BUSINESS MATH

Code	Old Standard	Code	New Standard
BMATH1.0	Apply basic mathematical operations to solve problems	***Course Discontinued**	
BMATH1.1	Solve problems involving whole numbers, decimals, fractions, percents, ratios, averages, and proportions		
BMATH1.2	Use algebraic operations to solve problems		
BMATH1.3	Use common international standards of measurement when solving problems		
BMATh1.4	Analyze data using common statistical procedures		
BMATH2.0	Use mathematical procedures to analyze and solve business problems		
BMATH2.1	Calculate different business tax scenarios		
BMATH2.2	Calculate payroll and human resource problems		
BMATH2.3	Demonstrate knowledge of different financial management situations		
BMATH2.4	Demonstrate problem solving by applying mathematical principles to problems related to business purchases and sales		
BMATH2.5	Demonstrate problem solving by applying mathematical principles in the areas of inventory and depreciation		
BMATH3.0	Use mathematical procedures to solve individual and family financial issues		
BMATH3.1	Calculate different personal tax scenarios		
BMATH3.2	Compare various methods of financial investments		
BMATH3.3	Demonstrate knowledge of financial transactions by comparing the use of budgets, checking accounts, credit cards and charge accounts		
BMATH3.4	Demonstrate knowledge of selected insurance programs through comparisons related to benefits		

OFFICE ADMINISTRATION & TECHNOLOGY

Code	Old Standard	Code	New Standard
OTECH1.0	Explore business/office careers for future employment	***Course Discontinued**	
OTECH1.1	Investigate office and technology careers in office and business industry		
OTECH1.2	Develop employability skills		
OTECH2.0	Demonstrate ability to communicate professionally within an office setting		
OTECH2.1	Demonstrate effective customer relation skills		
OTECH2.2	Demonstrate positive interpersonal communication within the workplace		
OTECH3.0	Develop skills necessary to complete office and business duties and responsibilities		
OTECH3.1	Design business documents using the correct format		
OTECH3.2	Use computer technology to manage office records		
OTECH4.0	Enhance office efficiency using technology		
OTECH4.1	Integrate functions of word processing, databases, spreadsheets and presentation applications to various workplace scenarios		
OTECH4.2	Use digital communication and examine the risk involved		

INTRO TO FINANCIAL SERVICES

Code	Old Standard	Code	New Standard
IFS1.0	Explain how economics relates to the banking an financial industries	IFS1.0	Explain how economics relates to the banking and financial industries
IFS1.1	Describe the role of the Federal Reserve and how interest rates affect the economy	IFS1.1	Describe the role of the Federal Reserve and how interest rates affect the economy
IFS1.2	Explain inflation, deflation, recession, depression and their impact on the banking industry	IFS1.2	Explain inflation, deflation, recession, depression, and their impact on the banking and financial industries
IFS2.0	Analyze investment opportunities as they relate to the banking industry	IFS2.0	Analyze investment opportunities as they relate to the financial industry
IFS2.1	Explain the structure of the securities market	IFS2.1	Explain the structure of the securities market
IFS2.2	Differentiate mutual funds, corporate and government bonds as it relates to investing	IFS2.2	Differentiate mutual funds, corporate and government bonds as they relate to investing
IFS3.0	Examine the various types of insurance handled in the banking industry	IFS3.0	Examine the various types of insurance handled in the financial industry
IFS3.1	Discuss property and casualty insurance from the perspective of the consumer as well as the agent	IFS3.1	Discuss property and casualty insurance
IFS3.2	Compare life insurance from the perspective of a customer as well as the agent	IFS3.2	Compare types of life insurance policies
IFS3.3	Compare property and casualty insurance from the perspective of a customer as well as the agent		
		IFS4.0	Examine financial planning and counseling and how it relates to financial services
		IFS4.1	Identify successful strategies to help individuals/families achieve financial goals
		IFS4.2	Discuss the importance of confidentiality when working one-on-one with individuals/families as they work through their financial challenges
		IFS4.3	Explain the importance of avoiding consumer fraudulent activities and the importance of consumer ethics
IFS4.0	Explain banking terminology as it relates to the industry, consumer, and career opportunities	IFS5.0	Explain industry, consumer, and career practices
IFS4.1	Identify the difference between banks and credit unions	IFS5.1	Identify the differences between banks and credit unions
IFS4.2	Describe the loan process	IFS5.2	Describe loan practices
		IFS5.3	Explore career-ready practices

BANKING SERVICES

Code	Old Standard	Code	New Standard
***No standards**		BNKS1.0	Describe laws and regulations to manage business operations and transactions in the banking services industry
		BNKS1.1	Understand a compliance program and how it protects the company's well-being
		BNKS1.2	Describe regulations and ethical practices governing banking services
		BNKS2.0	Understand how to create and maintain positive, ongoing relationships with banking customers
		BNKS2.1	Understand how to develop positive relationships with customers to enhance company image
		BNKS2.2	Manage a profitable investment portfolio to build customer relationships
		BNKS3.0	Manage the use of financial resources to enhance banking performance
		BNKS3.1	Describe the manner in which banks generate profit
		BNKS3.2	Utilize financial formulas commonly used in banking to determine the growth and stability of banking services
		BNKS4.0	Understand banking technology
		BNKS4.1	Utilize banking technology to increase workplace efficiency and effectiveness
		BNKS5.0	Plan, monitor and manage the day-to-day activities within a banking organization to ensure secure operations
		BNKS5.1	Describe how bank security programs minimize chance for loss
		BNKS5.2	Describe the loan application process to determine creditworthiness of customers
		BNKS5.3	Discuss real estate lending and servicing
		BNKS5.4	Discuss problem loan management
		BNKS6.0	Determine client needs and wants
		BNKS6.1	Describe sales techniques to acquire new business
		BNKS7.0	Utilize career-planning concepts, tools, and strategies to explore, obtain and/or develop a career in banking services
		BNKS7.1	Describe the importance of ethical practices in the banking industry
		BNKS7.2	Identify the nature and scope of types of banking institutions
		BNKS7.3	Acquire knowledge of banking processes and services
		BNKS7.4	Describe roles and responsibilities in banking services

ACCOUNTING I

Code	Old Standard	Code	New Standard
A1.1.0	Describe the role that accounting and accountants play in business and society	A1.0	Examine the role of accounting in business
A1.1.1	Describe career opportunities in the accounting professions	A1.1	Identify career opportunities in the accounting profession
A1.2.0	Examine the role of accounting in business		
A1.2.1	Compare and contrast various types of business ownership and accounting principles that apply	A1.2	Compare and contrast various types of business ownership and accounting principles that apply
A1.2.2	Prepare and comprehend proper cash management techniques	A1.3	Comprehend proper cash management techniques and prepare necessary documents
A1.3.0	Demonstrate the basic principles and procedures of the accounting cycle	A2.0	Demonstrate the basic principles and procedures of the accounting cycle
A1.3.1	Examine, analyze and categorize financial transactions	A2.1	Examine, analyze, and categorize financial transactions
A1.3.2	Apply accounting equation as a guide to journalize basic transactions into a journal	A2.2	Assess the accounting equation as a guide to journalize transactions
A1.3.3	Post information from journals of all types into general and subsidiary ledger accounts	A2.3	Post information from journals into general and subsidiary ledgers
A1.3.4	Complete payroll using appropriate accounting practices	A2.4	Analyze and complete payroll using appropriate accounting practices
A1.4.0	Create and interpret financial statements	A3.0	Create and interpret financial statements
A1.4.1	Complete and examine an accounting worksheet	A3.1	Complete and analyze an accounting worksheet
A1.4.2	Prepare and interpret formal end of fiscal year financial statements	A3.2	Prepare and interpret formal end-of-fiscal period financial statements.

ACCOUNTING II

Code	Old Standard	Code	New Standard
			***Course Name Changed to Advanced Accounting**
A2.1.0	Demonstrate advanced principles and procedures of the accounting cycle	AA1.0	Demonstrate advanced principles and procedures of the accounting cycle
A2.1.1	Categorize financial transactions for a departmentalized accounting system	AA1.1	Analyze and prepare financial transactions for a departmentalized accounting
A2.1.2	Apply accounting control system procedures to maintain accurate records	AA1.2	Apply accounting control system procedures to maintain accurate records
A2.2.0	Demonstrate advanced accounting adjustments	AA2.0	Demonstrate advanced accounting procedures
A2.2.1	Demonstrate the ability to handle uncollectible accounts/bad debts	AA2.1	Demonstrate the ability to handle uncollectible accounts/bad debts
A2.2.2	Demonstrate the principles for plant assets and depreciation of assets	AA2.2	Examine and apply the principles for plant assets and depreciation of assets
A2.2.3	Analyze the principles for notes payable and notes receivable	AA2.3	Analyze the principles for notes payable and notes receivable
A2.2.4	Analyze the principles for adjustments for accruals	AA2.4	Analyze the principles for accruals
A2.3.0	Perform accounting functions specific to a corporation	AA3.0	Perform accounting functions specific to corporations
A2.3.1	Examine the process of organizing, paying dividends and acquiring additional capital for a corporation	AA3.1	Analyze the factors that affect acquiring additional capital, issuing stock, and calculating and paying dividends
A2.3.2	Analyze financial statements for a corporation	AA3.2	Analyze and interpret financial statements for corporations

ACCOUNTING III

Code	Old Standard	Code	New Standard
			***Course Name Changed to Specialized Accounting**
A3.1.0	Utilize cost accounting methods to track, record, and analyze business costs	SA1.0	Utilize cost accounting methods to track, record, and analyze business costs
A3.1.1	Explain appropriate cost accounting practices for a departmentalized merchandising business	SA1.1	Explain and demonstrate appropriate cost accounting practices for a departmentalized merchandising business
A3.1.2	Explain appropriate cost accounting practices for a manufacturing business	SA1.2	Explain and demonstrate appropriate cost accounting practices for a manufacturing business
A3.2.0	Assess the financial condition to make informed business decisions	SA2.0	Assess and interpret the financial conditions of corporations to make informed business decisions
A3.2.1	Evaluate budget reports to make business decisions	SA2.1	Evaluate and assess budget reports to make business decisions
A3.2.2	Demonstrate specialized accounting procedures to track cash flow	SA2.2	Demonstrate specialized accounting procedures to track cash flows
A3.3.0	Perform advanced accounting functions specific to partnerships		
A3.3.1	Perform accounting procedures specific to the organization and expansion of a partnership		
A3.3.2	Evaluate financial reports for a partnership		
A3.4.0	Demonstrate budgeting, accounting and financial reporting for not-for-profit organizations	SA3.0	Demonstrate budgeting, accounting and financial reporting for not-for-profit organizations
A3.4.1	Perform special accounting function pertaining to budgeting for not-for-profit organizations	SA3.1	Perform special accounting functions pertaining to budgeting for not-for-profit organizations
A3.4.2	Prepare financial statements for not-for-profit organizations	SA3.2	Prepare financial statements for not-for-profit organizations

RISK MANAGEMENT

Code	Old Standards	Code	New Standard
MI1.0	Analyze the role of insurance agents and career opportunities	RMI1.0	Utilize career-planning concepts, tools and strategies to explore, obtain, and/or develop a career in insurance
MI1.1	Describe essential knowledge and skills needed to be employed in the insurance industry	RMI1.1	Describe essential knowledge and skills needed to be employed in the insurance industry
MI1.2	Illustrate the roles and responsibilities of insurance agents	RMI1.2	Describe roles and responsibilities associated with careers in the insurance industry
MI1.3	Examine insurance licensing and certification programs	RMI1.3	Describe insurance licensing and certification programs
MI2.0	Acquire product knowledge to communicate product benefits and to ensure appropriateness of product for the customer	RMI2.0	Acquire product knowledge to communicate product benefits and to ensure appropriateness of product for the customer
MI2.1	Discuss the components of automobile insurance coverage	RMI2.1	Discuss the components of automobile insurance coverage
MI2.2	Discuss the components of health insurance coverage	RMI2.2	Discuss the components of health insurance coverage
MI2.3	Discuss the components of life insurance coverage	RMI2.3	Discuss the components of life insurance coverage
MI.2.4	Discuss the components of homeowner's and renter's insurance	RMI2.4	Discuss the components of homeowner's and renter's insurance
MI3.0	Evaluate client needs and wants to influence purchase decisions	RMI3.0	Determine client needs and wants to guide purchase decisions and enhance future insurance business opportunities
		RMI3.1	Describe insurance products and their benefits
MI3.1	Evaluate existing client insurance and risk management needs	RMI3.2	Evaluate existing client insurance and risk management needs
MI3.2	Explain a complete insurance sale		
		RMI4.0	Describe laws and regulations to manage transactions in the insurance industry
		RMI4.1	Define regulations that ensure compliance and demonstrate adherence to insurance industry regulations
		RMI4.2	Explain legal concepts and ethics pertinent to the insurance industry
		RMI5.0	Demonstrate underwriting techniques and strategies to evaluate the risk posed by potential insurance clients
		RMI5.1	Analyze the risk posed by potential clients in order to make insurance approval/denial decisions

PERSONAL FINANCE

Code	Old Standard	Code	New Standard
PF1.0	Analyze elements that affect personal income	PF1.0	Analyze elements that affect personal income
PF1.1	Explain controllable factors involved in personal finance	PF1.1	Explain controllable factors involved in personal finance
PF1.2	Analyze factors that affect take home pay	PF1.2	Analyze factors that affect take home pay
PF2.0	Implement the processes involved in managing personal finances	PF2.0	Implement processes involved in managing personal finances
PF2.1	Execute a rational decision-making process considering alternatives and consequences	PF2.1	Execute a rational decision-making process considering alternatives and consequences
PF2.2	Differentiate between various money management tools	PF2.2	Differentiate among various money management tools
PF2.3	Generate a system to organize finances and maintain records	PF2.3	Generate a system to organize finances and maintain records
PF3.0	Use an informed decision-making process to manage credit and debt	PF3.0	Use an informational decision-making process to manage credit and debt
PF3.1	Differentiate the sources, costs and benefits of using consumer credit	PF3.1	Differentiate the sources, costs, and benefits of using consumer credit
PR3.2	Explain the positive and negative consequences of using credit	PF3.2	Explain the positive and negative consequences of using credit
PF4.0	Evaluate savings and investments options to meet short- and long-term goals	PF4.0	Evaluate savings and investment options to meet short- and long-term goals
PF4.1	Explain how saving contributes to financial security	PF4.1	Explain how saving contributes to financial security
PF4.2	Explain how investing builds wealth and helps meet financial goals	PF4.2	Explain how investing builds wealth and helps meet financial goals
PF5.0	Use appropriate and cost-effective risk management strategies	PF5.0	Use appropriate and cost-effective risk management strategies
PF5.1	Critique how risk management protects against financial loss	PF5.1	Evaluate how risk management protects against financial loss
PF5.2	Check how state and federal laws and regulations protect consumers	PF5.2	Determine how consumer protection laws protect consumers

INVESTMENT PLANNING

Code	Old Standard	Code	New Standard
***New Course**		INV1.0	Describe laws and regulations to manage transactions in the securities and investments industry
		INV1.1	Explain regulations and ethical practices of the securities and investments industry
		INV1.2	Describe fundamental concepts of real estate law
		INV1.3	Explain the nature and scope of real estate titling
		INV2.0	Manage the use of financial resources to perform key duties in the securities and investments industry
		INV2.1	Describe investment analysis and selection processes
		INV2.2	Select investments for clients
		INV2.3	Appraise assets to determine their value
		INV3.0	Plan, monitor, and manage day-to-day securities and investment operations
		INV4.0	Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop in a securities and investments career
		INV4.1	Describe careers in securities, investments, and real estate
		IVN4.2	Explore securities and investments licensing and certification programs
		IVN4.3	Describe securities and investment services
		INV5.0	Determine client needs and wants to guide purchase decisions and enhance future securities and investments opportunities
		INV5.1	Explain securities and investment products and their benefits
		INV5.2	Complete a securities and investment sale
		INV5.3	Demonstrate knowledge of investment and savings plans

ENTREPRENEURIAL SKILLS

Code	Old Standard	Code	New Standard
***New Course**		ES1.0	Evaluate leadership styles and management functions for entrepreneurs
		ES1.1	Describe how cultural/ethnic/generational differences affect interpersonal interactions/communications within a business structure
		ES1.2	Compare and contrast leadership styles and characteristics
		ES1.3	Distinguish the roles of support staff, supervisors, and managers
		ES1.4	Discuss the role of ethics in business
		ES2.0	Demonstrate an understanding of the elements and purpose of business and strategic planning in entrepreneurship
		ES2.1	Identify and explain the components of a business plan
		ES2.2	Conduct market research using a variety of methods
		ES2.3	Compare and contrast sample business plans, identifying strengths and weaknesses
		ES2.4	Synthesize all elements into a business plan
		ES3.0	Identify strategies for business startup and growth
		ES3.1	Develop mission, purpose, core values, and vision statement
		ES3.2	Identify factors for business expansion
		ES3.3	Evaluate advantages and disadvantages of business locations
		ES3.4	Identify startup costs
		ES3.5	Assess barriers to startup
		ES4.0	Understand financial planning, reports, and projections
		ES4.1	Research sources of capital
		ES4.2	Formulate pricing strategies for goods and services
		ES4.3	Project annual and monthly business income expenses
		ES4.4	Calculate projected sales, income, expenses and taxes
		ES4.5	Construct a financial plan
		ES5.0	Understand effective marketing
		ES5.1	Identify target markets, competition, and customer profiles
		ES5.2	Know the components of a promotional plan (i.e. advertising, public relations, sales, promotion) and how the plan is used to achieve a state outcome
		ES5.3	Identify the selling techniques used to aid customers and clients in making buying decisions
		ES5.4	Use market research to develop strategies for marketing products or services
		ES5.5	Create an effective marketing plan including current social media, viral marketing and other technologies
		ES6.0	Understand the role of human resources
		ES6.1	Research job description, compensation, and benefits for potential employees
		ES6.2	Identify government regulations (federal, state and local) that affect small business
		ES6.3	Recognize various types of taxes that affect small business
		ES6.4	Understand policies and laws regarding harassment, nondiscrimination, and workplace safety

BUSINESS ECONOMICS

Code	Old Standard	Code	New Standard
***New Course**		BE1.0	Analyze the basic economic systems in relation to scarcity, choice, and opportunity costs
		BE1.1	Analyze concepts of basic economics
		BE1.2	Differentiate among economic systems
		BE1.3	Analyze economic problems and goals of society
		BE1.4	Assess the importance of natural resources and their relationship to economic decision making
		BE2.0	Analyze the role of business in a free enterprise system
		BE2.1	Analyze types of business organizations
		BE2.2	Apply the concepts of buying and selling of stock
		BE2.3	Analyze effects of competition and monopoly on a free enterprise system
		BE2.4	Explain and analyze the concepts and characteristics of production and marketing
		BE2.5	Explain supply and demand
		BE2.6	Analyze the role of unions in the economy
		BE3.0	Analyze the role of government in a free enterprise system
		BE3.1	Connect concepts related to government's role in a free enterprise system
		BE3.2	Formulate and analyze the components of gross national product (GNP), gross domestic product (GDP) and national inco
		BE3.3	Investigate and differentiate the types of taxes
		BE3.4	Analyze cause/effect of inflation and recession
		BE3.5	Investigate and analyze governmental policies and their economic consequences at the national, state, and local levels
		BE4.0	Analyze global economic concepts
		BE4.1	Connect concepts as they apply to international economics
		BE4.2	Investigate and analyze the effect of world trade on the United State economy
		BE4.3	Utilize business economic concepts to determine advantages/disadvantages of international trade, including global impa
		BE4.4	Investigate and analyze the purpose and effects of foreign aid

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