

# 2026 – 2027

## BUSINESS AND MARKETING EDUCATION COURSES

KENTUCKY CTE  
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Today's Career and Technical Education



# **BUSINESS AND MARKETING EDUCATION COURSES 2026 – 2027**

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## 060107 Business Education Co-op\*

Cooperative Education for CTE (Career and Technical Education) courses provide supervised worksite experience related to the student's identified career pathway. A student must be enrolled in an approved pathway course during the same school year that the co-op experience is completed or have already completed the pathway the previous year. Students who participate receive a salary for these experiences in accordance with local, state, and federal minimum wage requirements according to the [Work-Based Learning Manual](#). Leadership development will be provided through DECA and/or FBLA.

**Recommended Grade Level: 11 – 12**

**Recommended Credit: 1 – 3**

**Students will:**

1. Demonstrate and practice safe work habits at all times.
2. Gain career awareness and the opportunity to test career choices.
3. Receive work experience related to career interests.
4. Integrate classroom studies with work experience.
5. Receive exposure to facilities and equipment unavailable in a classroom setting.
6. Increase employability potential.

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\* Co-op can only be taken after the first four credits are earned, OR along with another course in the pathway, OR if the student is enrolled in an approved pre-apprenticeship program

## 060108 Business Education Internship

Internship for CTE (Career and Technical Education) courses provides supervised work- site experience for high school students who are enrolled in a pathway course associated with their identified career pathway. Internship experiences consist of a combination of classroom instruction and field experiences. A student receiving pay for an intern experience is participating in an experience that lasts a semester or longer and has an established employee-employer relationship. A non-paid internship affects those students who participate on a short-term basis (semester or less). All information referenced to the [Work-Based Learning Manual](#). Leadership development will be provided through DECA and/or FBLA.

**Recommended Grade Level: 11 – 12**

**Recommended Credit: 1 – 3**

**Students will:**

1. Demonstrate and practice safe work habits at all times.
2. Gain career awareness and the opportunity to test career choices.
3. Receive work experience related to career interests.
4. Integrate classroom studies with work experience.
5. Receive exposure to facilities and equipment unavailable in a classroom setting.
6. Increase employability potential.

## 060109 Ethical Leadership

Ethical Leadership is a principles-based ethics course introducing students to key leadership and ethical knowledge and skills, including integrity, trust, accountability, transparency, fairness, respect, rule of law, and viability. Throughout the course, students apply ethical principles to contemporary, real-world situations that teens and young adults often encounter in school, at home, with friends, and in entry-level job positions. They examine the concept of ethical leadership and strengthen their leadership and ethical decision-making skills through the planning, implementation, and evaluation of at least one class service-learning project. Leadership development will be provided through DECA and/or FBLA.

**Recommended Grade Level: 9 – 12**

**Recommended Credit: 1**

**Students will:**

1. Acquire foundational knowledge of business laws and regulations to understand their nature and scope.
2. Apply active listening skills to demonstrate understanding of what is being said.
3. Apply verbal skills to obtain and convey information.
4. Foster self-understanding to recognize the impact of personal feelings on others.
5. Apply ethics to demonstrate trustworthiness.
6. Exhibit techniques to manage emotional reactions to people and situations.
7. Identify others' feelings, needs, and concerns to enhance interpersonal relations.
8. Use communication skills to foster open, honest communications.
9. Use communication skills to influence others.
10. Manage stressful situations to minimize potential negative impacts.
11. Implement teamwork techniques to accomplish goals.
12. Employ leadership skills to achieve workplace objectives.
13. Manage internal and external business relationships to foster positive interactions.
14. Utilize project management skills to improve workflow and minimize costs.
15. Acquire self-development skills to enhance relationships and improve efficiency in the work environment.
16. Understand and follow company rules and regulations to maintain employment.
17. Utilize critical-thinking skills to determine the best options/outcomes.
18. Identify individual work habits and ethics such as individual and team skills, confidentiality, problem-solving, punctuality, self-discipline, and communication skills. Explain their importance in the workplace.

## 060111 Business and Marketing Essentials

Business and Marketing Essentials is an introductory business and marketing course that enables students to acquire a realistic understanding of business processes and activities. Students examine fundamental economic concepts, the business environment, and primary business activities. They develop an understanding of and skills in such areas as customer relations, economics, emotional intelligence, financial analysis, human resources management, information management, marketing, operations, professional development, and strategic management. Throughout the course, students are presented with ethical dilemmas and problem-solving situations for which they must apply academic and critical-thinking skills. Leadership development will be provided through DECA and/or FBLA.

**Recommended Grade Level: 9 – 10**

**Recommended Credit: 1**

**Students will:**

1. Foster positive relationships with customers to enhance company image.
2. Understand fundamental economic concepts to obtain a foundation for employment in business.
3. Understand the nature of business to show its contributions to society. Analyze cost/profit relationships to guide business decision-making.
4. Understand economic systems to be able to recognize the environments in which businesses function.
5. Apply ethics to demonstrate trustworthiness.
6. Acquire a foundational knowledge of accounting to understand its nature and scope.
7. Acquire a foundational knowledge of finance to understand its nature and scope.
8. Understand the role and function of human resources management to obtain a foundational knowledge of its nature and scope.
9. Understand marketing's role and function in business to facilitate economic exchanges with customers.
10. Use information literacy skills to increase workplace efficiency and effectiveness.
11. Acquire a foundational knowledge of information management to understand its nature and scope.
12. Utilize information technology tools to manage and perform work responsibilities.
13. Understand the operation's role and function in business to value its contribution to a company.
14. Acquire self-development skills to enhance relationships and improve efficiency in the work environment.
15. Understand and follow company rules and regulations to maintain employment.
16. Participate in career planning to enhance job success potential.
17. Implement job-seeking skills to obtain employment.
18. Utilize career-advancement activities to enhance professional development.
19. Recognize management's role to understand its contribution to business success.



## 060112 Digital Literacy

Students will use computer and application software, including word processing, presentations, databases, spreadsheets, internet, and email, to prepare elementary documents and reports. The impact of computers on society and ethical issues are presented. Leadership development will be provided through DECA and/or FBLA.

**Recommended Grade Level: 9 – 12**

**Recommended Credit: 1**

**Students will:**

1. Use a word processing program to create, save, print, modify, spell-check, and grammar-check a simple document.
2. Use a word processing program to enhance the appearance of a simple document by using centered, right justification, boldface, underlined, and italicized text.
3. Use a word processing program to change the default margins and line spacing.
4. Use a word processing program to create a document with headers, footers, and footnotes.
5. Use a presentation program with text body, graphics, and animation.
6. Use an electronic spreadsheet program to create, save, print, modify, and obtain graphs from a simple spreadsheet.
7. Use an electronic spreadsheet program to perform basic mathematical operations including, but not limited to, addition, subtraction, multiplication and division.
8. Use an electronic spreadsheet program to calculate averages and percentages.
9. Use an electronic spreadsheet program to enhance the appearance of a spreadsheet by changing fonts, foreground and background colors and centering text across columns.
10. Use a database management program to create, maintain, and print reports from a simple relational database.
11. Use a database management program to customize the user interface by creating and maintaining forms and reports.
12. Use a database management program to query tables using basic query operations such as “and,” “or,” and “not.”
13. Print in landscape and portrait orientations.
14. Use the component of the operating system that helps the user manipulate files and folders to copy, move, rename, and delete files and to create, copy, move, rename, and delete folders.
15. Use the World Wide Web browser to navigate hypertext documents and to download files.
16. Use Internet search engines and understand their advantages and disadvantages.
17. Use an electronic mail program to send and receive electronic mail.
18. Identify components of a computer.
19. Discriminate between ethical and unethical uses of computers and information.
20. Demonstrate a basic understanding of issues regarding software copyright, software licensing, and software copying.
21. Demonstrate an awareness of computer viruses and a basic understanding of ways to protect a computer from viruses.
22. Demonstrate a basic understanding of the impact of computers on society.
23. Use and understand basic computer terminology.



## 060121 Business Law

This course develops an understanding of legal rights and responsibilities in personal law and business law with applications applied to everyday roles as consumers, citizens, and workers. The student will have an understanding of the American legal system, courts and court procedures, the criminal justice system, torts, the civil justice system, oral and written contracts, sales contracts and warranties, and consumer protection. Legal terminology is emphasized. Leadership development will be provided through DECA and/or FBLA.

**Recommended Grade Level: 10 – 12**

**Recommended Credit: 1**

**Students will:**

1. Explain the levels found in the state and federal court systems and their jurisdictional limits.
2. Explain the differences between tort and criminal laws and how they relate to the business environment.
3. Identify ways laws affect individuals, sources of law, constitutional rights and responsibilities of U.S. citizens, and the responsibilities of government.
4. Describe and analyze the American Legal System.
5. Compare and contrast elements of civil (torts) and criminal law.
6. Describe the essential elements of a contract and demonstrate an understanding of the remedies/damages for breach of contract.
7. Explain various aspects of consumer protection, including deceptive advertising, agencies that aid the consumer, and federal legislation.
8. Explain commercial contracts and warranties.
9. Explain real and personal property and wills.
10. Examine and evaluate leasing of real property.
11. Examine and evaluate property and casualty insurance.
12. Describe the rights and duties of the employee, employer, independent contractor and other important aspects of employment.
13. Identify civil rights, right to privacy, and ADA legislation affecting personnel practices such as compensation, promotion, recruitment, selection, termination, and training and development.
14. Describe legal reasons for terminating employees, such as employment at will, embezzlement, and violation of company policy.
15. Identify and distinguish among sole proprietorships, partnerships and corporations.
16. Describe corporate financing procedures and the Securities Exchange Commission Laws that govern financial reporting procedures.
17. Describe bailment and the rights and duties of all parties.
18. Describe negotiable instruments and their relationships to commercial law.
19. Demonstrate a basic understanding of the methods of researching legal citations.
20. Demonstrate a basic understanding of how business law affects current events (local, national, international and geographic cultural diversity).
21. Examine and evaluate a business and personal code of ethics.
22. Develop an understanding of a business's responsibility to know, abide by, and enforce laws and regulations that affect business operations and transactions, including anti-trust laws, organized labor and regulatory agencies.
23. Apply ethical considerations resulting from various situations such as technological

advances, international competition, employer-employee relationships, and consumer relations.

24. Research career opportunities in the legal profession.

25. Demonstrate employability and soft skills relative to the career cluster.

26. Apply communication skills within the technical content.

27. Differentiate between different types of bankruptcy filings.

## 060122 Accounting and Finance Foundations

This course will provide an introduction to both areas of accounting and finance. Topics will include banking, credit, financial literacy, career exploration, spreadsheet usage, and technical writing. The major focus of the course is on the accounting cycle and the communication of financial information to decision-makers. The accounting principles taught in this course are based on a double-entry system and include preparing bank reconciliations, payroll taxes, and financial statements. Detailed career exploration in the various fields of accounting will be available. Leadership development will be provided through DECA and/or FBLA.

**Recommended Grade Level: 9 – 12**

**Recommended Credit: 1**

### **Students will:**

1. Demonstrate financial calculations used by the business professional.
2. Research and analyze career opportunities in accounting and develop an employment portfolio, including a letter of application, resume, certificates of training, and samples of work.
3. Describe the purpose and function of accounting.
4. Examine the importance of work/business ethics.
5. Demonstrate employability and soft skills relative to the career cluster.
6. Research Internet safety and e-commerce regulations.
7. Assess the characteristics of money and the government's role in the economy.
8. Describe economic institutions such as banks and stock markets.
9. Identify banking procedures and apply correct accounting methods for all financial records.
10. Distinguish differences in business structures such as proprietorships, partnerships, and corporations.
11. Analyze and justify the purpose of double-entry accounting.
12. Recognize and describe the effects of transactions on the elements of the accounting equation.
13. Apply the rules of debit and credit in recording transactions and recognize the normal account balance.
14. Explain accounting terms and concepts: automated accounting, accounting cycle, accounting framework, and account classifications.
15. Perform the basic steps in the accounting cycle for service and merchandising operations.
16. Apply the procedures used for special journals, controlling accounts and subsidiary ledgers.
17. Apply the principles of internal control, including petty cash procedures and bank reconciliation.
18. Apply the procedures for valuing and recording inventory.
19. Apply math, communication, and accounting skills in preparing and analyzing business transactions and financial statements through ratio analysis, break-even productivity, cost-benefit analysis, and time value of money.
20. Demonstrate the ability to create and analyze spreadsheets using Excel.
21. Calculate payroll earnings and payroll taxes, including but not limited to FICA (Federal Insurance Compensation Act), Federal, FUTA (Federal Unemployment Tax Act), and SUTA (State Unemployment Tax Authority).
22. Determine and complete tax documents beginning with the W-4 through 1040EZ.

23. Develop an understanding of credit transactions, including the laws that govern these functions.
24. Analyze business financial conditions through case studies.

## 060123 Principles of Supply Chain Management

This comprehensive course equips students with the knowledge and skills essential for effective global supply chain management. Participants gain proficiency in designing, implementing, and controlling the efficient, effective forward and reverse flow of goods, services, and related information between the point of origin and the point of consumption to meet customer requirements. Students will explore the financial aspects of supply chain management, presenting ethical dilemmas and problem-solving scenarios to foster sustainable decision-making through academic and critical-thinking skills to navigate these challenges. Leadership development opportunities are provided through DECA and/or FBLA.

**Recommended Grade Level: 10 – 12**

**Recommended Credit: 1**

**Students will:**

1. Explain the nature and scope of purchasing.
2. Place orders/reorders.
3. Explain the concept of production.
4. Maintain inventory supplies.
5. Explain the nature of order cycle time.
6. Explain the benefits of supply chain collaboration.
7. Explain the impact of supply chains on business performance.
8. Describe the impact of technology on supply chain management.
9. Describe the relationship between purchasing and operations management activities (e.g., strategic, sourcing, sustainability, supply chain management)
10. Use supply chain measures to evaluate the achievement of goals.
11. Identify supply chain process improvement opportunities.
12. Assess the impact of product packaging requirements on logistics.
13. Review product packaging to improve supply chain efficiency.
14. Align product packaging with organizational objectives.
15. Describe the transportation modes.
16. Explain the importance of transportation costs on business performance (e.g., cost elements)
17. Develop, manage, assess, and improve transportation processes.
18. Explain international transportation and delivery system elements.
19. Describe the nature and scope of reverse logistics.
20. Plan, monitor and take corrective actions in projects.
21. Evaluate project success.
22. Adhere to company protocols and policies.
23. Follow the chain of command.

## 060124 Supply Chain Management Applications

This immersive course offers a comprehensive overview of global supply chain optimization, emphasizing practical strategies and tools for comprehensive supply chain planning and management. Students master the art of developing and implementing effective sourcing strategies, designing and integrating robust networks, and aligning purchasing objectives with overarching business strategies. This course integrates current real-world sourcing and supply chain scenarios through engaging news reports, thought-provoking case studies, and insights from industry experts. Students will also enhance their analytical skills by applying SWOT analysis and risk assessment/mitigation tools to real-world challenges. Leadership development will be provided through DECA and/or FBLA.

**Recommended Grade Level: 10 – 12**

**Recommended Credit: 1**

**Students will:**

1. Explain the nature of positive customer relations.
2. Determine the relationship between government and business.
3. Discuss the nature of data mining.
4. Describe the nature of interorganizational supply chains.
5. Discuss the nature of supply chain management.
6. Describe the relationship between supply chain management and operations management.
7. Describe and implement supply chain management strategies.
8. Explain the concept of supply chain.
9. Describe supply chain networks.
10. Discuss global supply chain issues.
11. Evaluate risk factors and trends affecting supply chain systems (e.g., sustainability, political volatility).
12. Evaluate supplier performance and compliance.
13. Explain the scope of domestic and global transport systems.
14. Describe the nature of channel intermediaries for foreign markets (e.g., distributors, agents).
15. Explain the nature of change management.
16. Maintain data security.
17. Describe the nature of ethics and model ethical behavior.
18. Initiate, execute, and manage projects.
19. Prepare work breakdown structure.
20. Explain managerial considerations in organizing.
21. Describe managerial considerations in staffing.
22. Discuss managerial considerations in directing.
23. Describe the relationship among innovation, learning, and change.

## 060155 Business Communications

This course is the study of written, oral, and electronic communication in a business environment. Emphasis is on writing letters, preparing and orally presenting business reports, using the telephone in business, electronic transfer of information, using business information resources, listening and interpreting, and developing business messages. Leadership development will be provided through DECA and/or FBLA.

**Recommended Grade Level: 10 – 12**

**Recommended Credit: 1**

**Students will:**

1. Demonstrate understanding of the communication process.
2. List techniques involved in active listening and possible barriers to communication.
3. Identify the responsibilities of a competent communicator (respect, paying attention, participation, unnecessary disruption, and negative or disrespectful language).
4. Differentiate nonverbal communication from verbal communication.
5. Identify various forms of nonverbal symbols.
6. Apply technical writing skills, including spelling and grammar, using reference materials and proofreaders' marks.
7. Design, deliver, and apply qualities (courteous, clear, concise, concrete, correct, and complete) of effective and appropriate messages to various audiences and occasions.
8. Identify various forms of techniques used to document references or citations (APA, MLA, or others).
9. Compose various types of business documents electronically, including those associated with employment.
10. Demonstrate job interviewing techniques and develop a career portfolio including application, resume, and cover letter.
11. Understand different forms of etiquette, including proper forms of telephone, Netiquette, e-mail, texting, social media, and other forms.
12. Understand plagiarism including incorrectly citing sources or presenting someone's information as their own.
13. Research career opportunities in communication and related careers utilizing supporting material, including postsecondary connections.
14. Communicate a clear thesis and purpose in written and oral communication.
15. Create an outline to be used for an oral presentation.
16. Identify ways to manage speech anxiety and stress.
17. Construct and deliver organized oral presentations (student introduction, informative, persuasive, impromptu, or problem-solving/customer service) with well-developed introductions, main points, conclusions, and transitions with appropriate visual aids.
18. Deliver speeches using appropriate and effective vocal and physical behaviors to enhance messages (vocal variety, articulations, and movements).
19. Acquire skills to communicate with others, both publicly and interpersonally.
20. Understand and identify the basic principles of effective group communication and listening.
21. Identify, analyze, and evaluate using different points of view, including diversity, multiculturalism, globalization, and international business.
22. Demonstrate math, academic, employability, and occupational skills aligning with standards.



## 060188 International Business

This course is designed to provide students with basic knowledge and skills related to international economic activities and global business transactions. Students will examine the relationship of global business activities to nations, companies, and individuals in their roles as workers, consumers, and citizens. They will examine economic, cultural, geographic, historic, and technological influences on global business activities, management principles, human relation theories, information systems, production, marketing, and finance activities. Students will also explore career planning, mathematical and data analysis, written and oral communication, and problem-solving skills related to international business activities. Leadership development will be provided through DECA and/or FBLA.

**Recommended Grade Level: 11 – 12**

**Recommended Credit: 1**

**Students will:**

1. Explain the impact international business has on consumers, businesses, and countries.
2. Discuss how economic, socio-cultural, political, legal, and technological influences affect international business activities.
3. Analyze foreign trade activities.
4. Define methods of conducting international business.
5. Describe information systems and communications for international business.
6. Evaluate human resource needs.
7. Evaluate business management techniques and international marketing activities.
8. Analyze foreign exchange rates and currency values.
9. Analyze the global impact of the stock and bond markets.
10. Research and analyze career opportunities in international business.
11. Demonstrate employability and soft skills relative to the career cluster.
12. Apply math and communication skills within the technical content.

## 060195 Business and Marketing Career Exploration

This course provides students with a survey of skills needed for school-to-work transition. Opportunities to explore the business and marketing career cluster and career paths, to heighten self-awareness, and to develop priorities and career decision-making skills are also provided. A variety of instructional resources, self-assessment instruments, and career interest surveys are included in the updating of the Individual Learning Plan (ILP). Interpersonal skill development and orientation to word processing, computer spreadsheet, and database are included. Leadership development will be provided through DECA and/or FBLA.

**Recommended Grade Level: 8 – 9**

**Recommended Credit: 1**

**Students will:**

1. Reinforce basic skills in human relations in both written and oral communication including customer relations.
2. Develop a personal portfolio of careers to explore; research and prepare reports about business and marketing careers.
3. Complete self-assessment surveys to link interests, hobbies, skills, and school subjects to occupations.
4. Complete a career interest survey identifying general likes and dislikes, personal skills, and job values.
5. Complete a job application, compose a resume and a letter of application, and prepare for an interview.
6. Define the world of work vocabulary, explain concepts relating to the world of work, and explore the importance of business ethics.
7. Develop and/or update Individual Learning Plans.
8. Develop decision-making, problem-solving, and critical thinking skills to become lifelong learners and self-directed individuals.
9. Develop and prepare a budget using spreadsheet and database software based on a desired adult lifestyle.
10. Identify and summarize why people need to work to meet basic needs.
11. Describe what academic skills are needed for a career in the business and marketing cluster.
12. Explain and evaluate resources that can be used for researching job and career information.
13. Describe and explain the importance of good work habits and ethics in the workplace.
14. Explain how marketing jobs and careers have been created as a result of scientific and technological advancements.
15. Identify and explain skills used to seek, obtain, maintain, and change jobs or careers.
16. Apply communication skills within the technical content.
17. Demonstrate employability and soft skills relative to the career cluster.

## 060197 Special Topics - Business

This course provides instruction related to Business programs but is not described in the other courses. Leadership development will be provided through DECA and/or FBLA.

**Recommended Grade Level: 9 – 12**

**Recommended Credit: 1**

**Students will:**

1. Selected tasks and problems as determined by the instructor and approved by the Program Consultant.

## 060199 Web Page Design

Students analyze the structure of the World Wide Web, apply basic principles of web documents and HTML, and develop multi-media web pages. Course content will include the understanding of hypertext and web structures. Equipment such as scanners, digital and video cameras, and sound recording devices will be utilized through hands-on instruction. Leadership development will be provided through DECA and/or FBLA.

**Prerequisite:** [060112](#) Digital Literacy **OR** [060111](#) Business and Marketing Essentials

**Recommended Grade Level: 10 – 12**

**Recommended Credit: 1**

**Students will:**

1. Analyze the history and current status of the Internet.
2. Identify concepts and vocabulary associated with the Internet.
3. Demonstrate an awareness of copyright, licensing, and downloading issues.
4. Identify and apply design principles of web page structures.
5. Create HTML documents using tags, files, links, tables, frames, forms, images, and text.
6. Use a software package to create a multimedia web page with dynamic content, such as the incorporation of sound files, digital photography, video files, and images into a web page.
7. Identify browser restrictions.
8. Analyze, create, and organize navigational links.
9. Implement CGI and JavaScript programming.
10. Demonstrate Internet etiquette.
11. Explore and evaluate career opportunities in electronic publishing.
12. Observe and practice safety precautions applicable to both classroom and home use of the Internet.
13. Publish web pages to a web server.
14. Formulate a user-friendly file structure for web publishing.

## 060301 Introduction to Finance

Introduction to Finance expands student understanding of finance. Students develop their knowledge and skills in such areas as business law, customer relations, economics, financial analysis, financial information management, human resources management, operations, professional development, and strategic management. Emphasis is placed on topics including financial markets, services, and regulations, as well as the need for effective safety and security procedures and information management in finance. Current technology will be used to acquire information and to complete activities. Throughout the course, students are presented with ethical dilemmas and problem-solving situations for which they must apply academic and critical-thinking skills. Leadership development will be provided through DECA and/or FBLA.

**Recommended Grade Level: 11 – 12**

**Recommended Credit: 1**

**Students will:**

1. Apply knowledge of business ownership to establish and continue business operations.
2. Understand government regulations pertaining to the finance industry to protect the company's well-being.
3. Acquire a foundational knowledge of compliance to understand its nature and scope.
4. Foster positive relationships with customers to enhance company image.
5. Understand the characteristics, motivations, and behaviors of clients in finance to facilitate client interaction.
6. Resolve conflicts with/for customers to encourage repeat business.
7. Reinforce the company's image to exhibit the company's brand promise.
8. Understand the nature of business to show its contributions to society.
9. Acquire knowledge of the impact of government on business activities to make informed economic decisions.
10. Analyze cost/profit relationships to guide business decision-making.
11. Understand the use of financial services providers to aid in financial goal achievement.
12. Use investment strategies to ensure financial well-being.
13. Acquire a foundational knowledge of accounting to understand its nature and scope.
14. Acquire a foundational knowledge of finance to understand its nature and scope.
15. Understand financial markets to recognize their importance in business.
16. Acquire foundational knowledge of financial information management to understand its scope and nature.
17. Manage staff growth and development to increase productivity and employee satisfaction.
18. Adhere to health and safety regulations to support a safe work environment.
19. Implement safety procedures to minimize loss.
20. Implement security policies/procedures to minimize the chance of loss.
21. Comply with security rules, regulations, and codes (property, privacy, access, confidentiality) to protect customer and company information, reputation, and image.
22. Implement purchasing activities to obtain business supplies, equipment, resources, and services.
23. Understand production's role and function in business to recognize its need in an organization.
24. Maintain property and equipment to facilitate ongoing business activities.
25. Understand supply chain management's role to recognize its need in business.
26. Participate in career planning to enhance job success potential.

27. Utilize career-advancement activities to enhance professional development.
28. Acquire knowledge of banking processes and services to facilitate workplace activities.
29. Acquire knowledge of corporate governance to be aware of the restraints imposed upon finance functions.
30. Acquire knowledge of the insurance industry to obtain a foundation for employment in insurance.
31. Identify potential business threats and opportunities to protect a business's financial well-being.

## 060311 Financial Services I

This course is designed for students interested in pursuing a career in the financial institutions field. It involves the operations of a student financial center in cooperation with a sponsoring bank, which provides the application of banking and financial procedures and concepts. Leadership development will be provided through DECA and/or FBLA.

**Prerequisite:** One Business or Marketing credit and special consent of instructor.

**Recommended Grade Level:** 10 – 12

**Recommended Credit:** 1

**Students will:**

1. Develop and manage a student financial center through the sponsorship of a local bank.
2. Research career opportunities in financial services.
3. Demonstrate financial activities of a student financial center, including preparing, maintaining, and analyzing financial statements.
4. Apply communication skills and demonstrate appropriate customer/employee and employee/employer interactions and relations.
5. Define basic banking terminology and develop an understanding of how banks function within the U.S. economy.
6. Demonstrate and understand the importance of marketing skills when operating a student financial center.
7. Produce documents integrating current word processing, database, and spreadsheet applications.
8. Understand the functions of the Federal Reserve System and the role of FDIC (Federal Deposit Insurance Corporation).
9. Practice safety and security procedures when operating the student financial center.
10. Perform a variety of banking operations such as operating a teller station, reconciling accounts with statements, preparing cash in and cash out tickets, processing cash and checks for deposit, processing loan applications, and accepting loan payments.
11. Develop an employment portfolio and demonstrate job interview techniques.
12. Define examples of credit used by consumers, businesses, and government.
13. Apply math and communication skills within the technical content.
14. Develop standards and policies for extending credit and making collections.
15. Discuss the relationship between retailers and financial services such as in-store banks, ATMs, credit cards, financing, and layaway.
16. Demonstrate employability and soft skills relative to the career cluster.
17. Utilize available technology in the daily operation of the financial center.



## 060351 Financial Services II

Financial Services II is a continuation of Financial Services I, providing opportunities to enhance the student's employment portfolio. Students continue to learn and practice financial activities associated with the operation of a bank and other finance-related institutions, in addition to assuming management and supervisory responsibilities, including training "new employees." Students will participate in a work-based learning experience. Leadership development will be provided through DECA and/or FBLA.

**Prerequisite:** [060311](#) Financial Services I

**Recommended Grade Level: 11 – 12**

**Recommended Credit: 1**

**Students will:**

1. Demonstrate interpersonal management skills and provide training and supervision for new employees.
2. Continue financial activities of the student financial center, including preparing, maintaining, and analyzing financial statements.
3. Participate in a work-based learning experience related to the financial services industry.
4. Explain the operations of the student financial center to first-year students.
5. Plan, organize, and prepare the financial center for opening.
6. Apply communication skills by preparing and presenting oral presentations on work ethics, professional image, and other work-related topics.
7. Update employment portfolio.
8. Demonstrate decision-making skills and teamwork by reviewing current fee structure, policies, interest rates, and products and making recommendations for change if needed.
9. Identify financial management practices and the purposes of savings and banking services such as checking and savings accounts, debit and credit, and certificates of deposit.
10. Apply appropriate math and communication skills relative to the career cluster.
11. Demonstrate employability and soft skills relative to the career cluster.

## 060399 Financial Analysis for Managers

Financial Analysis for Managers is not strictly an accounting course, a finance course, or a management course. Instead, it is a course that brings together all three of these business functions. It introduces students to accounting and finance knowledge and skills that all managers should possess, regardless of business type, size, or department. In this course, would-be members of management forecast sales, develop budgets, develop expense control plans, interpret financial statements, and much more. Throughout the course, students are presented with ethical dilemmas and problem-solving situations for which they must apply academic and problem-solving skills. Leadership development will be provided through DECA and/or FBLA.

**Prerequisite:** [080719](#) Financial Literacy **OR** [060122](#) Accounting and Finance Foundations **OR** [060411](#) Introduction to Management

**Recommended Grade Level: 11 – 12**

**Recommended Credit: 1**

**Students will:**

1. Apply verbal skills to obtain and convey information.
2. Write internal and external business correspondence to convey and obtain information effectively.
3. Acquire a foundational knowledge of accounting to understand its nature and scope.
4. Implement accounting procedures to track money flow and to determine financial status.
5. Acquire a foundational knowledge of finance to understand its nature and scope.
6. Manage financial resources to ensure solvency.
7. Understand the fundamentals of managerial accounting to aid in financial decision-making.
8. Implement suitable internal accounting controls to ensure the proper recording of financial transactions.
9. Implement expense-control strategies to enhance a business's financial well-being.
10. Utilize planning tools to guide the organization's/department's activities.
11. Control an organization's/department's activities to encourage growth and development.

## 060411 Introduction to Management

Introduction to Management expands student understanding of management. It exposes students to several types of management, including customer relationship management, human resources management, knowledge management, information management, project management, quality management, risk management, and strategic management. Business law, communication skills, economics, operations, and professional development are also stressed throughout the course. Current technology will be used to acquire information and to complete activities. Throughout the course, students are presented with ethical dilemmas and problem-solving situations for which they must apply academic and critical-thinking skills. Leadership development will be provided through DECA and/or FBLA.

**Prerequisite:** [060111](#) Business and Marketing Essentials **OR** other introductory-level business or marketing course.

**Recommended Grade Level: 11 – 12**

**Recommended Credit: 1**

### **Students will:**

1. Apply knowledge of business ownership to establish and continue business operations.
2. Read to acquire meaning from written material and to apply the information to a task.
3. Apply verbal skills to obtain and convey information.
4. Record information to maintain and present a report of business activity.
5. Foster positive relationships with customers to enhance company image.
6. Resolve conflicts with/for customers to encourage repeat business.
7. Reinforce the company's image to exhibit the company's brand promise.
8. Understand the nature of customer relationship management to show its contributions to a company.
9. Understand the nature of business to show its contributions to society.
10. Acquire knowledge of the impact of government on business activities to make informed economic decisions.
11. Analyze cost/profit relationships to guide business decision-making.
12. Understand the role and function of human resources management to obtain a foundational knowledge of its nature and scope.
13. Manage staff growth and development to increase productivity and employee satisfaction.
14. Acquire a foundational understanding of knowledge management to understand its nature and scope.
15. Acquire a foundational knowledge of information management to understand its nature and scope.
16. Adhere to health and safety regulations to support a safe work environment.
17. Implement safety procedures to minimize loss.
18. Comply with security rules, regulations, and codes (property, privacy, access, confidentiality) to protect customer and company information, reputation, and image.
19. Utilize project management skills to improve workflow and minimize costs.
20. Implement purchasing activities to obtain business supplies, equipment, resources, and services.
21. Implement purchasing activities to obtain business supplies, equipment, resources, and services.
22. Understand production's role and function in business to recognize its need in an

organization.

23. Maintain property and equipment to facilitate ongoing business activities.
24. Understand supply chain management's role to recognize its need in business.
25. Maintain a workflow to enhance productivity.
26. Participate in career planning to enhance job success potential.
27. Understand the role and function of quality management to obtain a foundational knowledge of its nature and scope.
28. Recognize management's role to understand its contribution to business success.
29. Identify potential business threats and opportunities to protect a business's financial well-being.

## 060596 Business Economics - Economics Credit

This course is designed to be a comprehensive study of economics that meets the economics requirement for graduation. It provides an in-depth study of how people produce, distribute, and consume goods and services. Economic terminology, theory, and a comparison of economic systems and policies are integral to the course. Simulations and/or actual work situations may be used to provide practical experience with various economic conditions. Leadership development will be provided through DECA and/or FBLA.

**Prerequisite:** [060112](#) Digital Literacy **OR** [060111](#) Business and Marketing Essentials

**Recommended Grade Level: 9 – 12**

**Recommended Credit: 1**

### **Students will:**

1. Explain how laws and government mandates have been adopted to maintain competition in the U.S. and the global marketplace.
2. Demonstrate an understanding of the cause and effect of the business cycles and how monetary and fiscal policy can be used to regulate these problems.
3. Compare and contrast a market economy, command economy, mixed economy and traditional economy based on their abilities to achieve social goals such as freedom, equity, and growth in the modern world.
4. Analyze the changing relationships among business, labor, and government and how each has affected production, distribution, and consumption.
5. Utilize decision-making models to make economic choices and determine the opportunity cost of those choices.
6. Explain how, in a free enterprise system, individuals attempt to maximize their profits based on their role in the economy.
7. Understand why people from other nations have come to the United States because of economic opportunities.
8. Demonstrate employability and soft skills relative to the career cluster.
9. Analyze economic concepts and understand their relevance to different economic situations.
10. Analyze the impact of international issues and concerns on personal, national, and international economics.
11. Analyze the role culture plays in economic issues of production, distribution, and consumption of goods and services.
12. Create graphs that illustrate shortages and surplus and describe how the market works to eliminate these conditions. Identify the effects each change has on equilibrium, price, and quantity.
13. Explain and give examples of how numerous factors influence the supply and demand of products.
14. Understand that scarcity is the basic economic problem facing individuals, societies, and nations.
15. Analyze how a nation's wealth and trade potential are tied to its resources.
16. Explore how international trade and multinational companies have led to a global economy.
17. Understand how the United States economy has changed from a rural to an industrial economy to a leader in the global economy.

18. Appraise the effects of technological changes, changes in consumer preferences, price inputs, environment, and legislation on supply and demand and price of goods and services.
19. Create the demand curve graph for two firms (one monopoly and one oligopoly) and explain the levels of output for a firm in perfect conditions.
20. Apply math and communication skills within the technical content.

## 060751 Multimedia Publishing

This hands-on course applies publishing and presentation concepts through the development of sophisticated business documents and projects. These documents include, but are not limited to, tri-fold brochures, manuscripts, reports, bi-fold programs, catalogs, newsletters, flyers, business forms, graphs, web pages, on-screen presentations, and video productions. Equipment such as scanners, digital cameras, video cameras, and color laser printers may be utilized in creating the documents. Formatting, editing, page layout, and design concepts are taught. Distribution-ready publication standards are applied to all projects. Students will develop communication skills, problem-solving techniques, cooperative learning, and interpersonal skills. Leadership development will be provided through DECA and/or FBLA.

**Prerequisite:** [060112](#) Digital Literacy **OR** [060111](#) Business and Marketing Essentials

**Recommended Grade Level: 10 – 12**

**Recommended Credit: 1**

**Students will:**

1. Apply language rules and proofreaders' marks, and use reference materials along with style, grammar, and spellcheck.
2. Define and apply terminology associated with desktop publishing, layout, and design.
3. Research and analyze career opportunities in multimedia publishing and graphic arts.
4. Use industry-standard hardware and software components of a multimedia publishing system, such as digital cameras, scanners, and video cameras.
5. Apply basic HTML and a software package to create a web page.
6. Compose and design effective business publications and documents.
7. Develop multimedia presentations, including a slide show, video, and audio.
8. Design page layout with appropriate proportions, balance, and typography.
9. Demonstrate the ability to use the Internet.
10. Use business graphics and paint, draw, and image-editing programs.
11. Design FBLA (Future Business Leaders of America) and/or DECA documents using effective multimedia publishing skills.
12. Demonstrate employability and soft skills relative to the career cluster.
13. Apply math, science, and communication skills relative to the career major.



## 060761 Advanced Multimedia Publishing

This hands-on course applies advanced web design, publishing, and presentation concepts through the development of sophisticated documents and projects, which include but are not limited to websites, web databases, web movies, video editing and production, and television productions. This course is designed around the learning goals of the students and is project-based. Students will complete advanced projects agreed upon with the instructor utilizing hardware and software available. Formatting, editing, layout, and design concepts are reviewed and reinforced. Distribution-ready publication standards are applied to all projects. Students will develop communication skills, problem-solving techniques, cooperative learning, and interpersonal skills. Leadership development will be provided through DECA and/or FBLA.

**Prerequisite:** [060751](#) Multimedia Publishing

**Recommended Grade Level: 11 – 12**

**Recommended Credit: 1**

**Students will:**

1. Use industry-standard hardware and software components to create advanced multimedia projects, including scanners, digital and video cameras, and production equipment.
2. Demonstrate an awareness of copyrighting, licensing, and downloading.
3. Demonstrate an awareness of safety issues.
4. Design and publish a website with dynamic content using HTML and/or advanced features of a software package, including tables, forms, edited images, animated gifs, sound, web movies (Flash), databases, and forums.
5. Incorporate features into web pages for different audiences and cultures. Check for handicap accessibility.
6. Observe and practice safety precautions applicable to both classroom and home use of the Internet.
7. Create movies incorporating advanced features of video editing software.
8. Broadcast news programs and feature programs school wide.
9. Demonstrate employability and soft skills relative to the career cluster.
10. Apply math, science, and communication skills relative to the career major.
11. Research and analyze career opportunities in multimedia publishing and graphic arts, video production, broadcasting, and web design.
12. Identify browser restrictions and variations.
13. Analyze, create, and organize navigational links.
14. Implement CGI and JavaScript programming where appropriate.
15. Develop an awareness of page load time with various connections of users.
16. Recognize appropriate backgrounds and fonts for business websites.
17. Demonstrate Internet etiquette.
18. Publish web pages to a web server.
19. Formulate a user-friendly file structure for web publishing.

## 070122 Financial Management

Financial Management introduces students to a wide range of accounting and finance concepts, including financial and managerial accounting, as well as short-term financial management and longer-term capital investment. Students prepare and interpret financial statements, forecast sales, develop budgets, and conduct multiple forms of financial analysis. Financial regulations, accounting standards, and internal accounting controls are also emphasized. Throughout the course, students are presented with ethical dilemmas and problem-solving situations for which they must apply academic and problem-solving skills. Leadership development will be provided through DECA and/or FBLA.

**Prerequisite:** [060122](#) Accounting and Finance Foundations **OR** [060301](#) Introduction to Finance

**Recommended Grade Level: 11 – 12**

**Recommended Credit: 1**

**Students will:**

1. Acquire a foundational knowledge of accounting to understand its nature and scope.
2. Implement accounting procedures to track money flow and to determine financial status.
3. Acquire a foundational knowledge of finance to understand its nature and scope.
4. Utilize sources of securities information to make informed financial decisions.
5. Manage financial resources to ensure solvency.
6. Classify, record, and summarize data to produce needed financial information.
7. Perform accounts payable functions to record, control, and disburse payments to vendors.
8. Perform accounts receivable functions to record, control, and collect payments due from the sale of goods and services.
9. Maintain inventory records to track the location, quantity, and value of goods and services.
10. Complete payroll procedures to calculate, record, and distribute payroll.
11. Calculate business ratios to evaluate company performance.
12. Use short-term financial management to manage current assets and liabilities.
13. Analyze finances to assist in capital budgeting decision-making.
14. Understand the fundamentals of managerial accounting to aid in financial decision-making.
15. Produce financial reports to communicate the results of business activity.
16. Implement suitable internal accounting controls to ensure the proper recording of financial transactions.
17. Acquire knowledge of accounting standards to record, report, and evaluate financial data appropriately.

## 070125 Advanced Accounting

This course uses an integrated approach to teaching accounting. Students first learn how businesses plan for and evaluate their operating, financing, and investing decisions and how accounting systems gather and provide data to internal and external decision-makers. This year-long course covers all the learning objectives of a traditional college-level financial accounting course, plus those from a managerial accounting course. Topics include an introduction to accounting, accounting information systems, time value of money, accounting for merchandising firms, sales and receivables, fixed assets, debt, and equity. Other topics include statements of cash flows, financial ratios, cost-volume-profit analysis, and variance analysis. Teachers must go through a three-day training to teach this course. Leadership development will be provided through DECA and/or FBLA.

**Recommended Grade Level: 11 – 12**

**Recommended Credit: 1**

**Students will:**

1. Explain how and why the conceptual framework of accounting and generally accepted accounting principles provide guidance and structure for preparing financial statements.
2. Describe the information provided in each financial statement and how the statements articulate with each other.
3. Identify business ownership structures.
4. Explain the role of management and the auditor in preparing and issuing an annual report.
5. Identify and explain the classifications within assets, liabilities, and equity.
6. Define and calculate the current ratio, debt-equity ratio, return on sales and return on equity.
7. Identify and explain the three phases of the management cycle and the four business processes.
8. Explain and calculate the operating cycle (accounts receivable turnover and inventory turnover).
9. Explain how internal control procedures are used to safeguard assets.
10. Prepare bank reconciliation.
11. Describe the purpose and relationship of journals and ledgers.
12. Analyze and describe how business transactions impact the accounting equation.
13. Apply the double-entry system of accounting to record business transactions and prepare a trial balance.
14. Explain the need for adjusting entries and record adjusting entries.
15. Prepare the financial statements for the different types of business operations and ownership structures.
16. Explain the purposes of the closing process and record closing entries.
17. Describe the differences between the periodic and perpetual inventory systems and record transactions.
18. Describe the difference between the gross price method and the net price method. Record transactions.
19. Determine cash paid for inventory and operating expenses.
20. Identify and describe the cost flow assumptions for inventory and explain the impact on the balance sheet and income statement.
21. Calculate the cost of goods sold and ending inventory using LIFO and FIFO inventory

- costing methods.
22. Explain how inventory for a manufacturing business differs from inventory for a merchandising business.
  23. Explain how an activity-based costing system operates, including the identification of activity cost pools and the selection of cost drivers, and explain the flow of costs through the manufacturing accounts used in product costing.
  24. Compute a predetermined overhead rate and explain its use in job-order costing.
  25. Determine whether manufacturing overhead is over/under-applied.
  26. Prepare journal entries to record the costs of direct material, direct labor, and manufacturing overhead in a job-order costing system.
  27. Prepare a schedule of cost of goods manufactured, a schedule of cost of goods sold, and an income statement for a manufacturer.
  28. Complete the steps in the accounting cycle and prepare financial statements.
  29. Calculate payroll taxes.
  30. Determine the present value and future value cash flows.
  31. Use net present value concepts to make investment decisions.
  32. Explain the purpose and methods of cost allocation.
  33. Calculate and record depreciation, depletion, and amortization; and explain the impact on the financial statements.
  34. Record the sale and disposal of fixed assets and the impact on the financial statements.
  35. Compare and contrast debt and equity financing.
  36. Define and calculate the TIE (times-interest-earned) ratio.
  37. Compare and contrast a periodic payment note payable, a lump sum note payable, and a periodic and lump sum note payable.
  38. Calculate the carrying value, interest expense, and cash payment for a note.
  39. Record transactions for notes payable—issuance and interest expense.
  40. Record transactions for bonds issued at face value, a premium, and a discount.
  41. Record interest expense for bonds issued at face value, a premium, and a discount using the straight-line method and effective interest method.
  42. Identify and describe the different classes of stock, explain the rights afforded each class of stock, and record transactions.
  43. Describe the difference between cash dividends, stock dividends, stock splits, and the impact on financial statements.
  44. Demonstrate employability and soft skills relative to the career cluster.
  45. Apply math and communication skills within the technical content.

## 070743 Office Administration

This course is designed to provide students with an advanced level of experience that will propel them into the 21<sup>st</sup>-century business world as they serve in positions such as college interns, administrative assistants, graduate assistants, and assistant managers. While using high levels of technology learned in previous classes, students will be taught fundamental business procedures such as records management, human resource management, time management software, workstation management, travel planning, financial reporting, payroll, mail procedures, effective communication skills, and ethical decision-making skills. A heavy emphasis will be placed on employability skills. Students should regularly be using word processing, spreadsheet, presentation, database, desktop publishing, and email software. This course should be considered the capstone course in its career pathway and is designed for upperclassmen only. Leadership development will be provided through DECA and/or FBLA.

**Prerequisite:** [060112](#) Digital Literacy **OR** [060111](#) Business and Marketing Essentials

**Recommended Grade Level: 11 – 12**

**Recommended Credit: 1**

### **Students will:**

1. Demonstrate appropriate Internet Use and Security and Using Social Media for Business Growth.
2. Demonstrate Advanced Word Processing concepts such as Mail Merge, Revisions, and Security.
3. Demonstrate Advanced Spreadsheet concepts such as Advanced Functions and Formulas, Graphs, and Sheet-to-Sheet Concepts.
4. Demonstrate Presentation concepts for Professional Visual Aids.
5. Demonstrate professional formatting and proofreading for all essential business documents (i.e., letters, memos, emails, envelopes, agendas, minutes, reports, purchase requisitions, etc.)
6. Demonstrate Oral Presentation Techniques/Public Speaking and Oral Communication Skills with Co-Workers, Clients and the Public (Customer Service, Promoting Goodwill, Face-to-Face Communication).
7. Demonstrate proper Telephone Etiquette and Professional Voice Use with both Customers and Co-Workers, including voicemail.
8. Prepare all job-related documents such as resumes, employment letters, job applications and work portfolios.
9. Demonstrate Job Interview skills, including research, professional dress, poise, question preparation and mock practice.
10. Demonstrate Soft Skills and Work Ethic enhancement (embedded throughout class).
11. Identify and seek various employment opportunities, including internships, part-time employment and volunteer work.
12. Demonstrate Legal Employability concepts such as Sexual Harassment, Discrimination, EEOC, Fair Labor Standards, and Child Labor Laws.
13. Understand the role of Human Resources.
14. Identify Ergonomic factors that impact productivity.
15. Effectively use Calendar System, create to-do lists and set priorities.
16. Understand Office Safety for employees.
17. Understand the three main types of businesses (Sole Proprietorship, Partnership,

Corporation)

18. Apply standard code of ethics.
19. Maintain confidentiality and integrity of company information.
20. Recognize the value of diversity in the workplace.
21. Understand alternative workplace environments (Telecommuting, Flex Scheduling, Virtual Offices, Shared Workspace, etc.)
22. Demonstrate effective team skills and evaluate their importance.
23. Recognize and respect the chain of command.
24. Utilize office equipment to accomplish job assignments.
25. Identify correct procedures to mail, sort, and process documents/packages, postage, and vendors (UPS, FedEx, USPS, DHL, etc.).
26. Identify the need for and process of obtaining document notarization.
27. Use standard filing rules for physical files (numeric and alphabetic)
28. Prepare electronic records management system using folders/Windows file manager.
29. Be familiar with the records retention schedule, records life cycle and purging/destruction procedures.
30. Research global customs related to travel.
31. Plan and prepare for meetings (room preparation, hospitality, meeting etiquette)
32. Prepare itinerary and make all necessary travel arrangements, with awareness of time zones.
33. Complete various banking forms such as reconciliation statements, checks, and deposit slips.
34. Use math skills to make daily business decisions such as budgeting, ordering supplies, and inventory.
35. Use appropriate terminology for Banking, Finance, Accounting and Payroll
36. Make intelligent decisions regarding banking choices.
37. Accept constructive criticism from both peer and performance evaluations.
38. Recognize and participate in learning opportunities such as technical training, industry certification, and higher education.

## 070750 Microsoft Office Specialist

Students will have the opportunity to improve their computer skills. Advanced functions and integration of Microsoft Word, Excel, Access, Outlook, and PowerPoint will be taught. Students will work toward MOS Certification in one or more of the Microsoft areas. In addition, students will utilize Internet access to complete various projects. Leadership development will be provided through DECA and/or FBLA.

**Prerequisite:** [060112](#) Digital Literacy **AND** consent of instructor

**Recommended Grade Level: 11 – 12**

**Recommended Credit: 1**

**Students will:**

1. Use and apply a repertoire of technology skills regularly in the preparation of content assignments and authentic projects.
2. Utilize Windows Operating System, Internet resources, and industry-standard hardware and software.
3. Perform advanced functions using Microsoft Word, Access, Excel, and PowerPoint.
4. Create real-world documents and publications using Word, Access, Excel, and PowerPoint to demonstrate formatting techniques used in text, graphics, and text boxes.
5. Insert and modify tables, diagrams, and charts.
6. Create bulleted lists, numbered lists, and outlines.
7. Insert and modify tables, diagrams, and charts.
8. Insert and modify hyperlinks in all types of documents.
9. Create new documents and presentations using templates.
10. Save documents in appropriate formats for different uses.
11. Insert and format pictures, shapes, and graphics in a PowerPoint presentation.
12. Understand how to customize slide templates in a PowerPoint presentation.
13. Create a slide show for an oral presentation.
14. Demonstrate how to export a presentation to another Microsoft Office program.
15. Enter and edit cell content when using Excel.
16. Insert and modify formulas when using Excel.
17. Create, modify, and position diagrams and charts based on worksheet data when using Excel.
18. Apply and modify cell formats and cell styles in Excel.
19. Create Access databases.
20. Create and modify queries, forms, and reports using Access.
21. Import data to Access and export data from Access.
22. Demonstrate how to back up a database.
23. Identify individual work habits and ethics and explain their importance in the workplace.
24. Research and analyze career opportunities for an individual who has the MOS/MCAS certification and develop an electronic employment portfolio.
25. Demonstrate employability and soft skills relative to the career cluster.
26. Apply math and communication skills within the technical content.



## 070881 Legal Office

This course enables a student to gain concepts, skills, and techniques in legal terminology and various forms used in the legal profession. Leadership development will be provided through DECA and/or FBLA.

**Prerequisite:** [060112](#) Digital Literacy **OR** [060111](#) Business and Marketing Essentials

**Recommended Grade Level: 11 – 12**

**Recommended Credit: 1**

**Students will:**

1. Explain legal terminology and legal business terminology.
2. Apply formatting to court documents such as adoption papers, affidavits, briefs, and depositions.
3. Apply formatting to client documents such as mortgages, promissory notes, and wills.
4. Demonstrate the ability to take and transcribe minutes from a meeting.
5. Create and format various personal and business documents using word processing software; apply language arts rules; and use proofreaders' marks, spell check and thesaurus, reference materials, and grammar check.
6. Demonstrate proper telephone etiquette, identify different types of electronic communications, and use postal and shipping services.
7. Explain records management, demonstrate the various methods of filing, and create a database management system.
8. Use the computer and electronic calculator, electronic desktop management software, and machine transcription equipment.
9. Research and analyze career opportunities in legal careers, demonstrate job interview techniques and develop an employment portfolio, including a letter of application and resume.
10. Apply standard rules of spelling, punctuation, grammar, and capitalization.
11. Demonstrate employability and soft skills relative to the career cluster.
12. Apply communication skills within the technical content.

## 070971 Medical Office Procedures

This course enables students to gain concepts, skills, and techniques in medical terminology and various forms used in the medical profession. Leadership development will be provided through DECA and/or FBLA.

**Prerequisite:** [060112](#) Digital Literacy **AND** [070743](#) Office Administration **OR** [070750](#) Microsoft Office Specialist

**Recommended Grade Level: 11 – 12**

**Recommended Credit: 1**

### **Students will:**

1. Explain and apply medical terminology in medical office documents and procedures.
2. Identify medical legal and ethical responsibilities and comply with HIPAA (Health Insurance Portability and Accountability Act) rules and regulations.
3. Apply formatting to medical documents such as admitting forms, discharge forms, and insurance forms.
4. Assist patients in completing medical forms and processing medical insurance.
5. Demonstrate the ability to schedule patient office appointments, hospital admissions, outpatient surgery, and ancillary testing.
6. Demonstrate ability to receive and process patients and visitors, properly code diagnoses and surgical procedures, and work with other patient services and records.
7. Illustrate financial services involved in the medical office profession, such as accepting payment of patient accounts, billing, past-due fee collection, payroll management, and banking procedures.
8. Demonstrate the ability to transcribe medical records.
9. Maintain office equipment and supplies.
10. Demonstrate proper telephone etiquette and identify different types of electronic communications.
11. Use postal and shipping services and process mail and office correspondence.
12. Discuss principles of using electronic medical records, demonstrate the various methods of accurate filing and create a database management system.
13. Research and analyze career opportunities in medical careers, demonstrate job interview techniques and develop an employment portfolio, including a letter of application and resume.
14. Apply decision-making and priority-setting skills.
15. Complete simulated tasks.
16. Create and analyze reports.
17. Apply standard rules of spelling, punctuation, grammar, and capitalization.
18. Demonstrate employability and soft skills relative to the career cluster.
19. Apply math and communication skills within the technical content.
20. Identify safety rules applicable to this course and demonstrate appropriate observance of said rules, including but not limited to trip hazards, electrical cords and outlets, evacuation procedures for emergency situations (fire, tornado, bomb threat, and earthquake), lockdown procedures for emergency situations, and location and contents of first aid kit and MSDS (Material Safety Data Sheets).

## 080111 Fashion Marketing

This course is a specialized course that provides instruction in the marketing of apparel and accessories. This course is based upon the business and marketing core that includes communication skills, economics, operations, professional development, promotion, selling, distribution and product/service management. The instruction includes basic fashion and marketing basics, the use of design and color, promotions, visual merchandising and career opportunities. Leadership development will be provided through DECA and/or FBLA.

**Recommended Grade Level: 10 – 12**

**Recommended Credit: 1**

**Students will:**

1. Utilize computers and electronic equipment, business software, web software, and other kinds of technology to collect, organize, and communicate information and ideas.
2. Analyze historical and current fashion trends.
3. Explain the importance of the fashion industry to the economy.
4. Apply marketing concepts such as market segmentation and target markets as they relate specifically to the fashion industry.
5. Identify the impact of globalization on the fashion industry.
6. Explain types of business ownership.
7. Explain the types of fashion retailers.
8. Interpret and apply the use of design elements in fashion.
9. Analyze the use of color as it relates to apparel and visual merchandising.
10. Identify and analyze retail positioning techniques.
11. Describe merchandising and buying procedures.
12. Analyze and apply the marketing mix to the fashion industry.
13. Apply math and communication skills needed in the fashion industry.
14. Demonstrate selling and customer service skills related to the fashion industry.
15. Compare career opportunities in the fashion industry.
16. Interpret and use technological skills to research and present evaluations of successful fashion designers.
17. Identify individual work habits and ethics such as individual/team skills, confidentiality, problem-solving, punctuality, self-discipline, and communication skills. Explain their importance in the workplace.
18. Identify team skills such as setting goals, following directions, conflict resolution, listening, and time management. Explain how they are important when working in the fashion industry.
19. Demonstrate skills needed to organize and promote a fashion show.

## 080310 Principles of Entrepreneurship

Principles of Entrepreneurship introduces students to a wide array of entrepreneurial concepts and skills, including the role of entrepreneurship in our economy, entrepreneurial discovery processes, ideation, and preliminary start-up venture planning. Students also develop an appreciation for marketing's pivotal role in the development and success of a new business. They become acquainted with channel management, pricing, product/ service management, and promotion. Students conduct thorough market planning for their ventures: selecting target markets; conducting market, SWOT, and competitive analyses, forecasting sales, setting marketing goals and objectives; selecting marketing metrics; and setting a marketing budget. The capstone activity in the course is the development of detailed marketing plans for students' startup businesses. Throughout the course, students are presented with ethical dilemmas and problem-solving situations for which they must apply academic and critical-thinking skills. Leadership development will be provided through DECA and/or FBLA.

**Prerequisite:** [080716](#) Marketing Principles **OR** [060111](#) Business and Marketing Essentials

**Recommended Grade Level: 11 – 12**

**Recommended Credit: 1**

### **Students will:**

1. Apply knowledge of business ownership to establish and continue business operations.
2. Acquire foundational knowledge of channel management to understand its role in marketing.
3. Manage channel activities to minimize costs and determine distribution strategies.
4. Understand the nature of business to show its contributions to society.
5. Understand economic systems to be able to recognize the environments in which businesses function.
6. Acquire knowledge of the impact of government on business activities to make informed economic decisions.
7. Understand fundamental factors about entrepreneurship to recognize its role and importance in the economy.
8. Employ entrepreneurial discovery strategies to generate feasible ideas for business ventures.
9. Develop a concept for a new business venture to evaluate its success potential.
10. Develop marketing strategies to guide marketing tactics.
11. Select the target market appropriate for the product/business to obtain the best return on marketing investment (ROMI).
12. Employ marketing information to plan marketing activities.
13. Acquire information to guide business decision-making.
14. Participate in career planning to enhance job success potential.
15. Develop a foundational knowledge of pricing to understand its role.
16. Employ pricing strategies to determine optimal pricing.
17. Acquire a foundational knowledge of product/service management to understand its nature and scope.
18. Employ product-mix strategies to meet customer expectations.
19. Position products/services to acquire the desired business image.
20. Acquire a foundational knowledge of promotion to understand its nature and scope.
21. Understand promotional channels used to communicate with target audiences.

22. Plan marketing communications to maximize effectiveness and minimize costs.
23. Utilize planning tools to guide the organization's/department's activities.

## 080317 Business Economics - CTE Credit

This course is designed to be a comprehensive study of economics that meets the economics requirement for graduation. It provides an in-depth study of how people produce, distribute, and consume goods and services. Economic terminology, theory, and a comparison of economic systems and policies are integral to the course. Simulations and/or actual work situations may be used to provide practical experience with various economic conditions. Leadership development will be provided through DECA and/or FBLA.

**Prerequisite:** [060112](#) Digital Literacy **OR** [060111](#) Business and Marketing Essentials

**Recommended Grade Level: 9 – 12**

**Recommended Credit: 1**

### **Students will:**

1. Explain how laws and government mandates have been adopted to maintain competition in the U.S. and the global marketplace.
2. Demonstrate an understanding of the cause and effect of the business cycles and how monetary and fiscal policy can be used to regulate these problems.
3. Compare and contrast a market economy, command economy, mixed economy and traditional economy based on their abilities to achieve social goals such as freedom, equity, and growth in the modern world.
4. Analyze the changing relationships among business, labor, and government and how each has affected production, distribution, and consumption.
5. Utilize decision-making models to make economic choices and determine the opportunity cost of those choices.
6. Explain how, in a free enterprise system, individuals attempt to maximize their profits based on their role in the economy.
7. Understand why people from other nations have come to the United States because of economic opportunities.
8. Demonstrate employability and soft skills relative to the career cluster.
9. Analyze economic concepts and understand their relevance to different economic situations.
10. Analyze the impact of international issues and concerns on personal, national, and international economics.
11. Analyze the role culture plays in economic issues of production, distribution, and consumption of goods and services.
12. Create graphs that illustrate shortages and surplus and describe how the market works to eliminate these conditions. Identify the effects each change has on equilibrium, price, and quantity.
13. Explain and give examples of how numerous factors influence the supply and demand of products.
14. Understand that scarcity is the basic economic problem facing individuals, societies, and nations.
15. Analyze how a nation's wealth and trade potential are tied to its resources.
16. Explore how international trade and multinational companies have led to a global economy.
17. Understand how the United States economy has changed from a rural to an industrial economy to a leader in the global economy.

18. Appraise the effects of technological changes, changes in consumer preferences, price inputs, environment, and legislation on supply and demand and price of goods and services.
19. Create the demand curve graph for two firms (one monopoly and one oligopoly) and explain the levels of output for a firm in perfect conditions.
20. Apply math and communication skills within the technical content.

## 080707 Marketing Education Co-op\*

Cooperative Education for CTE (Career and Technical Education) courses provide supervised worksite experience related to the student's identified career pathway. A student must be enrolled in an approved pathway course during the same school year that the co-op experience is completed or have already completed the pathway the previous year. Students who participate receive a salary for these experiences in accordance with local, state and federal minimum wage requirements according to the [Work-Based Learning Manual](#). Leadership development will be provided through DECA and/or FBLA.

**Recommended Grade Level: 11 – 12**

**Recommended Credit: 1 – 3**

**Students will:**

1. Demonstrate and practice safe work habits at all times.
2. Gain career awareness and the opportunity to test career choices.
3. Receive work experience related to career interests.
4. Integrate classroom studies with work experience.
5. Receive exposure to facilities and equipment unavailable in a classroom setting.
6. Increase employability potential.

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\* Co-op can only be taken after the first four credits are earned, OR along with another course in the pathway, OR if the student is enrolled in an approved pre-apprenticeship program



## 080708 Marketing Education Internship

Internship for CTE (Career and Technical Education) courses provides supervised work- site experience for high school students who are enrolled in a pathway course associated with their identified career pathway. Internship experiences consist of a combination of classroom instruction and field experiences. A student receiving pay for an intern experience is participating in an experience that lasts a semester or longer and has an established employee-employer relationship. A non-paid internship affects those students who participate on a short-term basis (semester or less). All information referenced to the [Work-Based Learning Manual](#). Leadership development will be provided through DECA and/or FBLA.

**Recommended Grade Level: 11 – 12**

**Recommended Credit: 1 – 3**

**Students will:**

1. Demonstrate and practice safe work habits at all times.
2. Gain career awareness and the opportunity to test career choices.
3. Receive work experience related to career interests.
4. Integrate classroom studies with work experience.
5. Receive exposure to facilities and equipment unavailable in a classroom setting.
6. Increase employability potential.

## 080715 Special Topics - Marketing

This course provides instruction related to Marketing programs but is not described in the other courses. Leadership development will be provided through DECA and/or FBLA.

**Recommended Grade Level: 9 – 12**

**Recommended Credit: 1**

**Students will:**

1. Selected tasks and problems as determined by the instructor and approved by the Program Consultant.

## 080716 Marketing Principles

Marketing Principles introduces students to the dynamic processes and activities in marketing. The course develops student understanding and skills in the functional areas of marketing, as well as business law, communication skills, customer relations, economics, human resources management, and operations. Current technology will be used to acquire information and to complete activities. Throughout the course, students are presented with ethical dilemmas and problem-solving situations for which they must apply academic and critical-thinking skills. Leadership development will be provided through DECA and/or FBLA.

**Recommended Grade Level: 9 – 12**

**Recommended Credit: 1**

**Students will:**

1. Apply knowledge of business ownership to establish and continue business operations.
2. Acquire foundational knowledge of channel management to understand its role in marketing.
3. Read to acquire meaning from written material and to apply the information to a task.
4. Apply verbal skills to obtain and convey information.
5. Record information to maintain and present a report of business activity.
6. Foster positive relationships with customers to enhance company image.
7. Resolve conflicts with/for customers to encourage repeat business.
8. Reinforce the company's image to exhibit the company's brand promise.
9. Acquire knowledge of the impact of government on business activities to make informed economic decisions.
10. Analyze cost/profit relationships to guide business decision-making.
11. Manage staff growth and development to increase productivity and employee satisfaction.
12. Acquire foundational knowledge of marketing-information management to understand its nature and scope.
13. Understand marketing's role and function in business to facilitate economic exchanges with customers.
14. Develop marketing strategies to guide marketing tactics.
15. Select the target market appropriate for the product/business to obtain the best return on marketing investment (ROMI).
16. Adhere to health and safety regulations to support a safe work environment.
17. Implement safety procedures to minimize loss.
18. Implement security policies/procedures to minimize the chance of loss.
19. Comply with security rules, regulations, and codes (property, privacy, access, confidentiality) to protect customer and company information, reputation, and image.
20. Implement purchasing activities to obtain business supplies, equipment, resources, and services.
21. Understand production's role and function in business to recognize its need in an organization.
22. Maintain property and equipment to facilitate ongoing business activities.
23. Understand supply chain management's role to recognize its need in business.
24. Participate in career planning to enhance job success potential.
25. Acquire a foundational knowledge of promotion to understand its nature and scope.
26. Acquire a foundational knowledge of selling to understand its nature and scope.
27. Acquire product knowledge to communicate product benefits and to ensure the

appropriateness of the product for the customer.

28. Understand sales processes and techniques to enhance customer relationships and increase the likelihood of making sales.
29. Employ sales processes and techniques to enhance customer relationships and increase the likelihood of making sales.

## 080717 Marketing Applications

Marketing Applications further student understanding and skills in the various marketing functions. Students discuss the nature of marketing plans, examine factors impacting pricing decisions, identify the effects of product life cycles on marketing, and determine elements of the promotional mix. Effective communication skills are also stressed throughout the course. Current technology will be used to acquire information and to complete the projects. Throughout the course, students are presented with problem-solving situations for which they must apply academic and critical-thinking skills. Marketing Applications-Standard is targeted at typical students as well as ESL students and other students with special needs. Leadership development will be provided through DECA and/or FBLA.

**Prerequisite:** [080716](#) Marketing Principles, [081511](#) Advertising and Promotion, **OR** other similar level Marketing Courses.

**Recommended Grade Level: 11 – 12**

**Recommended Credit: 1**

### **Students will:**

1. Write internal and external business correspondence to convey and obtain information effectively.
2. Acquire foundational knowledge of marketing-information management to understand its nature and scope.
3. Understand marketing research activities to show command of their nature and scope.
4. Understand marketing research design considerations to evaluate their appropriateness for the research problem/issue.
5. Understand data-collection methods to evaluate their appropriateness for the research problem/issue.
6. Acquire foundational knowledge of customer/client/business behavior to understand what motivates decision-making.
7. Employ marketing information to plan marketing activities.
8. Understand responsibilities in marketing to demonstrate ethical/legal behavior.
9. Develop a foundational knowledge of pricing to understand its role.
10. Acquire a foundational knowledge of product/service management to understand its nature and scope.
11. Generate product ideas to contribute to ongoing business success.
12. Apply quality assurances to enhance product/service offerings.
13. Employ product-mix strategies to meet customer expectations.
14. Position the company to acquire the desired business image.
15. Position products/services to acquire the desired business image.
16. Acquire a foundational knowledge of promotion to understand its nature and scope.
17. Understand promotional channels used to communicate with target audiences.
18. Understand the use of an advertisement's components to communicate with target audiences.
19. Understand the use of public relations activities to communicate with target audiences.

## 080719 Financial Literacy

The goal of the Financial Literacy elective course is to equip students with the knowledge needed to make informed financial decisions that contribute to life-long financial stability. This course aligns to the *Kentucky Academic Standards for Financial Literacy* and focuses on student understanding and skills in such areas as money management, budgeting, savings and investing, financial goal attainment, debt, the wise use of credit, insurance and risk management (including personal insurance policies) and taxes. Throughout the course, students explore the necessity of critically reviewing documents prior to signing agreements, practice providing a signature in cursive, and examine real-world challenges that individuals commonly encounter when responsibly managing their personal finances. Leadership development can be provided through DECA, FBLA, and/or FCCLA.

**Recommended Grade Level: 9 – 12**

**Recommended Credit: 1**

**Students will:**

1. Explain how different career choices, education levels, and training correlate with potential lifetime income and personal financial goals.
2. Analyze how economic conditions (e.g., job outlook, cost of living) affect income and career opportunities.
3. Identify and evaluate various funding sources for post-secondary education (e.g., loans, grants, scholarships) and understand the FAFSA process.
4. Students can compare different compensation methods (hourly, salary, commission) and evaluate the value of benefits and retirement plans.
5. Interpret a paycheck stub and differentiate between gross, net, and taxable income, along with the purpose of common IRS forms (W-4, W-2).
6. Interpret the key components of a credit report and explain how credit scores impact financial options.
7. Analyze the costs and benefits of using credit, including understanding APR, grace periods, and the "5 C's of Creditworthiness."
8. Identify strategies for controlling and managing debt, including understanding the implications of bankruptcy.
9. Identify the role of emotions, attitudes, and personal responsibility in financial choices and analyze opportunity costs.
10. Apply a structured decision-making model (e.g., PACED) to solve a financial problem.
11. Explain how social factors, economics, peer pressure, status, and ads (e.g., bandwagon, emotional appeal) sway buying, and explore their positive/negative effects (e.g., misleading info, social media).
12. Develop a personal budget based on calculated income and categorize expenses (fixed, variable, periodic).
13. Emphasize proactive budget priorities such as "pay yourself first," emergency funds, and insurance.
14. Compare tools for tracking budgets and explain the importance of comparison shopping and negotiation in purchasing.
15. Develop a system for securely maintaining and disposing of personal financial documents.
16. Identify major types of financial institutions and differentiate between their common products (e.g., checking, savings, CDs).

17. Demonstrate how to use various payment methods, including checks, debit cards, and digital services.
18. Compare different types of financial professionals, their credentials, compensation, and potential conflicts of interest.
19. Explain the concept of the time value of money, analyze inflation's effect on purchasing power, and calculate compound interest.
20. Differentiate between insured deposits and uninsured investments, and describe basic characteristics of stocks, bonds, mutual funds, and IRAs.
21. Explain the components of a prudent investment strategy, including risk vs. reward, risk tolerance, diversification, and rebalancing.
22. Explain the three functions of money (medium of exchange, unit of measure, store of value) and how it facilitates economic activity.
23. Explain how the government uses taxation and social insurance programs, and how supply and demand determine prices in markets.
24. Identify the role and function of key financial regulatory agencies (e.g., Federal Reserve, FDIC, SEC, IRS).
25. Identify common risk management strategies (e.g., insurance, emergency funds) and differentiate between major types of insurance (e.g., health, auto, life, homeowners).
26. Identify strategies to avoid identity theft and fraud, describe steps for recovery, and recognize common financial scams.

## 080720 Invest – Insurance Education for Future Leaders

This course is an option for any school offering a four-course sequence for the Financial Services CIP 52.1908.00 pathway. It can also be utilized as an independent study for the Business Education TRACK Youth Apprenticeship (52.0101.99) or Marketing Education TRACK Youth Apprenticeship (52.1400.99) - General Insurance Associate. Students will utilize the Invest Curriculum supplied by the Independent Insurance Agents & Brokers of America (the Big "I"). Topics covered include an introduction to insurance, managing risk, marketing & selling insurance, insurance agency operations and issues in auto insurance. Leadership development will be provided through DECA and/or FBLA.

**Recommended Grade Level: 11 – 12**

**Recommended Credit: 1**

**Students will:**

1. Describe how insurance began and the way it has evolved.
2. List the benefits and costs of insurance.
3. Explain how the insurance industry is organized.
4. Describe the two general principles of insurance.
5. Define basic insurance terms.
6. Distinguish between pure and speculative risks.
7. Identify the major property loss exposures faced by individuals and families.
8. Identify the major liability loss exposures faced by individuals and families.
9. Identify some of the human loss exposures faced by individuals and families.
10. Recognize the major categories of loss causes.
11. Give specific examples of loss causes.
12. Identify the impact of losses.
13. Identify the risk management methods that can be used to treat the risks faced by individuals and families.
14. Describe the steps an insurance company takes in order to market its products.
15. Describe how an insurance company uses market segmentation and target marketing.
16. Discuss how an insurance company decides what products to sell.
17. Discuss the advantages and disadvantages of each distribution method.
18. Understand the concept of a customer's life cycle.
19. Describe the basic functions performed in an insurance agency.
20. Describe the role of an insurance agent and Customer Service Representative (CSR) and how those roles relate to the functions performed in an insurance agency.
21. Distinguish between the selling and servicing of insurance.
22. List the various job positions in a typical insurance agency.
23. Understand the use of computers in selling and servicing insurance policies.
24. Distinguish between a job and a career.
25. List the steps to take to find a career that suits your skills and abilities.
26. List the 10 questions to ask before beginning to look for a job.
27. Identify the general business skills required for a career in insurance.
28. Describe the major careers available in insurance.
29. Discuss the current issues in automobile insurance.
30. Identify the way victims of auto accidents are compensated, including the method used in Kentucky.
31. List the things youthful drivers can do to reduce the risk of auto accidents.



32. Explain some of the restrictions in the way in which personal automobile insurance companies operate.
33. Describe the various parts of the Personal Auto Policy.
34. Explain the importance of the definitions section of the policy.
35. Describe the coverage provided by the various parts of the Personal Auto Policy.
36. Determine who is insured by each section of the Personal Auto Policy.
37. Discuss the miscellaneous provisions of the Personal Auto Policy.
38. Understand the underwriting process used by insurance companies.
39. Describe the use of underwriting guidelines in determining if an applicant is acceptable.
40. Discuss the role of an insurance actuary.
41. Describe how an insurance company uses statistics to develop rates.
42. Calculate an insurance premium given a rate.
43. Identify the factors that can control the cost of automobile insurance.
44. Identify the various types of homeowner's policies and the intended market for each.
45. Explain who is eligible to purchase a homeowner's policy.
46. Explain the coverage provided under Section 1 of the homeowner's policy.
47. List the property covered and not covered under Coverage C – Personal Property of the homeowner's policy.
48. Briefly describe the types of property to which limited amounts of insurance apply under Section 1.
49. Distinguish between the various homeowner's forms based on their covered causes of loss.
50. Explain the relationship between the limits provided under a homeowners policy.
51. List the major exclusions of the homeowner's policy.
52. Calculate how much would be paid in the event of a loss.
53. Know what is required for a claim to be paid under Coverage E of the homeowner's policy.
54. Identify the basic limit of liability for Coverage E and Coverage F.
55. Discuss who is insured under the liability section of the homeowner's policy.
56. Describe the key definitions contained in Section II of the homeowner's policy.
57. Describe how Medical Payments to Others applies.
58. List some of the exclusions contained in Section II of the homeowner's policy.
59. Identify some of the endorsements available to a homeowner and the purpose for each.
60. Understand what factors affect the price of homeowners insurance.
61. Identify and briefly explain the two major coverage sections of the Businessowners Policy (BOP).
62. Explain how property coverage differs from liability coverage under the BOP.
63. Identify and briefly explain the five major components of the Businessowners Policy.
64. Identify and explain who qualifies for insured status under BOP.
65. Identify the two types of property covered under the property section of the BOP.
66. Identify the five categories of property that are covered under BOP.
67. Explain the special form "open peril" basis of the BOP.
68. Explain the purpose of an insurance policy exclusion.
69. Explain the limits of insurance that apply to certain categories of property.
70. Identify and briefly explain two types of deductibles.
71. Analyze the conditions under which individuals need life, health, and disability insurance.
72. Describe the needs approach and the human life value approach for determining the appropriate amount of life insurance.
73. Summarize the various types of life insurance.
74. Describe the financial impact of disability and other health-related personal loss exposures on individuals and families.

75. Summarize the distinguishing characteristics of each of the following types of disability income insurance: group, individual, and disability income benefits provided by Social Security.
76. Summarize the distinguishing characteristics of healthcare benefits provided by each of the following sources: individual, group, and government-provided health insurance plans.
77. Explain how one's need for life, disability, and health insurance may change over time.

## 080772 Business Math (CTE Credit)

This course enables the student to explore mathematical content for personal, business, and industrial use. Concepts are applied through problem-solving and real-world situations. Leadership development will be provided through DECA and/or FBLA.

**Recommended Grade Level: 9 – 12**

**Recommended Credit: 1**

**Students will:**

1. Use the touch method on electronic calculators to solve real-world mathematical problems that relate to business and industry.
2. Apply math and communication skills within the technical content.
3. Use mathematical operations to enable students to understand gross and net income and different methods of earning income.
4. Demonstrate mathematical reasoning in figuring out and recording checking and savings account transactions.
5. Calculate simple and compound interest of initial investment over a set amount of time.
6. Calculate a function identifying the dependent and independent variables (for example, unit price = price per time divided by measure or count).
7. Write a two-variable equation to represent the amount of a lease payment (for example, if the lease pays \$17 per \$1,000).
8. Calculate the mean and standard deviation of the daily closing cost on a particular stock, plot the data and draw the curve of best fit.
9. Use a spreadsheet to calculate monthly interest, principal amount, and balance on a personal or business loan.
10. Analyze financial statements and calculate the current ratio, debit-equity ratio, and return on capital.
11. Write and solve equations with two variables, such as calculating gross pay based on salary plus commission.
12. Research and analyze career opportunities requiring the application of math skills.
13. Use mathematical reasoning to compare cash purchases, credit cards, charge accounts, markups, and discounts.
14. Demonstrate mathematical reasoning in calculating various types of loans, investments, and interest, including compound interest.
15. Design and manipulate spreadsheets and graphs according to the availability of technology.
16. Use mathematical problem-solving to figure out the costs involved in purchasing and maintaining a vehicle and home and the methods of figuring depreciation.
17. Identify and compare various types of insurance.
18. Demonstrate mathematical applications relating to personnel, production, sales, marketing, warehousing, and distribution.
19. Demonstrate employability and emotional intelligence skills relative to the career cluster.

## 080780 Business Math (Math Credit)

This course is designed for students who have completed courses containing all the required high school Kentucky Academic Standards (KAS) for Mathematics. If students have not completed courses containing all the required KAS, a Business Math (Math Credit) course should attend to the standards students still need. This course enables students to explore mathematical content beyond what was addressed in the student's foundational courses for personal, business, and industrial use; concepts are applied through problem-solving and real-world situations. A Business Math course may include, but is not limited to, topics found in the (+) standards of the KAS for Mathematics. Leadership development will be provided through DECA and/or FBLA.

**Recommended Grade Level: 9 – 12**

**Recommended Credit: 1**

**Students will:**

1. Use the touch method on electronic calculators to solve real-world mathematical problems that relate to business and industry.
2. Apply math and communication skills within the technical content.
3. Use mathematical operations to enable students to understand gross and net income and different methods of earning income.
4. Demonstrate mathematical reasoning in figuring out and recording checking and savings account transactions.
5. Calculate simple and compound interest of initial investment over a set amount of time.
6. Calculate a function identifying the dependent and independent variables (for example, unit price = price per time divided by measure or count).
7. Write a two-variable equation to represent the amount of a lease payment (for example, if the lease pays \$17 per \$1,000).
8. Calculate the mean and standard deviation of the daily closing cost on a particular stock, plot the data and draw the curve of best fit.
9. Use a spreadsheet to calculate monthly interest, principal amount, and balance on a personal or business loan.
10. Analyze financial statements and calculate the current ratio, debit-equity ratio, and return on capital.
11. Write and solve equations with two variables, such as calculating gross pay based on salary plus commission.
12. Research and analyze career opportunities requiring the application of math skills.
13. Use mathematical reasoning to compare cash purchases, credit cards, charge accounts, markups, and discounts.
14. Demonstrate mathematical reasoning in calculating various types of loans, investments, and interest, including compound interest.
15. Design and manipulate spreadsheets and graphs according to the availability of technology.
16. Use mathematical problem-solving to figure out the costs involved in purchasing and maintaining a vehicle and home and the methods of figuring depreciation.
17. Identify and compare various types of insurance.
18. Demonstrate mathematical applications relating to personnel, production, sales, marketing, warehousing, and distribution.
19. Demonstrate employability and emotional intelligence skills relative to the career cluster.

## 080799 Leadership Dynamics – Business and Marketing

This course is designed to assist students with developing skills needed to be successful leaders and responsible members of society. The student will develop personal attributes and social skills. Emphasis will be placed on interpersonal skills, team building, communication, personal development, and leadership. This course will include opportunities for students to apply their knowledge. Leadership development will be provided through DECA and/or FBLA.

This course does not count toward concentrator or completer status.

**Recommended Grade Level: 9 – 12**

**Recommended Credit: 1**

**Students will:**

1. Develop personal and group goals.
2. Compare the types of leadership styles.
3. Assess the importance of qualified leaders to the success of organizations.
4. Appraise the personal characteristics of successful leaders.
5. Develop verbal and non-verbal communication skills to enhance success in school and transition to the world of work.
6. Demonstrate appropriate professional etiquette.
7. Demonstrate shared decision-making.
8. Develop techniques to resolve conflicts that occur in school, home, community, and workplace (interpersonal team skills).
9. Demonstrate the use of parliamentary procedure skills in presiding over a meeting.
10. Describe how ethical and social behaviors affect our lives.
11. Identify self-management techniques.
12. Identify stress management techniques.
13. Analyze organizational structures and their components, including bylaws, officers, committees, and program of work.
14. Demonstrate awareness of cultural diversity and equity issues.
15. Analyze leadership opportunities available in the school and community.

## 080910 Principles of Hospitality

This course is designed for students interested in business and marketing careers in the hospitality industry. The instruction includes career awareness in the areas of recreation, travel/tourism, hotel/motel, and restaurant. This course is based on the business and marketing core that includes communication skills, economics, operations, promotion, selling, and product/service management. Leadership development will be provided through DECA and/or FBLA.

**Recommended Grade Level: 10 – 12**

**Recommended Credit: 1**

**Students will:**

1. Utilize computers and electronic equipment, business software, web software, and other kinds of technology to collect, organize, and communicate information and ideas.
2. Describe the evolution and current trends in the hospitality industry.
3. Identify and describe the segments found in the hospitality, travel, tourism, and recreation industry.
4. Describe social, environmental, economic, and business factors related to the hospitality industry.
5. Develop customer service skills, employee/employer relations and other interpersonal skills.
6. Identify the advantages and disadvantages of working in the hospitality industry.
7. Describe the concept of the economic multiplier in the hospitality industry.
8. Illustrate the channels of distribution unique to the hospitality industry.
9. Determine the roles and functions of individuals engaged in facilities management and maintenance careers.
10. Illustrate the management of hospitality, travel, tourism, and recreation programs and events.
11. Describe the types of promotional strategies and media used in the hospitality industry.
12. Apply math and communication skills within the technical content.
13. Identify the concept of marketing mix and market segmentation as it relates to the hospitality industry.
14. Research career opportunities, job responsibilities, and employment requirements in the hospitality industry.
15. Identify individual work habits and ethics such as individual/team skills, confidentiality, problem-solving, punctuality, self-discipline, and communication skills. Explain their importance in the workplace.
16. Utilize safety and sanitation practices as applied to industry.

## 080911 Travel and Tourism Marketing

This course introduces the student to the travel and tourism industry. This course is based on the business and marketing core that includes communication skills, economics, human resource management, promotion, marketing-information management, and selling. Instruction includes domestic and international travel, sales techniques, transportation methods, food and beverage marketing, and destination marketing. Leadership development will be provided through DECA and/or FBLA.

**Recommended Grade Level: 10 – 12**

**Recommended Credit: 1**

**Students will:**

1. Utilize computers and electronic equipment, business software, web software, and other kinds of technology to collect, organize, and communicate information and ideas.
2. Identify and describe the career opportunities, job responsibilities, and employment requirements in the travel and tourism industry.
3. Describe the qualifications of a travel consultant and the services they provide.
4. Contrast the advantages of proprietorship, partnership, or corporation as an organizational structure for a travel agency.
5. Describe the impact travel and tourism have on the local, state, and national economy.
6. Identify the concept of the marketing mix and marketing segmentation as it relates to the travel and tourism industry.
7. Describe the current trends in the travel and tourism industry.
8. Identify and describe major businesses found in travel and tourism.
9. Describe social, environmental, economic, and business factors that impact travel and tourism.
10. Describe the types of products and services hotel and lodging facilities offer to the business travel market.
11. Describe the types of promotional strategies used in the travel and tourism industry.
12. Identify factors that impact the profit margin of different types of businesses in the travel and tourism industry.
13. Outline the type of marketing research that should be conducted prior to developing a marketing plan for a selected hotel.
14. Identify trends in the use of technology in the travel and tourism industry.
15. Apply math and communication skills within the technical content.
16. Identify key travel and tourism websites that provide up-to-date information.
17. Identify individual work habits and ethics such as individual/team skills, confidentiality, problem-solving, punctuality, self-discipline, and communication skills. Explain their importance in the workplace.
18. Research travel destinations, exploring a variety of geographic locations, and identify their cultural differences.

## 081121 Sports and Event Marketing

This sport/event marketing course develops student understanding of the sport/event industries, their impact on local communities, and products; career opportunities in sport/event marketing; factors motivating people to participate in or attend sports and events; pricing considerations; positioning and product/service management; advertising, direct marketing, publicity, and sales promotion; and marketing-information management. Throughout the course, students are presented with ethical dilemmas and problem-solving situations for which they must apply academic and critical-thinking skills. Leadership development will be provided through DECA and/or FBLA.

**Prerequisite:** [060111](#) Business and Marketing Essentials **OR** [080716](#) Marketing Principles

**Recommended Grade Level: 10 – 12**

**Recommended Credit: 1**

### **Students will:**

1. Acquire foundational knowledge of marketing-information management to understand its nature and scope.
2. Understand data-collection methods to evaluate their appropriateness for the research problem/issue.
3. Collect secondary marketing data to ensure the accuracy and adequacy of information for decision-making.
4. Understand marketing's role and function in business to facilitate economic exchanges with customers.
5. Understand sport/event marketing's role and function in business to facilitate economic exchanges with customers.
6. Select the target market appropriate for the product/business to obtain the best return on marketing investment (ROMI).
7. Implement organizational skills to improve efficiency and workflow.
8. Acquire information about the sport/event industry to aid in making career choices.
9. Develop a foundational knowledge of pricing to understand its role in marketing.
10. Create needed plans to guide event implementation.
11. Employ product-mix strategies to meet customer expectations.
12. Position the company to acquire the desired business image.
13. Position products/services to acquire the desired business image.
14. Understand promotional channels used to communicate with target audiences.
15. Understand the use of an advertisement's components to communicate with target audiences.
16. Understand the use of direct marketing to attract attention and to build the brand.
17. Develop content for use in marketing communications to create interest in product/business/idea.
18. Manage media planning and placement to enhance return on marketing investment.
19. Utilize publicity to inform stakeholders of business activities.
20. Employ sales promotion activities to inform or remind customers of the business/product.
21. Acquire product knowledge to communicate product benefits and to ensure the appropriateness of the product for the customer.



## 081310 Digital Marketing

This course cultivates a basic to intermediate understanding of social media history, terminology, and concepts as they apply to the marketing and business sectors. Integrates a working knowledge of platform management and simple social media marketing strategy. Students learn how to practice good marketing principles in an “electronic” marketing place. Decision-making and problem-solving skills are involved in such units as human relations, distribution, market information management, and product/service planning. The employment skills learned will improve and increase the chances of a successful transition into the world of work. Leadership development will be provided through DECA and/or FBLA.

**Recommended Grade Level: 11 – 12**

**Recommended Credit: 1**

**Students will:**

1. Utilize computers and electronic equipment, business software, web software, and other kinds of technology to collect, organize, and communicate information and ideas.
2. Elucidate the progression of social media platforms and technologies.
3. Connect the necessity of social media as it pertains to marketing, business, and the consumer.
4. Identify and elaborate on fundamental terminology of social media – such as a brand, content, sharing, advocates, metrics/analytics, demographics, compliance, integration, types of social media platforms (rented/owned/occupied), and dashboard.
5. Compose social media strategies: content marketing, holistic social marketing, and social media metrics.
6. Determine appropriate online platforms for a given business or industry and display best practices for each platform.
7. Integrate a working understanding of platform management and social media marketing strategy to form a simple (cross-platform) social media campaign to grow an online community.
8. Explain the impact of the Internet on marketing.
9. Identify ways that technology impacts business.
10. Survey the various disciplines in electronic marketing, including promotion, store pricing, purchasing, web sales, warehousing, distribution, staffing, site maintenance, and customer relations.
11. Apply math, science, and communication skills within the technical content.
12. Reinforce communication, human relations, writing and speaking skills through communications in the promotion, sales, site management and customer service units.
13. Demonstrate problem-solving and decision-making skills as they apply to human relations, market information management, site maintenance or product service planning.
14. Develop real-life portfolio entries through websites, web pages, and electronic advertisements learned in a promotion unit.
15. Investigate the various types of risks that impact business activities; categorize the risks as natural, human, electronic, or economic. Explain methods of business used to control risks and security in the electronic market.
16. Understand the role and characteristics of marketing in three different types of economic systems: capitalism, socialism and communism in a worldwide electronic market.
17. Utilize activities of the DECA student organization as an integral component of course content and leadership development.

18. Create a career portfolio including a resume, letters of reference, certifications of training, and samples of work.
19. Investigate and analyze the role of technology in improving the marketing process.
20. Develop a marketing plan for a new or existing business or product line.
21. Identify individual work habits and ethics such as individual/team skills, confidentiality, problem-solving, punctuality, self-discipline, and communication skills. Explain their importance in the workplace.

## 081411 Retail Operations Specialist

The Retail Operations Specialist course is used only as an independent study for the Business Education TRACK Youth Apprenticeship (52.0101.99) or Marketing Education TRACK Youth Apprenticeship (52.1400.99) - Retail Operations. Students will utilize the Retail Operations Specialist curriculum supplied by the Kentucky Retail Institute. It immerses students in the complex world of contemporary retailing. It builds students' knowledge and skills in customer and personal service; cashier operations, supervision, and coordination; merchandising; store security; ordering; pricing and price marking; receiving products; sanitation and housekeeping; office procedures; and selling and marketing. Ethics, career exploration, and work-based learning are also emphasized throughout the course. Leadership development will be provided through DECA and/or FBLA.

**Prerequisite:** Admittance to the Business Education TRACK Youth Apprenticeship (52.0101.99) or Marketing Education TRACK Youth Apprenticeship (52.1400.99).

**Recommended Grade Level: 11 – 12**

**Recommended Credit: 1**

**Students will:**

1. Understand principles for providing customer and personal service.
2. Assess customer needs.
3. Actively look for ways to help customers.
4. Meet quality standards for service.
5. Evaluate customer satisfaction.
6. Resolve conflicts (e.g., complaints, disputes, and grievances).
7. Participate as part of a team.
8. Operate registers/terminals.
9. Demonstrate the use of barcode scanners.
10. Process sales transactions.
11. Supervise hourly schedules and break times.
12. Complete bank deposits/records.
13. Process return/exchanges.
14. Balance cash drawers.
15. Create seasonal displays.
16. Explain the functions/purposes of displays.
17. Create promotional signs.
18. Set up point-of-sale displays and handouts.
19. Project the profitability of displays.
20. Explain the importance of proper ad format.
21. Explain policies/procedures for handling shoplifters.
22. Explain policies/procedures for preventing internal employee theft.
23. Explain policies/procedures for preventing vendor theft.
24. Follow established open and close security procedures.
25. Discuss procedures for responding to a power outage.
26. Discuss procedures for responding to an active shooter.
27. Demonstrate techniques for using an ordering system.
28. Order seasonal products.
29. Order daily products.
30. Route orders to the warehouse.

31. Describe methods for evaluating activity printouts and orders.
32. Explain factors affecting pricing decisions.
33. Verify invoice prices.
34. Acquire knowledge of all types of products.
35. Acquire knowledge of detailed pricing and costs.
36. Describe the impact of markup on product prices.
37. Check incoming merchandise for product damage.
38. Verify the item count of incoming merchandise.
39. Checking for errors in incoming merchandise.
40. Schedule for the arrival of incoming merchandise.
41. Discuss documentation to be signed when receiving incoming merchandise.
42. Explain types of invoices.
43. Separate product by department.
44. Follow safety precautions for lifting and moving.
45. Maintain inventory of products and supplies.
46. Discuss floor and shelf cleaning standards.
47. Clean display cases.
48. Describe state and national sanitation codes.
49. Schedule cleaning/sanitation crews.
50. Explain the nature of accounts payable and accounts receivable.
51. Explain the nature of payroll expenses.
52. Process refunds and returns.
53. Handle telephone calls in a businesslike manner.
54. Demonstrate proper use of security and alarm systems.
55. Prepare cash drawers.
56. Manage customer relations problems.
57. Analyze product information to identify product features and benefits.
58. Demonstrate techniques for increasing the likelihood of making sales.
59. Implement support activities to facilitate the selling process.
60. Explain marketing and its importance in a global economy.
61. Explain the concept of market and market identification.
62. Explain factors that influence customer/client/business buying behavior.
63. Track customer shopping habits.
64. Utilize information technology tools to manage and perform work responsibilities.

## 081431 Retail Marketing Management

This course provides an in-depth study of merchandising techniques and management skills. This course is based on the business and marketing core that includes communication skills, economics, operations, professional development, promotion, selling, distribution, and product/service management. Leadership development will be provided through DECA and/or FBLA.

**Prerequisite:** [080716](#) Marketing Principles

**Recommended Grade Level:** 11 – 12

**Recommended Credit:** 1

**Students will:**

1. Research the structure of business ownership and explain considerations in business planning.
2. Identify and explain basic functions of management, management styles, criteria used in setting and achieving goals, leadership characteristics, and procedures for monitoring and evaluating employer performance.
3. Research and analyze career opportunities in management.
4. Develop a career portfolio including a resume, letter of application, certificates of training, and samples of work.
5. Utilize computers and electronic equipment, business software, web software, and other kinds of technology to collect, organize, and communicate information and ideas.
6. List and describe typical channels of distribution utilized in retail marketing.
7. Demonstrate an understanding of forecasting sales, calculating financial ratios, explaining the nature of operating budgets, and developing company/department budgets.
8. Define market segmentation and describe its relationship to target marketing.
9. Analyze the buying of merchandise for retail sale and the different merchandising procedures that could be used.
10. Prepare a buying plan and calculate open-to-buy based on cost and retail for selected products in an identified business.
11. Explain the selling process and the nature of sales management.
12. Explain the nature of product branding and develop strategies to position the product/business.
13. Develop a promotion plan with a budget for a retail business.
14. Apply math and communication skills needed in operating a retail business.
15. Utilize activities in DECA as an integral component of course content and leadership development.
16. Demonstrate employability and soft skills relative to working in a retail business.
17. Identify individual work habits and ethics such as individual/team skills, confidentiality, problem-solving, punctuality, self-discipline, and communication skills. Explain their importance in the workplace.

## 081511 Advertising and Promotion

This course is designed to provide students with a realistic “hands-on” application of techniques used in the advertising and promotion of goods and services. Students use typical media software and media equipment while being exposed to all forms of media (including print, internet, radio, and television) methods, budgets, and evaluations used by industry. Leadership development will be provided through DECA and/or FBLA.

**Prerequisite:** [080716](#) Marketing Principles **OR** [060111](#) Business and Marketing Essentials

**Recommended Grade Level: 10 – 12**

**Recommended Credit: 1**

### **Students will:**

1. Utilize computers and electronic equipment, business software, web software, and other kinds of technology to collect, organize, and communicate information and ideas.
2. Explain the role of promotion as a marketing function.
3. Explain the types of promotions.
4. Identify the elements of the promotional mix.
5. Describe the use of business ethics in promotion.
6. Explain the types of advertising media.
7. Explain and give examples of how advertising and promotion influence the supply and demand of a product.
8. Demonstrate knowledge of advertising principles as they apply to the creation of a website, print advertisement, or specialty advertisement.
9. Explain ways to make responsible buying decisions by evaluating promotional ads.
10. Compare features, benefits, and prices of products and services using various promotional items.
11. Develop a promotional plan.
12. Analyze how advertising and promotion jobs have changed due to scientific advancement and increased use of technology.
13. Use all types of digital media to design, organize, and communicate information and ideas.
14. Analyze how advertising techniques (such as jingles, slogans, plain folks, facts and figures, glittering generalities, testimonials, bandwagon, and emotional appeal) influence consumer decisions.
15. Prepare product promotions, community service promotions, and press releases.
16. Explain and evaluate crisis management (such as negative news releases).
17. Develop, plan, execute, and evaluate an advertising plan, including marketing research, calendars, and budgets.
18. Establish a relationship between school and business activities by collaborating with business professionals.
19. Evaluate advertising campaigns and identify the psychological guidelines and associated techniques used in each campaign.
20. Demonstrate a knowledge of advertising principles as they apply to the creation of a website.
21. Apply math and communication skills within the technical content.
22. Identify individual work habits and ethics such as individual/team skills, confidentiality,

problem-solving, punctuality, self-discipline, and communication skills. Explain their importance in the workplace.

## 081512 Promotional Applications & Media

This course is designed to provide students with hands-on applications of running a school-based industry-simulated experience. Students will apply the basic fundamentals of advertising using digital and print media. This course is based on the business and marketing core that includes communication skills, economics, financial analysis, product and service management, and promotion. Leadership development will be provided through DECA and/or FBLA.

**Recommended Grade Level: 11 – 12**

**Recommended Credit: 1**

**Students will:**

1. Utilize computers and electronic equipment, business software, web software, and other kinds of technology to collect, organize, and communicate information and ideas.
2. Demonstrate an understanding of digital media.
3. Utilize digital audio, digital video, the World Wide Web, and other technologies that can be used to distribute digital content.
4. Prepare a graphic presentation that describes and gives examples of the elements of the promotional mix.
5. Research the development of internet advertising, such as e-mails, portals, and banner ads, over the past decade.
6. Demonstrate a fundamental knowledge of marketing concepts and promotional media as they relate to a specific business.
7. Analyze the promotional mix of various businesses and make recommendations for media selections.
8. Develop a one-year budget for promotional media based on anticipated sales.
9. Identify misleading or deceptive advertising practices.
10. Demonstrate how to select and use appropriate media software to promote products or services.
11. Develop a website for a school-based enterprise.
12. Create a 15-second video advertising the school-based enterprise.
13. Apply advertising fundamentals in developing a print ad for the school newspaper.
14. Produce a slide show from a storyboard using text, graphics, and sound with appropriate transitions and effects.
15. Analyze how advertising and promotion jobs have changed due to scientific advancement and increased use of technology.
16. Apply math and communications skills needed in the advertising and promotion industry.
17. Identify individual work habits and ethics such as individual and team skills, confidentiality, problem-solving, punctuality, self-discipline, and communication skills. Explain their importance in the workplace.