for leading at various levels of management</p> <p><b>9.1c.1.11</b> Describe a leader’s role in change management</p> <p><b>9.1c.1.12</b> Compare and contrast the leading functions to other management functions</p> |

### Topic 1: Management Functions 1d. Controlling

| Level 1   | Level 2   | Level 3  | Level 4  |
|---|---|--|--|
| <p><b>9.1d.1.1</b> Explain the management function of controlling</p> | <p><b>9.1d.1.2</b> Discuss the importance of the controlling function in the business environment</p> | <p><b>9.1d.1.3</b> Explain the steps in the control process</p> <p><b>9.1d.1.4</b> Compare and contrast feed-forward, concurrent, and feedback control</p> | <p><b>9.1d.1.5</b> Determine the controlling strategy for a given business situation</p> <p><b>9.1d.1.6</b> Measure financial and non-financial performance and compare it to established standards</p> <p><b>9.1d.1.7</b> Describe how the controlling function relates to the other management functions</p> |

## Strand 9 – Management

### Topic 2: Management Theories

**Standard 1:** Analyze management theories and their application within the business environment.

|  |  | Level 3  | Level 4   |
|--|--|--|---|
|  |  | <p><b>9.2.1.1</b> Discuss why knowledge of the evolution of management theories is valuable</p> <p><b>9.2.1.2</b> Identify and discuss the evolution of management theories (e.g., Taylor, Weber, Follett, McGregor)</p> | <p><b>9.2.1.3</b> Discuss how Contingency Theory relates to organization structure, systems of control, and approach to leadership and motivation</p> <p><b>9.2.1.4</b> Explain how management theories evolve and are interrelated</p> <p><b>9.2.1.5</b> Illustrate how past and current management theories are applied in the business environment</p> <p><b>9.2.1.6</b> Identify emerging management theories and explain how they expand upon current theories</p> |

## Strand 9 – Management

### Topic 3: Business Organization 3a. Forms of Business Ownership

**Standard 1:** Analyze the organization of a business.

|  | Level 2   | Level 3  | Level 4   |
|--|---|--|---|
|  | <p><b>9.3a.1.1</b> Define and provide examples of the basic forms of business ownership (e.g., sole proprietorship, partnership, and corporation)</p> | <p><b>9.3a.1.2</b> Identify variations of basic forms of business ownership (e.g., franchise, limited partnership, limited liability company, and S corporation)</p> <p><b>9.3a.1.3</b> Compare and contrast the basic forms of business ownership</p> | <p><b>9.3a.1.4</b> Identify the appropriate forms of business ownership in the evolution of a business organization</p> |

### Topic 3: Business Organization 3b. Management Levels

|  | Level 2  | Level 3  | Level 4  |
|--|--|--|--|
|  | <p><b>9.3b.1.1</b> Identify levels of management</p> | <p><b>9.3b.1.2</b> Describe the interaction between and among management levels</p> <p><b>9.3b.1.3</b> Differentiate between tall and flat organizational structures</p> <p><b>9.3b.1.4</b> Describe the role of self-managed work teams</p> | <p><b>9.3b.1.5</b> Analyze emerging trends in organization structure</p> <p><b>9.3b.1.6</b> Provide examples of skills organizations seek in managers who function in different organization structures</p> <p><b>9.3b.1.7</b> Explain the relationship between management skills and levels of management</p> <p><b>9.3b.1.8</b> Describe how the goals at each level of an organization work toward accomplishing the overall goals of an organization</p> |

## Strand 9 – Management

### Topic 3: Business Organization 3c. Organizational Structure

**Standard 1:** Analyze the organization of a business.

|  | Level 2  | Level 3   | Level 4   |
|--|--|---|---|
|  | <p><b>9.3c.1.1</b> Describe types of organizational structure</p> <p><b>9.3c.1.2</b> Identify the advantages and disadvantages of organizing using teams</p> | <p><b>9.3c.1.3</b> Distinguish between functional and matrix organization structures</p> <p><b>9.3c.1.4</b> Identify the factors that influence an organization’s structure (e.g., size, environment, human resources, technology, and strategy)</p> <p><b>9.3c.1.5</b> Explain the difference between job enlargement and job enrichment</p> | <p><b>9.3c.1.6</b> Analyze organizational structures of various organizations</p> <p><b>9.3c.1.7</b> Compare and contrast various organization structures (e.g., functional, divisional, matrix, and team)</p> <p><b>9.3c.1.8</b> Compare and contrast divisional structures (e.g., customer, geographic, and product)</p> <p><b>9.3c.1.9</b> Explain how managers group tasks into jobs that are satisfying and motivating for employees (Hackman and Oldham Job Characteristics Model)</p> <p><b>9.3c.1.10</b> Describe the evolution of organizational structure as a company changes due to internal and external forces (e.g., size, age, strategies, technology, and environment)</p> |

## Strand 9 – Management

### Topic 4: Personal Management Skills 4a. Time Management

**Standard 1:** Develop personal management skills to function effectively and efficiently in a business environment.

| Level 1  | Level 2  | Level 3   | Level 4   |
|--|--|---|---|
| <p><b>9.4a.1.1</b> Explain the importance of time management</p> | <p><b>9.4a.1.2</b> Analyze a personal time management schedule for a given time period</p> | <p><b>9.4a.1.3</b> Design and implement a time management schedule as a result of a time management analysis</p> <p><b>9.4a.1.4</b> Evaluate and modify a time management plan as appropriate</p> | <p><b>9.4a.1.5</b> Analyze the use of time for managers at various levels of responsibility within an organization</p> <p><b>9.4a.1.6</b> Describe how managers can delegate responsibilities to improve manager efficiencies</p> |

### Topic 4: Personal Management Skills 4b. Stress Management

| Level 1-2  | Level 3   | Level 4   |
|--|---|---|
| <p><b>9.4b.1.1</b> Identify stressors in personal life</p> <p><b>9.4b.1.2</b> Determine appropriate reactions to stressors</p> | <p><b>9.4b.1.3</b> Identify stressors in the business environment</p> <p><b>9.4b.1.4</b> Determine appropriate reactions to stressors in the business environment</p> <p><b>9.4b.1.5</b> Recognize the benefits of motivational stress</p> <p><b>9.4b.1.6</b> Explain the concept of emotional intelligence</p> | <p><b>9.4b.1.7</b> Explain how to anticipate and minimize stressors in personal and professional life</p> <p><b>9.4b.1.8</b> Identify component of an effective stress-reduction plan</p> <p><b>9.4b.1.9</b> Evaluate personal emotional intelligence</p> <p><b>9.4b.1.10</b> Explain how emotional intelligence is used by some organizations when evaluating managers</p> |

## Strand 9 – Management

### Topic 4: Personal Management Skills 4c. Professional Growth and Development

**Standard 1:** Develop personal management skills to function effectively and efficiently in a business environment.

|  |  | Level 3   | Level 4   |
|--|--|---|---|
|  |  | <p><b>9.4c.1.1</b> Recognize the need for lifelong learning</p> | <p><b>9.4c.1.2</b> Identify avenues for professional growth (e.g., workshops, seminars/webinars, conferences, courses, professional associations, and journals)</p> <p><b>9.4c.1.3</b> Create a professional development plan</p> <p><b>9.4c.1.4</b> Explain why lifelong learning is important when managing your career</p> |

### Topic 4: Personal Management Skills 4d. Communication Skills (Refer to the Communication Standards)

| Level 1  | Level 2  | Level 3  | Level 4  |
|--|--|--|--|
| <p><b>9.4d.1.1</b> Identify effective communication skills</p> | <p><b>9.4d.1.2</b> Explain the importance of effective communication in business</p> <p><b>9.4d.1.3</b> Identify various types of communication channels</p> | <p><b>9.4d.1.4</b> Identify effective communication skills for the business environment</p> <p><b>9.4d.1.5</b> Identify major problems that prevent effective communication in organizations</p> | <p><b>9.4d.1.6</b> Analyze types of communication that are appropriate for specific situations</p> <p><b>9.4d.1.7</b> Evaluate communication for effectiveness</p> <p><b>9.4d.1.8</b> Express complex issues using appropriate verbal and/or written communication</p> |

## Strand 9 – Management

**Topic 4: Personal Management Skills 4e. Relationship Building** (Refer to the Career Development and Communication Standards)

**Standard 1:** Develop personal management skills to function effectively and efficiently in a business environment.

| Level 1  | Level 2  | Level 3  | Level 4   |
|--|--|--|---|
| <p><b>9.4e.1.1</b> Identify characteristics of healthy relationships</p> | <p><b>9.4e.1.2</b> Describe the advantages and disadvantages of networking to achieve personal goals</p> | <p><b>9.4e.1.3</b> Identify available resources inside and outside the school for making professional contacts (e.g., professional organizations, business schools, alumni, and business leaders)</p> <p><b>9.4e.1.4</b> Explain why different management styles can be equally effective and successful</p> | <p><b>9.4e.1.5</b> Describe the advantages and disadvantages of networking to achieve professional goals</p> <p><b>9.4e.1.6</b> Identify a mentor</p> <p><b>9.4e.1.7</b> Evaluate the impact of community, governmental, and professional organizations on business success</p> |

## Strand 9 – Management

### Topic 5: Ethics and Social Responsibility 5a. Ethics

**Standard 1:** Examine the role of ethics and social responsibility in decision making.

| Level 1   | Level 2  | Level 3   | Level 4  |
|---|--|---|--|
| <p><b>9.5a.1.1</b> Define components of a personal code of ethical behavior</p> | <p><b>9.5a.1.2</b> Explain the importance of ethical standards in conducting business</p> <p><b>9.5a.1.3</b> Describe ethical dilemmas faced by managers</p> <p><b>9.5a.1.4</b> Create a personal code of ethics</p> | <p><b>9.5a.1.5</b> Examine a business code of ethics</p> <p><b>9.5a.1.6</b> Explain the importance of an ethical work environment</p> <p><b>9.5a.1.7</b> Identify the impact of unethical behavior on a business</p> <p><b>9.5a.1.8</b> Explain the relationship between ethics and governmental regulations</p> <p><b>9.5a.1.9</b> Identify guidelines for ethical decision making</p> <p><b>9.5a.1.10</b> Identify ethical considerations resulting from various situations (e.g., technological advances, global competition, employer-employee relationships, and consumer relations)</p> | <p><b>9.5a.1.11</b> Evaluate a specific business code of ethics</p> <p><b>9.5a.1.12</b> Identify government regulations that have resulted from unethical behavior</p> <p><b>9.5a.1.13</b> Analyze various ethical philosophies as they relate to business decisions</p> <p><b>9.5a.1.14</b> Demonstrate awareness of ethical responsibility to business professions and society</p> <p><b>9.5a.1.15</b> Apply an ethics framework to an ethical issue</p> |

**Strand 9 – Management**

**Topic 5: Ethics and Social Responsibility 5b. Social Responsibility**

**Standard 1:** Examine the role of ethics and social responsibility in decision making.

|  | <b>Level 2</b>  | <b>Level 3</b>   | <b>Level 4</b>   |
|--|---|--|--|
|  | <p><b>9.5b.1.1</b> Define social responsibility</p> <p><b>9.5b.1.2</b> Identify ways in which an organization demonstrates social responsibility (e.g., providing jobs, paying taxes, and contributing to community projects)</p> | <p><b>9.5b.1.3</b> Identify ways in which an organization demonstrates social responsibility towards its internal and external stakeholders</p> <p><b>9.5b.1.4</b> Discuss the impacts resulting from an organization being socially responsible toward its internal and external stakeholders</p> | <p><b>9.5b.1.5</b> Recognize the long-term impact of practicing social responsibility</p> <p><b>9.5b.1.6</b> Evaluate managerial approaches to social responsibility</p> <p><b>9.5b.1.7</b> Identify government regulations that have resulted from social irresponsibility</p> <p><b>9.5b.1.8</b> Explain how personal ethics standards of management can affect the degree of social responsibility within an organization</p> |

| <b>Strand 9 – Management</b>   |  |  |   |
|--|--|--|---|
| <b>Topic 6: Human Resource Management 6a. Human Resource Planning</b>  |  |  |   |
| <b>Standard 1: Describe human resource functions and their importance to an organization’s successful operation.</b> |  |  |   |
|  |  | <b>Level 3</b>   | <b>Level 4</b>  |
|  |  | <p><b>9.6a.1.1</b> Define human resource planning</p> <p><b>9.6a.1.2</b> Identify activities of the human resource unit</p> <p><b>9.6a.1.3</b> Define outsourcing as it relates to human resource planning</p>   | <p><b>9.6a.1.4</b> Identify how employment law has impacted the workplace</p> <p><b>9.6a.1.5</b> Examine methods of conducting a needs analysis to determine human resource requirements</p> <p><b>9.6a.1.6</b> Analyze the role of outsourcing in organizations</p> <p><b>9.6a.1.7</b> Analyze the impact of offshoring on business</p> <p><b>9.6a.1.8</b> Analyze how human resource activities and policies relate to operational and strategic planning</p> |
| <b>Topic 6: Human Resource Management 6b. Recruitment and Selection</b>  |  |  |   |
|  |  | <b>Level 3</b>   | <b>Level 4</b>  |
|  |  | <p><b>9.6b.1.1</b> Identify recruitment sources</p> <p><b>9.6b.1.2</b> Identify selection tools and explain how they are used (e.g., interviews, tests, and reference checks)</p> <p><b>9.6b.1.3</b> Identify legislation affecting the recruitment and selection process (e.g., affirmative action, Americans with Disabilities Act, and Genetic Information Nondiscrimination Act)</p> | <p><b>9.6b.1.4</b> Describe how social media sites are used by organizations during the recruitment and selection process</p> <p><b>9.6b.1.5</b> Evaluate selection tools based on existing legislation</p> <p><b>9.6b.1.6</b> Analyze recruitment and selection procedures used by different organizations</p>   |

| <b>Strand 9 – Management</b>   |  |   |   |
|--|--|---|---|
| <b>Topic 6: Human Resource Management 6c. Employee Development</b>   |  |   |   |
| <b>Standard 1: Describe human resource functions and their importance to an organization’s successful operation.</b> |  |   |   |
|  |  | <b>Level 3</b>  | <b>Level 4</b>  |
|  |  | <p><b>9.6c.1.1</b> Explain the purpose of orientation and training in successful employee performance</p> <p><b>9.6c.1.2</b> Discuss why professional development is a shared responsibility between a business and an employee</p> <p><b>9.6c.1.3</b> Explain the importance of career planning and management</p> | <p><b>9.6c.1.4</b> Identify appropriate orientation activities and training programs</p> <p><b>9.6c.1.5</b> Identify possible cross-training opportunities</p> <p><b>9.6c.1.6</b> Describe the relationship between lifelong learning and professional development</p> <p><b>9.6c.1.7</b> Identify the benefits of employee development (e.g., workshops, seminars/webinars, conferences, courses, professional associations, and journals)</p> <p><b>9.6c.1.8</b> Examine the relationship between goal setting and performance expectations</p> |
| <b>Topic 6: Human Resource Management 6d. Evaluation</b>   |  |   |   |
|  |  | <b>Level 3</b>  | <b>Level 4</b>  |
|  |  | <p><b>9.6d.1.1</b> Explain the purpose of employee evaluations</p> <p><b>9.6d.1.2</b> Explain how employees are evaluated</p> <p><b>9.6d.1.3</b> Identify the impact of performance appraisals on employees and the organization</p>  | <p><b>9.6d.1.4</b> Assess the procedures used in the evaluation process</p> <p><b>9.6d.1.5</b> Analyze the evaluation process based on existing legislation</p> <p><b>9.6d.1.6</b> Analyze the impact of performance appraisals on motivation and job performance</p>   |

**Strand 9 – Management**

**Topic 6: Human Resource Management 6e. Compensation, Promotion, Benefits, and Incentives**

**Standard 1:** Describe human resource functions and their importance to an organization’s successful operation.

|  |  | <b>Level 3</b>  | <b>Level 4</b>  |
|--|--|---|---|
|  |  | <p><b>9.6e.1.1</b> Identify compensation plans, benefit packages, and incentive programs available to employees</p> <p><b>9.6e.1.2</b> Identify advancement opportunities within an organization</p> <p><b>9.6e.1.3</b> Identify issues encountered when determining levels of compensation</p> | <p><b>9.6e.1.4</b> Describe policies and procedures used to determine compensation (e.g., company performance, benchmarking, profit sharing, and gain sharing)</p> <p><b>9.6e.1.5</b> Establish criteria for promotion decisions</p> <p><b>9.6e.1.6</b> Describe the merits of reassignment and promotion versus hiring from outside</p> <p><b>9.6e.1.7</b> Assess an employee compensation package (e.g., wages/salaries and benefits)</p> <p><b>9.6e.1.8</b> Discuss the role yearly incentives play when recruiting and retaining managers</p> |

**Strand 9 – Management**

**Topic 6: Human Resource Management 6f. Separation, Termination, and Transition**

**Standard 1:** Describe human resource functions and their importance to an organization’s successful operation.

|  |  | <b>Level 3</b>  | <b>Level 4</b>  |
|--|--|---|---|
|  |  | <p><b>9.6f.1.1</b> Define and discuss the concept of right sizing</p> <p><b>9.6f.1.2</b> Describe legal reasons for terminating employees</p> | <p><b>9.6f.1.3</b> Discuss how internal and external factors affect rightsizing (e.g., employee productivity, economic factors, competition, and government regulations)</p> <p><b>9.6f.1.4</b> Critique an organization’s responsibility to provide retraining programs and severance packages for displaced or transitioning employees</p> <p><b>9.6f.1.5</b> Describe criteria used to make termination and transition decisions</p> <p><b>9.6f.1.6</b> Describe programs and services available to assist employees in transition</p> <p><b>9.6f.1.7</b> Describe the legal implications and processes relating to termination and transition decisions</p> |

**Strand 9 – Management**

**Topic 6: Human Resource Management    6g. Labor Relations**

**Standard 1:** Describe human resource functions and their importance to an organization’s successful operation.

|  |  | <b>Level 3</b>  | <b>Level 4</b>  |
|--|--|---|---|
|  |  | <p><b>9.6g.1.1</b> Explain the role of management in labor relations</p> <p><b>9.6g.1.2</b> Describe an employment contract</p> <p><b>9.6g.1.3</b> Define “right to work state”</p> | <p><b>9.6g.1.4</b> Define “employment at will”</p> <p><b>9.6g.1.5</b> Identify common elements of a labor contract</p> <p><b>9.6g.1.6</b> Outline the procedures involved in the grievance process</p> <p><b>9.6g.1.7</b> Discuss the role of human resource personnel in the collective bargaining process</p> |

## Strand 9 – Management

### Topic 7: Organized Labor

**Standard 1:** Describe the role of organized labor and its influence on government and business.

|  |  | <b>Level 3</b>  | <b>Level 4</b>  |
|--|--|---|---|
|  |  | <p><b>9.7.1.1</b> Describe the history of the labor movement and why unions were organized</p> <p><b>9.7.1.2</b> Describe the collective bargaining process</p> <p><b>9.7.1.3</b> Explain the role of labor unions in the collective bargaining process</p> | <p><b>9.7.1.4</b> Identify the reasons for forming, operating, and disbanding labor unions</p> <p><b>9.7.1.5</b> Describe the process involved in forming, operating, and disbanding labor unions</p> <p><b>9.7.1.6</b> Explain the changing roles of labor unions</p> <p><b>9.7.1.7</b> Describe legal strategies used by labor and management (e.g., strikes, boycotts, layoffs, and lockouts)</p> <p><b>9.7.1.8</b> Describe illegal strategies used by labor and management (e.g., wildcat strikes, secondary boycotts, and preventing workers from forming unions)</p> <p><b>9.7.1.9</b> Describe the role of employer associations in labor-management relations</p> <p><b>9.7.1.10</b> Identify specific state legislation affecting organized labor and management</p> <p><b>9.7.1.11</b> Identify federal legislation affecting organized labor and management</p> <p><b>9.7.1.12</b> Discuss the effectiveness of current legislation in protecting workers' rights</p> |

## Strand 9 – Management

### Topic 8: Technology and Information Management 8a. Technology Tools (Refer to the Information Technology Standards)

**Standard 1:** Utilize information and technology tools to conduct business effectively and efficiently.

| Level 1  | Level 2  | Level 3  | Level 4  |
|--|--|--|--|
| <p><b>9.8a.1.1</b> Identify technology tools</p> <p><b>9.8a.1.2</b> Explain how technology is used to accomplish goals</p> | <p><b>9.8a.1.3</b> Identify information used in decision making in the business environment</p> <p><b>9.8a.1.4</b> Use electronic resources to access and transmit information</p> | <p><b>9.8a.1.5</b> Describe how organizations access, share, and protect information</p> <p><b>9.8a.1.6</b> Use appropriate technology tools for business applications</p> | <p><b>9.6g.1.7</b> Select the appropriate technology tools for conveying information, solving problems, and expediting business processes</p> <p><b>9.8a.1.8</b> Evaluate methods for protecting information</p> |

### Topic 8: Technology and Information Management 8b. Information Management

| Level 1 | Level 2 | Level 3  | Level 4   |
|---------|---------|--|---|
|         |         | <p><b>9.8b.1.1</b> Define knowledge management</p> <p><b>9.8b.1.2</b> Interpret, analyze, and synthesize information for decision making</p> | <p><b>9.8b.1.3</b> Recognize and demonstrate the knowledge management skills needed to make decisions</p> <p><b>9.8b.1.4</b> Identify methods organizations use to collect and manage information</p> |

**Strand 9 – Management**

**Topic 8: Technology and Information Management 8c. E-Business**

**Standard 1:** Utilize information and technology tools to conduct business effectively and efficiently.

| <b>Level 1</b>                    | <b>Level 2</b>                              | <b>Level 3</b>  | <b>Level 4</b>  |
|-----------------------------------|---|---|---|
| <b>9.8c.1.1</b> Define e-commerce | <b>9.8c.1.2</b> Explore e-commerce websites | <p><b>9.8c.1.3</b> Differentiate between e-commerce and e-business</p> <p><b>9.8c.1.4</b> Explain how successful e-business systems depend upon much more expertise than just technical skill in website design</p> <p><b>9.8c.1.5</b> Evaluate an e-business website</p> | <p><b>9.8c.1.7</b> Describe how e-business relates to organizational strategy</p> <p><b>9.8c.1.8</b> Identify various organizational processes and systems that impact and/or interface with e-business</p> <p><b>9.8c.1.9</b> Analyze the impact of e-business on the American economy</p> |

## Strand 9 – Management

### Topic 9: Industry Analysis 9a. Competition

**Standard 1:** Analyze a business organization’s competitive position within the industry.

|  | Level 2   | Level 3  | Level 4  |
|--|---|--|--|
|  | <p><b>9.9a.1.1</b> Identify ways organizations compete (e.g., quality, service, status, and price)</p> <p><b>9.9a.1.2</b> Define market share</p> | <p><b>9.9a.1.3</b> Describe strategies to increase market share</p> <p><b>9.9a.1.4</b> Compare and contrast various forms of competition (pure competition, monopolistic competition, oligopoly, and monopoly)</p> <p><b>9.9a.1.5</b> Describe how various laws impact competition (e.g., Sherman Antitrust Act and Robinson-Patman Act)</p> | <p><b>9.9a.1.6</b> Describe the process of conducting an industry analysis</p> <p><b>9.9a.1.7</b> Discuss the importance of benchmarking</p> <p><b>9.9a.1.8</b> Describe how to identify and develop core and distinctive competency</p> |

### Topic 9: Industry Analysis 9b. Competitive Advantage

|  |  | Level 3   | Level 4   |
|--|--|---|---|
|  |  | <p><b>9.9b.1.1</b> Define competitive advantage</p> <p><b>9.9b.1.2</b> Analyze various organizations to determine their competitive advantages</p> <p><b>9.9b.1.3</b> Discuss how financial ratios are used in business decision making</p> | <p><b>9.9b.1.4</b> Compare the financial ratios of a firm (e.g., current, return on investment, and acid) with those of a competitor and industry averages</p> <p><b>9.9b.1.5</b> Analyze relative competitive strengths and weaknesses using appropriate tools (e.g., SWOT analysis)</p> |

## Strand 9 – Management

### Topic 9: Industry Analysis    9c. Internal and External Sources of Data

**Standard 1:** Analyze a business organization’s competitive position within the industry.

|  |  | Level 3   | Level 4   |
|--|--|---|---|
|  |  | <p><b>9.9c.1.1</b> Identify internal and external data sources valuable for strategic planning</p> <p><b>9.9c.1.2</b> Explain how organizations use internal and external data sources for planning and control</p> | <p><b>9.9c.1.3</b> Analyze the value of various sources of industry information</p> <p><b>9.9c.1.4</b> Evaluate the reliability of internal and external data sources</p> <p><b>9.9c.1.5</b> Describe how ongoing industry analysis is used to maintain competitive advantage</p> |

## Strand 9 – Management

### Topic 10: Financial Decision Making 10a. Financial Statements

**Standard 1:** Analyze financial data influenced by internal and external factors in order to make short-term and long-term decisions.

|  |  | Level 3   | Level 4  |
|--|--|---|--|
|  |  | <p><b>9.10a.1.1</b> Describe the purpose of financial statements</p> <p><b>9.10a.1.2</b> Distinguish between internal and external financial statements</p> <p><b>9.10a.1.3</b> Interpret the data shown on financial statements (e.g., income statement, balance sheet, cash flow statement, and statement of net worth)</p> | <p><b>9.10a.1.4</b> Identify sources of financial information for industries and for public held firms</p> <p><b>9.10a.1.5</b> Benchmark a firm’s position against industry standards</p> <p><b>9.10a.1.6</b> Analyze statistical tools useful in making financial decisions</p> |

### Topic 10: Financial Decision Making 10b. Short-Term and Long-Term Financing

|  |  | Level 3  | Level 4  |
|--|--|--|--|
|  |  | <p><b>9.10b.1.1</b> Identify sources of short- and long-term financing</p> | <p><b>9.10b.1.2</b> Assess the short-term and long-term financial needs of an organization</p> <p><b>9.10b.1.3</b> Compare debt and equity financing</p> <p><b>9.10b.1.4</b> Explain the concept of leverage</p> |

### Topic 10: Financial Decision Making 10c. Risk Management

|  |  | Level 3  | Level 4  |
|--|--|--|--|
|  |  | <p><b>9.10c.1.1</b> Identify risks to business</p> | <p><b>9.10c.1.2</b> Identify ways to minimize and manage risk</p> <p><b>9.10c.1.3</b> Explain the process of developing a risk management plan</p> |

## Strand 9 – Management

### Topic 11: Operations Management 11a. Product Design (Goods/Services)

**Standard 1:** Apply operations management principles and procedures to the design of an operations plan.

|  |  | Level 3   | Level 4  |
|--|--|---|--|
|  |  | <p><b>9.11a.1.1</b> Identify methods and tools to design or redesign products</p> | <p><b>9.11a.1.2</b> Evaluate a product design process</p> <p><b>9.11a.1.3</b> Explain why the design of products must evolve to meet changing needs of customers</p> |

### Topic 11: Operations Management 11b. Scheduling

|  |  | Level 3  | Level 4  |
|--|--|--|--|
|  |  | <p><b>9.11b.1.1</b> Identify factors considered in scheduling</p> <p><b>9.11b.1.2</b> Describe the tools that assist in the scheduling process</p> | <p><b>9.11b.1.3</b> Evaluate the effectiveness and efficiency of a production schedule</p> <p><b>9.11b.1.4</b> Describe the benefits of just-in-time inventory systems</p> |

### Topic 11: Operations Management 11c. Materials Procurement

|  |  | Level 3  | Level 4  |
|--|--|--|--|
|  |  | <p><b>9.11c.1.1</b> Explain the benefits of establishing and maintaining close working relationships with suppliers</p> <p><b>9.11c.1.2</b> Identify factors considered when selecting suppliers (e.g., quality, price, and reliable delivery)</p> | <p><b>9.11c.1.3</b> Identify domestic and global supply sources for an organization in a specific industry</p> <p><b>9.11c.1.4</b> Evaluate the role of International Standards Organizations (ISO)</p> <p><b>9.11c.1.5</b> Explain the impact of ISO on the quality of products</p> |

**Strand 9 – Management**

**Topic 11: Operations Management 11d. Inventory Management**

**Standard 1:** Apply operations management principles and procedures to the design of an operations plan.

|  |  | <b>Level 3</b>   | <b>Level 4</b>   |
|--|--|--|--|
|  |  | <p><b>9.11d.1.1</b> Define inventory control</p> <p><b>9.11d.1.2</b> Identify methods of inventory control</p> <p><b>9.11d.1.3</b> Identify inventory control concerns</p> | <p><b>9.11d.1.4</b> Evaluate a system for maintaining inventory control</p> <p><b>9.11d.1.5</b> Explain the need for different inventory control systems in various industries</p> |

**Topic 11: Operations Management 11e. Quality Standards**

|  |  |  | <b>Level 4</b>   |
|--|--|--|--|
|  |  |  | <p><b>9.11e.1.1</b> Explain the concept of quality management and its evolution</p> <p><b>9.11e.1.2</b> Explain why quality and efficiency standards are necessary to compete in the global marketplace</p> <p><b>9.11e.1.3</b> Identify problems involved in pricing high quality products and services</p> |

## Strand 9 – Management

### Topic 12: Global Perspective 12a. Legal Issues

**Standard 1:** Examine the issues of corporate culture and managing in the global environment.

|  |  | Level 3   | Level 4  |
|--|--|---|--|
|  |  | <p><b>9.12a.1.1</b> Identify the legal issues related to managing an organization in the global environment</p> | <p><b>9.12a.1.2</b> Examine the impact of laws and regulations governing global business within various countries and regions of the world</p> |

### Topic 12: Global Perspective 12b. Economic Considerations

|  |  | Level 3   | Level 4  |
|--|--|---|--|
|  |  | <p><b>9.12b.1.1</b> Identify examples of the economic impact of globalization in business</p> <p><b>9.12b.1.2</b> Identify global economic factors that impact business</p> | <p><b>9.12b.1.3</b> Analyze the impact of the global economy on business profitability</p> |

### Topic 12: Global Perspective 12c. Workplace Diversity

| Level 1  | Level 2  | Level 3   | Level 4  |
|--|--|---|--|
| <p><b>9.12c.1.1</b> Define and discuss the value and challenges of diversity in global organizations</p> | <p><b>9.12c.1.2</b> Identify similarities and differences between and among cultures</p> | <p><b>9.12c.1.3</b> Discuss the impact of diversity within the global business environment</p> <p><b>9.12c.1.4</b> Identify the advantages of a diverse workforce</p> | <p><b>9.12c.1.5</b> Describe benefits and challenges of managing a diverse workforce</p> <p><b>9.12c.1.6</b> Explain strategies for effectively managing a diverse workforce</p> <p><b>9.12c.1.7</b> Identify strategies for achieving common objectives in a diverse work environment</p> |

## Strand 9 – Management

### Topic 12: Global Perspective 12d. Global Partnering

**Standard 1:** Examine the issues of corporate culture and managing in the global environment.

|  |  | Level 3   | Level 4  |
|--|--|---|--|
|  |  | <p><b>9.12d.1.1</b> Define forms of global market entry strategies (e.g., licensing, joint ventures, exporting, importing, and franchising)</p> <p><b>9.12d.1.2</b> Identify businesses that have global partners</p> <p><b>9.12d.1.3</b> Explain the value and pitfalls of having a global partner</p> | <p><b>9.12d.1.4</b> Analyze the benefits of global partnering in various countries and industries</p> <p><b>9.12d.1.5</b> Explain the impact of global partnerships on the various functional areas of business</p> <p><b>9.12d.1.6</b> Analyze business situations to determine opportunities for global partnering</p> |

### Topic 12: Global Perspective 12e. Global Corporate Social Responsibility (CSR)

|  | Level 2   | Level 3   | Level 4  |
|--|---|---|--|
|  | <p><b>9.12e.1.1</b> Define and provide an example of global corporate social responsibility</p> | <p><b>9.12e.1.2</b> Explain how global organizations can meet CSR in domestic and foreign countries</p> <p><b>9.12e.1.3</b> Identify CSR partnership opportunities in various countries</p> | <p><b>9.12e.1.4</b> Identify how international organizations in various parts of the world can make contributions in meeting differing needs of countries.</p> <p><b>9.12e.1.5</b> Identify the strategic advantages of CSR for foreign organizations</p> <p><b>9.12e.1.6</b> Analyze CSR activities of a global business by identifying type of CSR activities, needs met, and benefits derived</p> |