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# CAREER-TECHNICAL EDUCATION: FINANCE CAREER FIELD PATHWAYS
## ACCOUNTING (YEAR 1 / GRADE 11)

### EARLY 1ST QUARTER

**Strand: Accounting**

- Discuss Generally Accepted Accounting Principles (GAAP).
- Apply the accounting equation.
- Analyze transactions that affect assets, liabilities and owner’s capital.
- Discuss types of accounting methods.
- Discuss the importance of accurately reporting a business’ financial position.
- Record transactions in a general journal.
- Prepare worksheets, income statements, and balance sheets.
- Prepare cash flow statements to manage money flow.
- Identify a business’ sources of income.
- Analyze financial statements to assess a business’ financial status.
- Analyze an income statement.
- Determine business liquidity.
- Calculate the current ratio for a business.

### LATE 1ST QUARTER

**Strand: Maintain cash controls.**

- Perform accounts payable functions.
- Perform accounts receivable functions.
- Process uncollectible accounts.
- Maintain inventory records.
- Track and depreciate plant assets.
- Record the disposition of assets.
- Account for intangible assets.
- Maintain internal accounting controls.
- Explain the purpose for internal accounting controls.
- Perform accounting functions specific to a partnership.
- Record entries to distribute earnings in accordance with the partnership agreement.
- Manage financial resources to ensure solvency.
- Calculate financial ratios.

### ON-GOING EMPHASIS/CAREER CONNECTIONS

- Webxam Modular Assessment
- Organize an Accounting Club
- Introduce Weekly “Dress for Success” Professional Attire
- Accounting is the language of business. Students will become familiar with the vocabulary and cycle of accounting practices.
- Opportunities to shadow an accountant (small business owner, accounting department, consultant)
- Participation in accounting fair at the school level. Opportunity to show accounting work, make and sell t-shirts, bracelets, key chains.

### EARLY 2ND QUARTER

**Strand: Analyze financial needs and goals to determine financial requirements**

- Explain the need to save and invest.
- Set financial goals.
- Manage personal finances to achieve financial goals.
- Discuss the significance of a credit score.
- Discuss the time value of money.
- Discuss factors that affect the value of an asset (e.g., cash flows, growth rate, timing, inflation, interest rate, opportunity cost, and risk and required return).
- Calculate interest and the time value of money to determine an asset’s worth.
- Calculate compounding interest.
- Use investment strategies to ensure financial well-being.
- Explain types of investments.
- Discuss the relationship between risk and return.
- Describe considerations in diversifying investments.
- Explain stocks, and bonds.
- Describe how securities are traded.
- Utilize sources of securities information.
- Identify sources of securities information (e.g., annual reports, financial statements, newspapers, magazines, Web sites)

### LATE 2ND QUARTER

**Strand: Economics**

- Explain fundamental economic concepts one must understand as a foundation for employment in business.
- Discuss the interactions of supply, demand and price.
- Describe types of business ownership.
- Select form of business ownership.
- Describe the advantages and disadvantages of sole proprietorships.
- Determine global trade’s impact on business decision making.
- Describe the determinants of exchange rates and their effects on the domestic economy.

### ON-GOING EMPHASIS/CAREER CONNECTIONS

- Visit the Federal Reserve Bank.
- Business Lunch at Landerhaven Corporate Club: Sponsored by Junior Achievement (max 7 students per monthly invite)

### SOCIAL EMOTIONAL LEARNING

*Please reference SEL Index*

### ACADEMIC CONNECTIONS (MULTIPLE AREAS)

*Coming Academic Year 2014-2015*

### TEACHER NOTES
<table>
<thead>
<tr>
<th>EARLY 3\textsuperscript{RD} QUARTER</th>
<th>LATE 3\textsuperscript{RD} QUARTER</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Strand: Business Law</strong></td>
<td><strong>Strand: Risk Management</strong></td>
</tr>
<tr>
<td>Competencies:</td>
<td>Competencies:</td>
</tr>
<tr>
<td>- Acquire information about business laws and regulations to show command of their nature and scope.</td>
<td>- Discuss risk management.</td>
</tr>
<tr>
<td>- Explain the civil foundations of the legal environment of business.</td>
<td>- Adhere to health and safety regulations to support a safe work environment.</td>
</tr>
<tr>
<td>- Discuss the requirements for a binding, legal agreement.</td>
<td>- Implement safety procedures to minimize loss.</td>
</tr>
<tr>
<td>- Explain human-resource laws and regulations to facilitate business operations.</td>
<td>- Determine needed policies and procedures to protect employee and customer safety.</td>
</tr>
<tr>
<td>- Explain the nature of workplace regulations (including OSHA and ADA).</td>
<td>- Implement security policies and procedures to minimize chances for loss.</td>
</tr>
<tr>
<td>- Discuss state regulation of the accounting industry.</td>
<td>- Develop strategies to protect workplace security.</td>
</tr>
<tr>
<td>- Discuss state licensure of CPAs.</td>
<td>- Identify potential security issues</td>
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</tbody>
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**ON-GOING EMPHASIS/CAREER CONNECTIONS**

- Speaker: Legal representation for accountants to explore legal documents such as contracts, licensing, trademark and patent petitions.

<table>
<thead>
<tr>
<th>EARLY 4\textsuperscript{TH} QUARTER</th>
<th>LATE 4\textsuperscript{TH} QUARTER</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Strand: Management/Project Management</strong></td>
<td><strong>Strand: Marketing</strong></td>
</tr>
<tr>
<td>Competencies:</td>
<td>Competencies:</td>
</tr>
<tr>
<td>- Recognize management’s role and understand its contribution to business success.</td>
<td>- Describe marketing's role and function in business, demonstrating command of its nature and scope.</td>
</tr>
<tr>
<td>- Utilize planning tools to guide organizational and/or departmental activities.</td>
<td>- Acquire foundational knowledge of customer, client and business behavior to understand what motivates customers' decision making.</td>
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<tr>
<td>- Develop a business plan.</td>
<td>- Reinforce the company's image to exhibit the company's brand promise.</td>
</tr>
<tr>
<td>- Control an organization's and/or department's activities to encourage growth and development.</td>
<td>- Determine ways of reinforcing the company’s image.</td>
</tr>
<tr>
<td>- Analyze operating results in relation to budget and industry.</td>
<td>- Discuss characteristics, motivations and behaviors of financial clients, to facilitate client interaction.</td>
</tr>
<tr>
<td>- Implement organizational skills to facilitate the work efforts of others.</td>
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<tr>
<td>- Staff a department or business unit to satisfy work demands while adhering to budget constraints.</td>
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<tr>
<td>- Select and hire new employees.</td>
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<tr>
<td>- Resolve staff issues and problems to enhance productivity and improve employee relationships.</td>
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<tr>
<td>- Explain the nature of remedial action</td>
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<tr>
<td>- Implement time management skills to improve workplace efficiency</td>
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</tbody>
</table>

**ON-GOING EMPHASIS/CAREER CONNECTIONS**

- Collaborate with Y.O.U. to prepare one business plan for each class.
- Speakers: Mrs. Mansfield, entrepreneur and chocolatier.
- Field trip: In2Marketing Solutions (440) 526-6947, or Studiothink (216) 574-9533

**SOCIAL EMOTIONAL LEARNING**

Please reference SEL Index

**ACADEMIC CONNECTIONS (MULTIPLE AREAS)**

Coming Academic Year 2014-2015

**TEACHER NOTES**

Please note any additional teacher notes here.
# Career-Technical Education: Finance Career Field Pathways
## Accounting (Year 2 / Grade 12)

### Early 1st Quarter

**Strand: Communications Skills**
- Competencies:
  - Read to acquire meaning from written material and to apply the information to a task.
  - Apply active listening skills to demonstrate understanding of what is being said.
  - Apply verbal skills to obtain and convey information.
  - Record information to maintain and present a report of business activity.
  - Write internal and external business correspondence to obtain and convey information effectively.
  - Prepare written reports.
  - Communicate with co-workers and supervisors to clarify workplace objectives.
  - Communicate with employees to clarify their duties and responsibilities.
  - Provide directions for completing job tasks.
  - Conduct a staff meeting.
  - Foster positive relationships with customers to enhance company image.
  - Respond appropriately to customers to develop and enhance customer relationships.
  - Resolve conflicts with and for customers to encourage repeat business.
  - Use communication skills to foster open, honest communications.
  - Use communication skills to influence others’ point of view.

### Late 1st Quarter

**Strand: Information Management**
- Competencies:
  - Discuss the impact of technology on accounting.
  - Integrate technology into accounting.
  - Use information literacy skills to increase workplace efficiency and effectiveness.
  - Assess the impact of technology on business activities to streamline processes.
  - Identify ways that technology impacts business.
  - Explain the importance of emerging technologies and their application to business.
  - Utilize computer operating systems to perform work functions.
  - Describe the scope of the internet to be able to understand how to access available resources.
  - Demonstrate basic Web search skills to obtain needed information.
  - Demonstrate basic e-mail functions.
  - Demonstrate basic word processing skills to create documents.
  - Use advanced word processing features to facilitate document creation.
  - Use presentation software to visually display information in multiple contexts that are compelling, professional and visually appealing.
  - Demonstrate basic spreadsheet applications.
  - Apply the most appropriate application or combination of applications (word processing, spreadsheet, database and presentation) to record, analyze and present information.
  - Acquire information to guide business decision making.
  - Monitor internal records for business information.
  - Utilize statistics functions in spreadsheets.

### On-Going Emphasis/Career Connections
- Students will be provided Senior Executive Level Blazers to demonstrate their successful completion of Year 1 & commitment to Year 2
- Compose business communications, letters, memos, faxes, emails
- Create a Facebook page for a business.

### Early 2nd Quarter

**Strand: Emotional Intelligence**
- Competencies:
  - Foster self-understanding to recognize the impact of personal feelings on others.
  - Apply ethics to demonstrate trustworthiness in working with others.
  - Exhibit techniques for managing emotional reactions to people and situations.
  - Identify with others’ feelings, needs and concerns to enhance interpersonal relations.
  - Apply problem solving techniques to obtain solutions to issues and questions.
  - Manage stressful situations to minimize negative workplace situations.
  - Use conflict resolution skills.
  - Implement teamwork techniques to accomplish goals.
  - Employ leadership skills to achieve workplace objectives.
  - Lead change.
  - Manage internal and external business relationships to foster positive interactions.
  - Describe ethics in human resources issues

### Late 2nd Quarter

**Strand: Professional Development**
- Competencies:
  - Implement job seeking skills to obtain employment.
  - Acquire self-development skills to enhance relationships and improve efficiency in the work environment.
  - Utilize career advancement activities to enhance professional development.
  - Discuss the responsibilities of certified public accountants (CPAs).
  - Discuss the role of government accountants.
  - Demonstrate general knowledge of finance and financial services.

### On-Going Emphasis/Career Connections
- Explore ACAP-Ohio
- Fashion show – professional attire, casual and conservative
- Speaker: Mr. William Studabaker, President Cleveland Chapter of Black Accountants of Ohio
# CAREER-TECHNICAL EDUCATION: FINANCE CAREER FIELD PATHWAYS
## ACCOUNTING (YEAR 2 / GRADE 12)

### Early 3rd Quarter

**Strand: Internships/Capstone Projects**

- IRS connection and the VITA Centers
- Shadowing accountants
- CMSD experience or alternative

### Late 3rd Quarter

**Strand: Internships/Capstone Projects**

- IRS connection and the VITA Centers
- Shadowing accountants
- CMSD experience or alternative

### On-Going Emphasis/Career Connections

- Students will be invited to apply to the ACAP-Ohio at Ohio State University for a week-long Summer experience.
- Networking, field trips, attending speaker presentations, and scholarships will be made available to participants of the ACAP-Ohio experience.

### Early 4th Quarter

**Strand: Internships/Capstone Projects**

- IRS connection and the VITA Centers
- Shadowing accountants
- CMSD experience or alternative

### Late 4th Quarter

**Strand: Internships/Capstone Projects**

- IRS connection and the VITA Centers
- Shadowing accountants
- CMSD experience or alternative

### On-Going Emphasis/Career Connections

- ACAP-Ohio at Ohio State University week-long Summer experience.

### Social Emotional Learning

- Please reference SEL Index

### Academic Connections (Multiple Areas)

- Coming Academic Year 2014-2015

### Teacher Notes

- Space for teacher notes

- Space for teacher notes

- Space for teacher notes

- Space for teacher notes

- Space for teacher notes

- Space for teacher notes
### EARLY 1ST QUARTER

16.5: Set financial goals
- 16.5.1: Discuss the value of planning in meeting financial goals.
- 16.5.2: Identify obstacles to meeting financial goals.
- 16.5.3: Describe characteristics of useful financial goals.
- 16.5.4: Explain a financial goal-setting process.
- 16.5.5: Demonstrate procedures for setting financial goals.

### LATE 1ST QUARTER

16.3: Analyze financial needs and goals to determine financial requirements.
- 16.3.1: Explain the nature of financial needs
- 16.3.2: Develop a personal budget.

17.11: Describe the importance of budgets.
- 17.11.1: Explain why budgets are about money.
- 17.11.2: Describe how budgets are financial maps.
- 17.11.3: Identify reasons why budgets are management tools.
- 17.11.4: Explain the importance of budgets to business success.
- 17.11.5: Identify ways that businesses can create budgets.
- 17.11.6: Distinguish between general and specialized budgets.
- 17.11.7: Describe characteristics of a successful budget.

### EARLY 2ND QUARTER

31.1 Participate in career planning to enhance job success potential.
- 31.1.1: Assess personal interests and skills needed for success in business.
- 31.1.2: Analyze employer expectations in the business environment.
- 31.1.3: Explain the rights of workers.
- 31.1.4: Identify sources of career information.
- 31.1.5: Identify tentative occupational interest.
- 31.1.6: Explain employment opportunities in business.

### LATE 2ND QUARTER

14.1 Demonstrate general knowledge of finance & financial services.
- 14.1.1: Describe the importance of finance.
- 14.1.2: Discuss the significance of finance for individuals, businesses and governments.
- 14.1.3: Discuss trends in the current financial environment (e.g., consolidation, regulatory burden, role of technology and globalization).

14.13: Discuss retail bank products and services.
- 14.13.1: Explain retail deposit services (e.g., checking accounts, savings accounts, retirement plans, insurance, securities and investments, and certificates of deposit [CDs]).
- 14.13.2: Describe retail loan products and services.
- 14.13.3: Discuss miscellaneous retail banking products and services.

16.6: Manage personal finances to achieve financial goals.
- 16.6.1: Explain the nature of tax liabilities.
- 16.6.2: Interpret a pay stub.
- 16.6.3: Maintain financial records.
- 16.6.4: Read and reconcile bank statements.
- 16.6.5: Demonstrate the wise use of credit.
- 16.6.6: Validate credit history.
- 16.6.7: Protect against identity theft.
- 16.6.8: Prepare personal income tax forms.

16.7: Discuss the significance of a credit score.
- 16.7.1: Explain uses of credit scores.
- 16.7.2: Identify factors that influence credit scores.
- 16.7.3: Describe the connection between a low credit score and increased risk for lenders and employers.

16.13: Discuss the time value of money.
- 16.13.1: Explain the significance of the time value of money.
- 16.13.2: Discuss factors that affect the value of an asset.
- 16.13.3: Explain the future value versus the present value of money.
- 16.13.4: Discuss the method for calculating interest.
- 16.13.5: Describe the method for calculating present value.
- 16.13.6: Describe the method for calculating future value.

### SOCIAL EMOTIONAL LEARNING

Please reference SEL Index

### ACADEMIC CONNECTIONS (MULTIPLE AREAS)

Coming Academic Year 2014-2015
14.1: Demonstrate general knowledge of finance & financial services.
14.1.1: Describe the importance of finance.
14.1.2: Discuss the significance of finance for individuals, businesses and governments.
14.1.3: Discuss trends in the current financial environment (e.g., consolidation, regulatory burden, role of technology and globalization).
14.2: Discuss ethical standards in finance.
14.2.1: Explain fiduciary responsibility.
14.2.2: Describe a financial code of ethics.
14.2.3: Discuss ethical ambiguity in finance.
14.2.4: Describe consequences of unethical behavior in finance.
15.1: Discuss ethical issues in the banking industry.
15.1.1: Describe the importance of ethical practices in banking.
15.1.2: Describe the nature and elements of ethical dilemmas.
15.1.3: Describe business practices commonly covered in financial institutions’ codes of conduct.
15.1.4: Identify main regulatory parameters prohibiting unethical practices in banking.
15.1.5: Determine appropriate action for ethics violations.
15.2: Explain a bank’s fiduciary responsibilities.
15.2.1: Identify a bank’s fiduciary responsibilities.
15.2.2: Describe bank’s risks associated with its fiduciary responsibilities.
15.2.3: Discuss the significance of a bank’s duty of loyalty when forming new affiliations.
14.5: Explain the role of central banks.
14.5.1: Discuss the purposes for central banks.
14.5.2: Describe the responsibilities of the central bank.
14.5.3: Explain the use of central banks when a crisis occurs.
14.5.4: Describe the structure of the central banking system.
14.6: Describe retail banking.
14.6.1: Discuss services provided by retail banks.
14.6.2: Distinguish among types of retail banks.
14.6.3: Identify main sources of income for retail banks.
14.6.4: Describe various expenses for retail banks.
14.6.5: Explain governance of retail banks.
14.3: Describe the banking industry.
14.3.1: Discuss relationships banks have with customers & communities
14.3.2: Describe the competitive environment of banking.
14.3.3: Discuss the operations of banks, from managing assets to managing liabilities.
14.3.4: Describe traditional, non-traditional and electronic services that banks provide.
14.3.5: Explain the evolution of commercial banking and the federal legislation that shaped its development.
14.3.6: Describe the creation of the Federal Reserve System and its role as the agent of monetary policy and as a bank regulator.
14.3.7: Discuss the fiduciary role of banks in protecting customer information, safeguarding customer and bank assets, deterring financial crimes, and protecting the nation’s financial system.
14.3.8: Describe recent legislation affecting banking, such as the USA Patriot Act and Sarbanes-Oxley.
14.3.9: Discuss the impact of technology on the banking industry.
14.3.10: Discuss innovations in electronic payment systems, such as debit cards, Check 21 and the Internet.
14.11: Describe banking processes.
14.11.1: Discuss various deposit instruments, the many ways customers can make deposits, and the means tellers have for establishing a customer’s identity.
14.11.2: Define negotiable instruments as they relate to checks, and describe the features that make a check negotiable.
14.11.3: Distinguish between paying a check and cashing a check, and explain the procedures for paying checks received through the check clearing system, including relevant regulations and consequences of wrongful dishonor.
14.11.4: Explain the process a bank must go through to post a check to an account.
14.11.5: Discuss controls and security measures that protect the bank and tellers from losses due to fraud.
14.11.6 Explain the systems developed to provide security and prevent loss
15.27: Explain the Automated Clearing House (ACH) system.
15.27.1: Identify the purposes for the ACH.
15.27.2: Discuss channels through which ACH services can be accessed.
15.27.3: Identify types of transactions processed through ACH.
15.27.4: Describe the ACH process.
15.27.5: Discuss ACH issues
14.13: Discuss retail bank products and services.
14.13.1: Explain retail deposit services
14.13.2: Describe retail loan products and services
14.13.3: Discuss miscellaneous retail banking products and services
15.20: Describe features and benefits of bank accounts.
15.20.1: Explain the purpose for savings accounts.
15.20.2: Discuss the advantages of checking accounts.
15.20.3: Describe negotiable order of withdrawal (NOW) accounts.
15.20.4: Explain money market deposit accounts.
15.20.5: Discuss certificates of deposit (CDs).
23.10: Discuss the Community Reinvestment Act (CRA).
23.10.1: Describe individual retirement accounts (IRAs).
23.10.2: Explain the importance of the CRA to financial institutions.
23.10.3: Discuss the importance of CRA compliance.
23.10.4: Describe the role of compliance officers in establishing and monitoring CRA activities.
23.10.5: Compare CRA performance standards for small and large banks.
23.10.6: Discuss the importance of internal communication and monitoring procedures for CRA activities.
15.4: Explain measures banks have taken to ensure profitability.
15.4.1: Discuss merging of financial services (Gramm-Leach-Bliley Act).
15.4.2: Explain the use of risk based pricing when extending credit
16.6: Manage personal finances to achieve financial goals.
16.6.1: Explain the nature of tax liabilities.
16.6.2: Interpret a pay stub.
16.6.3: Maintain financial records.
16.6.4: Read and reconcile bank statements.
16.6.5: Demonstrate the wise use of credit.
16.6.6: Validate credit history.
16.6.7: Protect against identity theft.
16.6.8: Prepare personal income tax forms.
15.32: Deposit checks.
15.32.1: Discuss the impact of Check 21 on the ways in which banks deposit checks.
15.32.1: Prepare documentation for making deposits (i.e., cash letters, bundle detail list and bundle recap).
15.32.2: Correct errors and make changes to outgoing cash letters and repair MICR encoding.
15.32.3: Determine and sort checks that can & cannot be processed with high-speed automated equipment.
15.32.4: Identify non-imageable items.
15.23.6: Package, seal and label checks and documentation according to the Federal Reserve’s guidelines.
### EARLY 4TH QUARTER

14.23: Describe the insurance industry.
   - 14.23.1: Discuss the history of the insurance industry
   - 14.23.2: Explain the importance of spread of risk for insurers
   - 14.23.3: Explain the role of reinsurance in the insurance industry
   - 14.23.4: Describe the major types of private insurers (e.g., stock insurers, mutual insurers).
   - 14.23.5: Discuss insurance distribution methods (e.g., direct writers, independent agents).

21.8: Explain liability insurance.
   - 21.8.1: Discuss the elements of a negligent act.
   - 21.8.2: Discuss the concept of liability.
   - 21.8.3: Explain the purpose for liability insurance.
   - 21.8.4: Discuss the impact of a litigious society on liability insurance.
   - 21.8.5: Describe commonly used legal defenses against negligence.
   - 21.8.6: Discuss the need for umbrella liability coverage.
   - 21.8.7: Explain the basic provisions of flood insurance.
   - 21.8.8: Describe the basic provisions of earthquake insurance.

21.9: Describe components of automobile insurance.
   - 21.9.1: Explain the parties that are insured for liability coverage under a personal auto policy (PAP).
   - 21.9.2: Describe the liability coverage in the PAP.
   - 21.9.3: Discuss the medical payments coverage in the PAP.
   - 21.9.4: Explain the uninsured motorists coverage in the PAP.
   - 21.9.5: Describe the coverage for damage to an auto in the PAP.
   - 21.9.6: Explain the purpose of no-fault auto insurance.
   - 21.9.7: Discuss factors that impact automobile insurance rates.
   - 21.9.8: Discuss exclusions common to most auto insurance contracts.
   - 21.9.9: Discuss the insured’s responsibilities after an accident or loss.

### LATE 4TH QUARTER

21.10: Discuss components of homeowners insurance.
   - 21.10.1: Identify types of homeowners insurance (e.g., homeowners, renters, condominium).
   - 21.10.2: Describe the coverage common to most property policies.
   - 21.10.3: Explain common exclusions to most property policies.
   - 21.10.4: Discuss the use of riders and endorsements to cover specific needs.
   - 21.10.5: Discuss the importance of the replacement loss provision.
   - 21.10.6: Describe factors that impact property insurance rates.
   - 21.10.7: Discuss the insured’s duties after a loss occurs.

21.14: Explain components of health and medical insurance.
   - 21.14.1: Identify types of health insurance coverage (e.g. health maintenance organization [HMO], preferred provider organization [PPO], point of service [POS]).
   - 21.14.2: Discuss the basic characteristics of individual medical insurance policy (i.e., coverage, exclusions, limits, deductibles, co pays, preexisting conditions).
   - 21.14.4: Explain the difference between indemnity plans and managed care health insurers.

### SOCIAL EMOTIONAL LEARNING

Please reference SEL Index

### ACADEMIC CONNECTIONS (MULTIPLE AREAS)

Coming Academic Year 2014-2015

### TEACHER NOTES
### EARLY 1st QUARTER

16.1: Describe the fundamental principles of money needed to make financial exchanges.
16.1.1: Explain forms of financial exchange (cash, credit, debit, electronic funds transfer).
16.1.2: Identify types of currency (paper money, coins, bank notes, government bonds, treasury notes).
16.1.3: Describe functions of money (medium of exchange, unit of measure, store of value).
16.1.4: Describe sources of income (wages and salaries, interest, rent, dividends, transfer payments).
16.1.5: Explain the purposes for and the importance of credit.
16.1.6: Explain legal responsibilities associated with financial exchanges.

16.3: Analyze financial needs and goals to determine financial requirements.
16.3.1: Explain the nature of financial needs.
16.3.2: Develop a personal budget.
16.4: Explain the need to save and invest.
16.4.1: Discuss key concepts in saving and investing (e.g., saving, investing, financial needs, financial goals).
16.4.2: Discuss ways individuals meet financial needs.
16.4.3: Discuss the importance of setting financial goals to meet financial needs.
16.4.4: Explain the concept of using money to make money.
16.4.5: Distinguish between saving and investing.
16.4.6: Compare outcome of saving and investing early versus late in life.
16.4.7: Describe ways individuals benefit from saving and investing.

16.5: Set financial goals.
16.5.1: Discuss the value of planning in meeting financial goals.
16.5.2: Identify obstacles to meeting financial goals.
16.5.3: Describe characteristics of useful financial goals.
16.5.4: Explain a financial goal-setting process.
16.5.5: Demonstrate procedures for setting financial goals.

16.6: Manage personal finances to achieve financial goals.
16.6.1: Explain the nature of tax liabilities.
16.6.2: Interpret a pay stub.
16.6.3: Maintain financial records.
16.6: Manage personal finances to achieve financial goals cont.
16.6.4: Read and reconcile bank statements.
16.6.5: Demonstrate the wise use of credit.
16.6.6: Validate credit history.
16.6.7: Protect against identity theft.
16.6.8: Prepare personal income tax forms.

16.7: Discuss the significance of a credit score.
16.7.1: Explain uses of credit scores.
16.7.2: Identify factors that influence credit scores.
16.7.3: Describe the connection between a low credit score and increased risk for lenders and employers.

16.8: Explain the use of financial services providers to aid in financial goal achievement.
16.8.1: Describe types of financial services providers.
16.8.2: Discuss considerations in selecting a financial services provider.
16.8.3: Discuss methods of diversifying investments.
16.8.4: Describe personal factors to consider when diversifying investments.

16.9: Calculate interest and the time value of money to determine an asset's worth.
16.9.1: Calculate simple interest.
16.9.2: Calculate compound interest.
16.9.3: Calculate the present value of a single cash flow using frequent compounding.
16.9.4: Calculate the future value of a single cash flow using annual compounding.
16.9.5: Calculate the future value of a single cash flow using frequent compounding.
16.9.6: Calculate the future value of a single cash flow using annual compounding.

### LATE 1st QUARTER

17.13: Use investment strategies to ensure financial well-being.
17.13.1: Explain types of investments.
17.13.2: Explain the nature of capital investment.
17.13.3: Establish investment goals and objectives.

17.2: Describe financial markets.
17.2.1: Discuss the purpose of financial markets.
17.2.2: Discuss money markets.
17.2.3: Discuss securities markets.
17.2.4: Explain the property market.
17.2.5: Discuss the market for risk transfer.
17.2.6: Explain the role of financial institutions.
17.2.7: Discuss global forces that influence financial markets.

17.8: Explain stocks.
18.8.1: Discuss key concepts related to stocks (e.g., common stock, preferred stock, stock exchanges).
18.8.2: Explain reasons that companies issue stock.
18.8.3: Discuss reasons individuals choose to invest in stocks.
18.8.4: Differentiate between common and preferred stock.
18.8.5: Discuss the relationship between the value of a company’s stock and its stock price.

### EARLY 2nd QUARTER

18.1.1: Discuss the fundamental responsibilities of CFAs.
18.1.2: Describe the responsibilities to the profession for CFAs.
18.1.3: Discuss CFAs’ responsibilities to the employer.
18.1.4: Explain CFAs’ responsibilities to clients and prospects.
18.1.5: Describe CFAs’ responsibilities to the public.

18.33: Describe considerations in diversifying investments.
18.33.1: Explain diversification as a means of minimizing risk.
18.33.2: Discuss methods of diversifying investments.
18.33.3: Describe personal factors to consider when diversifying investments.

18.8: Explain stocks.
18.8.1: Discuss key concepts related to stocks (e.g., common stock, preferred stock, stock exchanges).
18.8.2: Explain reasons that companies issue stock.
18.8.3: Discuss reasons individuals choose to invest in stocks.
18.8.4: Differentiate between common and preferred stock.
18.8.5: Discuss the relationship between the value of a company’s stock and its stock price.
# Financial Services (Year 2 / Grade 11)

## Early 3rd Quarter

- **25.1**: Explain fundamental economic concepts one must understand as a foundation for employment in business.
  - 25.1.1: Distinguish between economic goods and services.
  - 25.1.2: Explain the concept of economic resources.
  - 25.1.3: Discuss the determination of income distribution, including poverty and discrimination.
  - 25.1.4: Explain how economics is a social science that draws conclusions based on hypotheses, theories and data in order to understand human behavior.
  - 25.1.5: Describe the concepts of economic scarcity, choice and economic activities.
  - 25.1.6: Determine economic utilities created by business activities.
  - 25.1.7: Compare positive and normative economics.

- **25.2**: Discuss the interactions of supply, demand and price.
  - 25.2.1: Explain how scarce resources are allocated.
  - 25.2.2: Describe how the markets for resources operate & how they determine wage rates, interest and rent.
  - 25.2.3: Discuss the concepts of opportunity cost and the production possibility frontier.
  - 25.2.4: Explain how consumers make choices.
  - 25.2.5: Explain the principles of supply and demand.
  - 25.2.6: Discuss the impact of elasticity on demand.
  - 25.2.7: Describe the functions of prices in markets.
  - 25.2.8: Explain the concept of equilibrium.
  - 25.2.9: Describe how markets function.
  - 25.2.10: Explain firm behavior in competitive markets.
  - 25.2.11: Discuss firm behavior in imperfect markets.

- **25.3**: Describe the nature of business to show its contributions to society.
  - 25.3.1: Explain the role of business in society.
  - 25.3.2: Describe types of business activities.
  - 25.3.3: Explain production theory.
  - 25.3.4: Discuss the costs of production.

- **25.4**: Describe types of business ownership.
  - 25.4.1: Identify types of business ownership.
  - 25.4.2: List types of businesses that would probably use a sole proprietorship form of ownership.
  - 25.4.3: Explain the purposes for forming a partnership.
  - 25.4.4: Describe types of partnership arrangements.
  - 25.4.5: Describe the process for forming a corporation.
  - 25.4.6: Describe forms of corporations.
  - 25.4.7: Explain ways in which corporations grow.
  - 25.4.8: Describe the importance of franchises in our society.

- **25.5**: Select a form of business ownership.
  - 25.5.1: Describe the advantages and disadvantages of sole proprietorships.
  - 25.5.2: Describe the advantages and disadvantages of partnerships.
  - 25.5.3: Discuss the advantages and disadvantages of corporations.
  - 25.5.4: Explain the advantages and disadvantages of hybrid forms of business ownership.
  - 25.5.5: Explain factors that affect the choice of ownership form.
  - 25.5.6: Demonstrate procedures for selecting a form of business ownership.

## Late 3rd Quarter

- **25.6**: Differentiate among economic systems to understand the environments in which businesses function.
  - 25.6.1: Describe the advantages and disadvantages of sole proprietorships.
  - 25.6.2: Describe the advantages and disadvantages of partnerships.
  - 25.6.3: Discuss the advantages and disadvantages of corporations.
  - 25.6.4: Explain the advantages and disadvantages of hybrid forms of business ownership.
  - 25.6.5: Explain factors that affect the choice of ownership form.
  - 25.6.6: Demonstrate procedures for selecting a form of business ownership.

- **25.7**: Discuss the impact of government on business activities in making informed economic decisions.
  - 25.7.1: Determine the relationship between government and business.
  - 25.7.2: Describe the nature of taxes.
  - 25.7.3: Discuss the nature of monetary policy.
  - 25.7.4: Discuss the supply and demand for money.
  - 25.7.5: Explain the role of the Federal Reserve System.
  - 25.7.6: Explain the concept of fiscal policies.
  - 25.7.7: Discuss the development of aggregate demand and supply.
  - 25.7.8: Apply aggregate demand and aggregate supply.
  - 25.7.9: Describe the effects of fiscal and monetary policies.
  - 25.7.10: Discuss the effects of the federal government’s budget deficit.
  - 25.7.11: Explain the concept of long run growth and policies that affect business growth.
  - 25.7.12: Explain the nature of national income accounts.
### CAREER-TECHNICAL EDUCATION: FINANCE CAREER FIELD PATHWAYS
#### FINANCIAL SERVICES (YEAR 2 / GRADE 11)

#### LATE 3rd QUARTER cont.

<table>
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<tr>
<th>25.8:</th>
<th>Analyze cost/profit relationships to guide business decision making.</th>
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<td>25.8.1:</td>
<td>Explain the concept of productivity.</td>
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<tr>
<td>25.8.2:</td>
<td>Analyze the effects of government expenditures and tax policies on productivity.</td>
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<td>25.8.3:</td>
<td>Analyze the impact of specialization and division of labor on productivity.</td>
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<td>25.8.4:</td>
<td>Explain the economic concepts of efficiency and equity.</td>
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<td>25.8.5:</td>
<td>Explain the concepts of organized labor and business.</td>
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<td>25.8.6:</td>
<td>Explain the impact of the law of diminishing returns.</td>
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<td>25.8.7:</td>
<td>Describe the concept of economies of scale.</td>
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<tr>
<td>25.8.8:</td>
<td>Describe the nature of cost/benefit analysis.</td>
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<tr>
<td>25.8.9:</td>
<td>Determine relationships among total revenue, marginal revenue, output and profit.</td>
</tr>
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<tr>
<th>25.9:</th>
<th>Explain economic indicators that measure economic trends and conditions.</th>
</tr>
</thead>
<tbody>
<tr>
<td>25.9.1:</td>
<td>Explain measures used to analyze economic conditions, including the level of income, the level of employment, the unemployment rate, the natural rate of unemployment, the price level, the inflation rate, productivity and the rate of interest.</td>
</tr>
<tr>
<td>25.9.2:</td>
<td>Describe the concept of price stability as an economic measure.</td>
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<td>25.9.3:</td>
<td>Explain the basics of theories of macroeconomic instability.</td>
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<tr>
<td>25.9.4:</td>
<td>Discuss the measure of consumer spending as an economic indicator.</td>
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<td>25.9.5:</td>
<td>Discuss the impact of a nation’s unemployment rates.</td>
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<td>25.9.6:</td>
<td>Describe the economic impact of inflation on business.</td>
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<td>25.9.7:</td>
<td>Explain unemployment and inflation tradeoffs.</td>
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<td>25.9.8:</td>
<td>Explain the economic impact of interest rate fluctuations.</td>
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<td>25.9.9:</td>
<td>Determine the impact of business cycles on business activities.</td>
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<td>25.9.10:</td>
<td>Explain how monetary and fiscal policies can be used to regulate business cycles.</td>
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<td>25.9.11:</td>
<td>Compare real and nominal magnitudes.</td>
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<th>25.10:</th>
<th>Determine global trade’s impact on business decision making.</th>
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<td>25.10.1:</td>
<td>Explain the nature of global trade.</td>
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<td>25.10.2:</td>
<td>Describe how to create comparative advantage.</td>
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<td>25.10.3:</td>
<td>Explain the determinants of global trade flows.</td>
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<td>25.10.4:</td>
<td>Describe the determinants of exchange rates and their effects on the domestic economy.</td>
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<td>25.10.5:</td>
<td>Discuss the impact of cultural and social environments on world trade.</td>
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<td>25.10.6:</td>
<td>Explain labor issues associated with global trade.</td>
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<td>25.10.7:</td>
<td>Describe the impact of regional trade organizations on global trade.</td>
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<tr>
<td>25.10.8:</td>
<td>Apply economic reasoning to better understand &amp; critically evaluate real world circumstances/events.</td>
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<thead>
<tr>
<th>23.1:</th>
<th>Acquire information about business laws and regulations to show command of their nature and scope.</th>
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<tr>
<td>23.1.1:</td>
<td>Explain the nature of business ethics and social responsibility.</td>
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<td>23.1.2:</td>
<td>Discuss the nature of law and sources of law in the United States.</td>
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<td>23.1.3:</td>
<td>Describe the United States’ judicial system.</td>
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<td>23.1.4:</td>
<td>Describe legal issues affecting businesses.</td>
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<th>23.2:</th>
<th>Explain the civil foundations of the legal environment of business.</th>
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<td>23.2.1:</td>
<td>Identify the basic torts relating to business enterprises.</td>
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<td>23.2.2:</td>
<td>Describe the nature of legally binding contracts.</td>
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<td>23.2.3:</td>
<td>Describe different types of contracts.</td>
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<td>23.2.4:</td>
<td>Discuss the requirements for a binding, legal agreement.</td>
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<td>23.2.5:</td>
<td>Explain the importance of property in the legal environment of business.</td>
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<tr>
<th>23.2:</th>
<th>Explore the regulatory environment of United States’ businesses.</th>
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<tr>
<td>23.2.1:</td>
<td>Describe the nature of legal procedure.</td>
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<td>23.2.2:</td>
<td>Explain the nature of product liability and advertising regulation.</td>
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<td>23.2.3:</td>
<td>Discuss the nature of debtor-creditor relationships.</td>
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<td>23.2.4:</td>
<td>Explain the nature of agency relationships.</td>
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<td>23.2.5:</td>
<td>Discuss the nature of environmental law.</td>
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<td>23.2.6:</td>
<td>Discuss the role of administrative law.</td>
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<th>23.4</th>
<th>Acquire knowledge of commerce laws and regulations needed to continue business operations.</th>
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<tr>
<td>23.4.1:</td>
<td>Explain the nature of trade regulations.</td>
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<td>23.4.2:</td>
<td>Describe the impact of anti-trust legislation.</td>
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<td>23.4.3:</td>
<td>Explain the nature of environmental regulations.</td>
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<th>23.5</th>
<th>Explain human resource laws and regulations to facilitate business operations.</th>
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<tr>
<td>23.5.1:</td>
<td>Explain the nature of human resources regulations.</td>
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<td>23.5.2:</td>
<td>Explain the nature of workplace regulations (including OSHA, and ADA).</td>
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<td>23.5.3:</td>
<td>Discuss employment relationships.</td>
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<td>23.5.4:</td>
<td>Explain the role of equal opportunity employment.</td>
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<tr>
<th>23.6</th>
<th>Discuss the relationships among laws, regulations and business operations.</th>
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<tbody>
<tr>
<td>23.6.1:</td>
<td>Explain ways in which laws and regulations impact business operations.</td>
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<tr>
<td>23.6.2:</td>
<td>Describe strategies for legal and regulatory compliance.</td>
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<tr>
<th>23.7</th>
<th>Describe regulation of the finance industry.</th>
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<tr>
<td>23.7.1:</td>
<td>Explain federal legislation impacting the finance industry (e.g., Gramm-Leach-Bliley Act, Sarbanes-Oxley Act).</td>
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<td>23.7.2:</td>
<td>Discuss state regulation of the finance industry.</td>
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<th>23.37:</th>
<th>Explain and adhere to tax laws, regulations, and government requirements.</th>
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<tr>
<td>23.37.1:</td>
<td>Explain the nature of tax regulations on business.</td>
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<tr>
<td>23.37.2:</td>
<td>Explain the nature of businesses’ reporting requirements.</td>
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### SOCIAL EMOTIONAL LEARNING

Please reference SEL Index

### ACADEMIC CONNECTIONS (MULTIPLE AREAS)

Coming Academic Year 2014-2015

### TEACHER NOTES
22.1: Discuss risk management.
   22.1.1: Discuss the significance of risk.
   22.1.2: Explain how risk is determined.
   22.1.3: Distinguish between insurable and uninsurable risks.
   22.1.4: Discuss the concept of economic loss.
   22.1.5: Explain ways a business can protect itself from risk.
22.1.6: Explain the role of management in reducing business risk.

22.2: Adhere to health and safety regulations to support a safe work environment.
   22.2.1: Describe health and safety regulations in business.
   22.2.2: Report noncompliance with business health and safety regulations.

22.3: Implement safety procedures to minimize loss.
   22.3.1: Follow instructions for use of equipment, tools and machinery.
   22.3.2: Follow safety precautions.
   22.3.3: Maintain a safe work environment.
   22.3.4: Explain procedures for handling accidents.
   22.3.5: Handle and report emergency situations.

22.4: Determine needed policies and procedures to protect employee and customer safety.
   22.4.1: Identify potential safety issues.
   22.4.2: Establish safety policies and procedures.

22.5: Implement security policies and procedures to minimize chances for loss.
   22.5.1: Identify security risks.
   22.5.2: Explain routine security precautions.
   22.5.3: Follow established security policies and procedures.
   22.5.4: Protect company information and intangibles.

22.6: Develop strategies to protect workplace security.
   22.6.1: Identify potential security issues.
   22.6.2: Establish policies for protecting company information and intangibles.
   22.6.3: Establish policies for maintaining a non-hostile work environment.
   22.6.4: Establish policies and procedures for maintaining physical security of the work environment.

22.7: Identify potential business threats & opportunities to protect & foster a business’ financial well-being.
   22.7.1: Identify speculative business risks.
   22.7.2: Describe the concept of insurance.

22.8: Implement risk management strategies to protect a business.
   22.8.1: Obtain insurance coverage.
   22.8.2: Settle insurance losses.

27.1: Implement time management skills to improve workplace efficiency.
   27.1.1: Describe time management techniques.
   27.1.2: Use time management principles.

27.2: Utilize project management skills to improve workflow and minimize costs.
   27.2.1: Explain the benefits of project management.
   27.2.2: Discuss the project management processes.
   27.2.3: Describe the potential impact of a project’s scope on the other elements of project management (i.e., resources, time, money).
   27.2.4: Identify resources that are scheduled and controlled by project managers.
   27.2.5: Develop a project plan.
   27.2.6: Apply project management tools to monitor project progress.
   27.2.7: Implement project control processes.
   27.2.8: Evaluate project results.

27.3: Implement purchasing activities to obtain business supplies, equipment and services.
   27.3.1: Explain the nature and scope of purchasing.
   27.3.2: Place orders and reorder.
   27.3.3: Maintain an inventory of supplies.
   27.3.4: Explain purchasing rules.
   27.3.5: Manage the bid process used in purchasing.
   27.3.6: Review legal documents involved in purchasing contracts.
   27.3.7: Select vendors.
   27.3.8: Evaluate vendor performance.

27.4: Discuss production’s role and function in business to recognize its need in an organization.
   27.4.1: Explain the concept of production.
   27.4.2: Describe production activities.
   27.4.3: Discuss the importance of understanding the timeframe in which products are produced.

27.5: Implement quality control processes to minimize errors and to expedite workflow.
   27.5.1: Discuss the need for quality control measures.
   27.5.2: Identify quality control measures.
   27.5.3: Describe crucial elements of a quality culture.
   27.5.4: Describe the role of management in the achievement of quality.
   27.5.5: Utilize quality control methods at work.
   27.5.6: Establish efficient operating systems.

27.6: Implement expense control strategies to enhance a business' financial well-being.
   27.6.1: Explain the nature of overhead and operating costs.
   27.6.2: Explain the employee’s role in expense control.
   27.6.3: Control use of supplies.
   27.6.4: Negotiate service and maintenance contracts.
   27.6.5: Negotiate lease or purchase of a facility.
   27.6.6: Develop expense control plans.
   27.6.7: Use budgets to control operations.

27.7: Maintain property and equipment to facilitate ongoing business activities.
   27.7.1: Identify routine activities for maintaining business facilities and equipment.
   27.7.2: Plan a maintenance program.

26.1: Read to acquire meaning from written material and to apply the information to a task.
   26.1.1: Identify sources that provide relevant, valid written material.
   26.1.2: Extract relevant information from written materials.
   26.1.3: Apply written directions to achieve tasks.
   26.1.4: Analyze company resources to ascertain policies and procedures.

26.2: Apply active listening skills to demonstrate an understanding of what is being said.
   26.2.1: Explain communication techniques that support and encourage a speaker.
   26.2.2: Use paraphrasing strategies.
   26.2.3: Summarize another person’s key points.
   26.2.4: Probe to clarify a speaker’s thinking.
   26.2.5: Use body language to show interest in what a speaker is saying.
   26.2.6: Follow oral directions.
   26.2.7: Demonstrate active listening skills.
26.3: Apply verbal skills to obtain and convey information.
   26.3.1: Explain the nature of effective verbal communications.
   26.3.2: Ask relevant questions.
   26.3.3: Interpret others’ nonverbal cues.
   26.3.4: Provide legitimate responses to inquiries.
   26.3.5: Give verbal directions.

26.4: Prepare written reports.
   26.4.1: Utilize note taking strategies.
   26.4.2: Organize information.
   26.4.3: Select and use appropriate graphic aids.

26.5: Write internal and external business correspondence to obtain and convey information effectively.
   26.5.1: Explain the nature of effective written communications.
   26.5.2: Select and utilize appropriate formats for professional writing.
   26.5.3: Write professional e-mails.
   26.5.4: Write business letters.
   26.5.5: Write informational messages.
   26.5.6: Write inquiries.
   26.5.7: Write persuasive messages.
   26.5.8: Write executive summaries.

26.6: Conduct report business research.
   26.6.1: Identify types of written reports.
   26.6.2: Determine needed components of reports.
   26.6.3: Write and proof a report.
   26.6.4: Write proposals.
   26.6.5: Conduct and report business research.

26.7: Communicate with co-workers and supervisors to clarify workplace objectives.
   26.7.1: Explain the nature of staff communication.
   26.7.2: Choose an appropriate channel for workplace communication.
   26.7.3: Participate in a staff meeting.

26.8: Communicate with co-workers and supervisors to clarify workplace objectives.
   26.8.2: Update employees on business and economic trends.
   26.8.3: Conduct a staff meeting.

26.9: Foster positive relationships with customers to enhance company image.
   26.9.1: Explain the nature of positive customer relations.
   26.9.2: Demonstrate a customer service mindset.

26.10: Respond appropriately to customers to develop and enhance customer relationships.
   26.10.1: Reinforce service orientation through communication.
   26.10.2: Respond to customer inquiries.
   26.10.3: Interpret business policies to customers and clients.

26.11: Resolve conflicts with and for customers to encourage repeat business.
   26.11.1: Handle difficult customers.
   26.11.2: Handle customer or client complaints.

26.12: Use communication skills to foster open, honest communications.
   26.12.1: Explain the nature of effective communications.
   26.12.2: Explain ethical considerations in providing information.

26.13: Use communication skills to influence others’ point of view.
   26.13.1: Persuade others.
   26.13.2: Demonstrate negotiation skills.
   26.13.3: Explain communication styles.

26.14: Use communication skills to foster open, honest communications.

26.15: Use communication skills to influence others’ point of view.
   26.15.1: Persuade others.
   26.15.2: Demonstrate negotiation skills.
   26.15.3: Explain communication styles.

26.16: Use communication skills to foster open, honest communications.
   26.16.1: Explain the nature of effective communications.
   26.16.2: Explain ethical considerations in providing information.

26.17: Use communication skills to influence others’ point of view.
   26.17.1: Persuade others.
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26.18: Use communication skills to foster open, honest communications.
   26.18.1: Explain the nature of effective communications.
   26.18.2: Explain ethical considerations in providing information.

26.19: Use communication skills to influence others’ point of view.
   26.19.1: Persuade others.
   26.19.2: Demonstrate negotiation skills.
   26.19.3: Explain communication styles.

26.20: Use communication skills to foster open, honest communications.
   26.20.1: Explain the nature of effective communications.
   26.20.2: Explain ethical considerations in providing information.

26.21: Use communication skills to influence others’ point of view.
   26.21.1: Persuade others.
   26.21.2: Demonstrate negotiation skills.
   26.21.3: Explain communication styles.
29.1: Use information literacy skills to increase workplace efficiency and effectiveness.
  29.1.1: Explain legal issues associated with the use of information.
  29.1.2: Assess information needs.
  29.1.3: Obtain needed information efficiently.
  29.1.4: Evaluate the quality and source of information.
  29.1.5: Apply information to accomplish a task.
  29.1.6: Store information for future use.
  29.1.7: Manage information sources (where to look, what exists, how to manage data).

29.2 Maintain business records to facilitate business operations.
  29.2.1: Describe the nature of business records.
  29.2.2: Maintain customer records.

29.3: Discuss principles of effective records management.
  29.3.1: Describe the importance of financial records.
  29.3.2: Explain the relationship between compliance and effective records management.
  29.3.3: Discuss types of financial records management systems.
  29.3.4: Describe financial records management policies.

29.4: Assess the impact of technology on business activities to streamline processes.
  29.4.1: Identify ways that technology impacts business.
  29.4.2: Explain the role of information systems in organizations.
  29.4.3: Explain the importance of emerging technologies and their application to business.
  29.4.4: Analyze the ethical, social and political impact of information systems.

29.5: Utilize computer operating systems to perform work functions.
  29.5.1: Discuss principles of computer systems.
  29.5.2: Explain the scope of data communications tools.
  29.5.3: Use basic operating systems.
  29.5.4: Manage files and folders.

29.6: Describe the scope of the Internet to be able to understand how to access available resources.
  29.6.1: Explain the hierarchical structure of domain names.
  29.6.2: Discuss the role of organizations in administrating Internet activities.
  29.6.3: Explain the role of Internet service providers (ISPs).
  29.6.4: Describe types of resources that can be accessed through the Internet (e.g., Web pages, USENET newsgroups, listservs, files and programs, e-mail).
  29.6.5: Discuss the use of bookmarks.
  29.6.6: Explain how to organize bookmarks.
  29.6.7: Describe tools useful for navigating the Internet.

29.7: Explain the importance of search engines in locating information.
  29.7.1: Locate specified topics on the Web.
  29.7.2: Access specified topics through links on a Web page.
  29.7.3: Download information to a disk.

29.8: Demonstrate basic e-mail functions.
  29.8.1: Explain the features (capabilities) of e-mail.
  29.8.2: Discuss e-mail etiquette (netiquette).
  29.8.3: Write and send an e-mail message.
  29.8.4: Reply to an e-mail message.
  29.8.5: Forward an e-mail message.
  29.8.6: Add a signature file.
  29.8.7: Open attachments.
  29.8.8: Save attachments to a hard drive.
  29.8.9: Append attachments.
  29.8.10: Label messages.
  29.8.11: Add names to the address book.
  29.8.12: Set up a distribution list.
  29.8.13: Put a message in the outbox.
  29.8.14: Sort mail.
  29.8.15: Search for messages.
  29.8.16: Use e-mail shortcuts: cut, copy, paste.
  29.8.17: Use auto-responder (mailbot).
  29.8.18: Post a message on a listserv.
  29.8.19: Create a new e-mail folder.
  29.8.20: Store e-mail messages in folders.

29.9: Demonstrate personal information management and productivity applications.
  29.9.1: Discuss the capabilities of personal information management and productivity applications.
  29.9.2: Use the address book application.
  29.9.3: Use the calculator.
  29.9.4: Use the notes application.
  29.9.5: Use the scheduler application.
  29.9.6: Use the to-do application.
  29.9.7: Use the global search within the application.

29.10: Demonstrate basic word processing skills to create documents.
  29.10.1: Identify capabilities of word processing software.
  29.10.2: Enter and store text in a word processing software application.
  29.10.3: Search for and replace text in a document stored in a word processing application.
  29.10.4: Retrieve, edit & print a document stored in a word processing app.
  29.10.5: Cut and paste information from one text document into another in a word processing application.
  29.10.6: Create a text document containing columns in a word processing application.
  29.10.7: Insert and print a graph in a word processing document.
  29.10.8: Utilize the page numbering feature.

29.11: Use advanced word processing features to facilitate document creation.
  29.11.1: Calculate values within a table.
  29.11.2: Create columns.
  29.11.3: Create a document using the borders feature.
  29.11.4: Create, format, edit and delete a header and/or footer within a document.
  29.11.5: Use merge functions.
  29.11.6: Create styles for various types of documents.
  29.11.7: Use outlining features.
  29.11.8: Generate an index.
  29.11.9: Generate a table of contents automatically from marked section headers.
  29.11.10: Number the lines in a document automatically.
  29.11.11: Create footnotes and/or endnotes within a document.
  29.11.12: Create and apply macros.
  29.11.13: Implement Word macros.
  29.11.14: Use programming language for word processing.
  29.12: Use presentation software to visually display information in multiple contexts that are compelling, professional and visually appealing.
  29.12.1: Identify capabilities of presentation applications.
  29.12.2: Describe characteristics of effective presentation software documents.
  29.12.3: Enter and store text into a presentation software document.
  29.12.4: Import graphics into a presentation software document.
  29.12.5: Develop builds and transitions for screens in a presentation software document.
  29.12.6: Retrieve and edit presentation software screens.
  29.12.7: Add and delete screens from a presentation software package.
28.2.3: Demonstrate ethical work habits.
28.2.2: Demonstrate honesty and integrity.
28.1: Foster self-understanding to recognize the impact of personal feelings on others.
28.1.4: Assess personal strengths and weaknesses.
28.1.3: Recognize personal biases and stereotypes.
28.1.2: Explain the concept of self-esteem.
28.1.1: Describe the nature of emotional intelligence.
28.4: Identify with others’ feelings, needs and concerns to enhance interpersonal relations.
28.4.1: Respect the privacy of others.
28.4.2: Show empathy for others.
28.4.3: Exhibit cultural sensitivity.
28.3: Exhibit techniques for managing emotional reactions to people and situations.
28.3.1: Maintain a positive attitude.
28.3.2: Demonstrate self-control.
28.3.3: Explain the use of feedback for personal growth.
28.3.4: Adjust to change.
28.2: Apply ethics to demonstrate trustworthiness in working with others.
28.2.1: Demonstrate responsible behavior.
28.2.2: Demonstrate honesty and integrity.
28.2.3: Demonstrate ethical work habits.
28.1: Demonstrate basic spreadsheet applications.
28.1.1: Describe components of a spreadsheet.
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28.3: Exhibit techniques for managing emotional reactions to people and situations.
LATE 4TH QUARTER cont.

28.5: Apply problem solving techniques to obtain solutions to issues and questions.
28.5.1: Explain the use of problem solving techniques in business.
28.5.2: Recognize that problems have multiple possible solutions.
28.5.3: Describe how to select the optimal solution to a problem.
28.5.4: Explain the need for innovation skills.
28.5.5: Demonstrate appropriate creativity.
28.5.6: Make decisions.
28.5.7: Demonstrate problem solving skills.

28.6: Manage stressful situations to minimize negative workplace situations.
28.6.1: Explain the nature of stress management.
28.6.2: Use appropriate assertiveness.
28.6.3: Use conflict resolution skills.

28.7: Implement teamwork techniques to accomplish goals.
28.7.1: Participate as a team member.
28.7.2: Use consensus building skills.
28.7.3: Encourage team building.
28.7.4: Motivate team members.

28.8: Employ leadership skills to achieve workplace objectives.
28.8.1: Explain the concept of leadership.
28.8.2: Distinguish between leadership and management.
28.8.3: Determine personal vision.
28.8.4: Demonstrate adaptability.
28.8.5: Develop an achievement orientation.
28.8.6: Lead change.
28.8.7: Enlist others in working toward a shared vision.
28.8.8: Recognize and reward others for their efforts and contributions.
28.8.9: Coach others.

28.9: Manage internal and external business relationships to foster positive interactions.
28.9.1: Treat others fairly at work.
28.9.2: Describe ethics in human resources issues.
28.9.3: Foster positive working relationships.
28.9.4: Maintain collaborative partnerships with colleagues.
28.9.5: Explain the impact of political relationships within an organization.
28.9.6: Explain the nature of organizational culture.

31.1: Participate in career planning to enhance job success potential.
31.1.1: Assess personal interests & skills needed for success in business.
31.1.2: Analyze employer expectations in the business environment.
31.1.3: Explain the rights of workers.
31.1.4: Identify sources of career information.
31.1.5: Identify tentative occupational interest.
31.1.6: Explain employment opportunities in business.

31.2: Implement job seeking skills to obtain employment.
31.2.1: Utilize job search strategies.
31.2.2: Complete a job application.
31.2.3: Interview for a job.
31.2.4: Write a follow-up letter after job interviews.
31.2.5: Write a letter of application.
31.2.6: Prepare a résumé.
31.2.7: Develop correspondence appropriate to the job search.
31.2.8: Use networking techniques.

31.3: Acquire self-development skills to enhance relationships and improve efficiency in the work environment.
31.3.1: Maintain appropriate personal appearance.
31.3.2: Set personal goals.

31.4: Develop personal traits to foster career advancement.
31.4.1: Identify desirable personality traits important to business.
31.4.2: Exhibit self-confidence.
31.4.3: Demonstrate interest and enthusiasm.
31.4.4: Demonstrate initiative.

31.5: Utilize career advancement activities to enhance professional development.
31.5.1: Describe techniques for obtaining work experience (e.g., volunteer activities, internships).
31.5.2: Explain the need for ongoing education as a worker.
31.5.3: Explain possible advancement patterns for jobs.
31.5.4: Identify skills needed to enhance career progression.
31.5.5: Utilize resources that can contribute to professional development (e.g., trade journals and periodicals, professional or trade associations, classes and seminars, trade shows, and mentors).

31.17: Describe career opportunities in financial services
31.17.1: Identify industries that employ financial services professionals.
31.17.2: Discuss trends in financial services industries.
31.17.3: Describe the nature of occupations in financial services industries.
31.17.4: Explain traits and skills needed for success in financial services careers.
31.17.5: Describe potential earnings of financial services professionals.
31.17.6: Discuss the outlook for employment in financial services industries.

31.18: Describe professional development opportunities in finance to enhance potential for career success.
31.18.1: Discuss continuing education courses and programs available for finance professionals.
31.18.2: Discuss licensure and certification available to finance professionals.
31.18.3: Describe opportunities for building professional relationships in finance.

31.6: Explain the roles and responsibilities of administrative careers in banking services.
31.6.1: Discuss the responsibilities of bank tellers.
31.6.2: Describe the role of new account representatives in banking.
31.6.3: Discuss the role and responsibilities of customer service representatives.
31.6.4: Explain the responsibilities of loan interviewers and clerks.
31.6.5: Describe the role and responsibilities of credit authorizers, checkers and clerks.
31.6.6: Explain the role and responsibilities of brokerage clerks.
31.6.7: Discuss the responsibilities of bookkeeping, accounting and auditing clerks.
31.6.8: Explain the role of adjustment clerks.
31.6.9: Describe the responsibilities of bill and account collectors.

31.7: Describe the roles and responsibilities of executive and managerial careers in banking services.
31.7.1: Discuss the role and responsibilities of bank executives.
31.7.2: Explain the role and responsibilities of financial managers.
31.7.3: Discuss the role and responsibilities of compliance officers.
31.7.4: Describe the role and responsibilities of credit analysts.
31.7.5: Explain the role and responsibilities of financial analysts.
31.7.6: Explain the role and responsibilities of personal financial advisors.
31.7.7: Discuss the role of financial examiners.
31.7.8: Describe the role and responsibilities of the head of lending.
31.7.9: Explain the role and responsibilities of sales agents.
31.7.10: Explain the role and responsibilities of the loan workout officer.
31.7.11: Describe the role and responsibilities of asset/liability investment managers.
31.7.12: Discuss the role and responsibilities of commercial real estate mortgage lenders.
31.7.13: Explain the role and responsibilities of loan review officers.
31.7.14: Discuss the role and responsibilities of branch managers.
31.7.15: Describe the role and responsibilities of employee benefits trust officers.
31.7.16: Explain the role and responsibilities of consumer loan officers.
31.7.17: Describe the role of the bank’s board of directors.
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<td>31.14.2</td>
<td>Discuss the requirements for the Certified International Property Specialist (CIPS) designation.</td>
</tr>
<tr>
<td>31.14.3</td>
<td>Explain the Certified Property Manager (CPM) designation.</td>
</tr>
<tr>
<td>31.14.4</td>
<td>Discuss the requirements for the Accredited Residential Manager (ARM) designation.</td>
</tr>
<tr>
<td>31.14.5</td>
<td>Explain the Certified Real Estate Brokerage Manager (CRB) designation requirements.</td>
</tr>
<tr>
<td>31.14.6</td>
<td>Describe the requirements for the Certified Residential Specialist (CRS) designation.</td>
</tr>
<tr>
<td>31.14.7</td>
<td>Explain the Residential Accredited Appraiser (RAA) designation.</td>
</tr>
<tr>
<td>31.15</td>
<td>Identify the roles and responsibilities of careers in insurance.</td>
</tr>
<tr>
<td>31.15.1</td>
<td>Discuss the role and responsibilities of an underwriter.</td>
</tr>
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</tr>
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<td>31.15.9</td>
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<td>31.16</td>
<td>Discuss licensing and certification in the insurance industry.</td>
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<td>31.16.1</td>
<td>Discuss guidelines for state licensing of insurance sales agents.</td>
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<tr>
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<td>Describe the Series 6 and Series 7 licensing exams required for selling securities and other financial products.</td>
</tr>
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<td>Explain the national examination process for actuaries.</td>
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<td>31.16.5</td>
<td>Explain professional designations in the insurance industry (e.g., CRC, CLU, CPCU, ARM, CFP, ChFC).</td>
</tr>
</tbody>
</table>