




Big Sky Pathway Proposal Signature Page

Designing and implementing a Big Sky Pathway requires collaboration at every level of the process. Based on your local community and the specific Career Pathway for which you wish to implement a Program of Study, you should assemble a team that includes academic and CTE Teachers, District or School CTE Advisors, Business and Industry Representatives, Postsecondary Partners and Faculty, Education Administrators, and even relevant local community leaders or recent program of study graduates.

Career Cluster: Finance		Career Pathway/POS: Accounting AAS	
College: Great Falls College MSU		High School: Cascade High School	Phone: Date: March 2, 2016
Team Member	Name/Affiliation	Role/Responsibility	Signature/Email Address

OPI Specialist	Eric Swenson		
OCHE	Mindi Askelson	Upload documents to BSP web site at: http://mus.edu/BigSkyPathways/clusters.asp	

Pathway Checklist		
<u>Element</u>	<u>YES</u>	<u>NO</u>
1. Pathway includes all state and local graduation requirements preparing students for entry into a postsecondary program	X	
2. Pathway identifies the appropriate secondary CTE, academic, and recommended elective courses offered by the high school which will prepare the student for college-level courses without remediation	X	
3. Pathway outlines a non-duplicative sequence of courses from grades 9-12 and from secondary to postsecondary education	X	
4. Pathway leads to an industry-recognized postsecondary credential, degree or employment	X	
5. Curriculum between secondary and postsecondary institutions has aligned curriculum, using industry recognized standards or with input of local/regional business and industry (May use Gap Analysis). List National Standards or Local/Regional Business Here: BPA	X	
6. Pathway includes dual enrollment, high school for college credit, and opportunities for industry-recognized credentials and work-based learning experiences when applicable	X	
7. The pathway utilizes the guidance of a web-based career counseling system, or information regarding the pathway is available on the institution's website.	X	

HIGH SCHOOL: Cascade High School		BIG SKY PATHWAY PROPOSAL 
COLLEGE: Great Falls College MSU		
COLLEGE DEGREE PROGRAM: Accounting AAS		
Cluster Overview: Jobs in the Finance career cluster involve providing services for financial and investment planning, banking insurance, and business financial management.	Pathway Options: <ul style="list-style-type: none"> • Securities and Investments • Business Finance • Accounting • Insurance • Banking Services 	Occupation Examples: Financial Manager, Comptroller, Insurance Sales Agent, Actuary, Estate Planner, Financial Advisor, Chief Financial Officer <i>For a complete listing, go to:</i> http://online.onetcenter.org/find/career?c=6&q=Go

SUGGESTED HIGH SCHOOL COURSES

9th	Graduation Requirements Workforce/2-Year College Prep	English 1, Integrated Math, Pre-Algebra, Algebra I, Earth or Environmental Science, Mt. History, Street Law	Recommended CTE Cluster Foundation Course(s):
	4-Year MT College/Univ Prep (Rigorous Core)		
	CTE and/or Electives	Financial Tech	
10th	Graduation Requirements Workforce/2-Year College Prep	English II, Geometry, Algebra I, Biology, World History	Recommended CTE Pathway Courses:
	4-Year MT College/Univ Prep (Rigorous Core)		
	CTE and/or Electives	Global Communications, Focus on Technology, Accounting I	
11th	Graduation Requirements Workforce/2-Year College Prep	English III, Algebra II or other math, Chemistry, US History	Other Recommended CTE Courses:
	4-Year MT College/Univ Prep (Rigorous Core)	AP English, AP US History	
	CTE and/or Electives	Global Communications, Focus on Technology, Accounting I or II	
12th	Graduation Requirements Workforce/2-Year College Prep	English IV, Pre-Calculus, Physics, Geology, Government	Career & Technical Student Organization(s): BPA
	4-Year MT College/Univ Prep (Rigorous Core)	AP English, AP Calculus, AP Government	
	CTE and/or Electives	Global Communications, Focus on Technology, Accounting I or II	

ADVANCED LEARNING OPPORTUNITIES High School to College/Career Linkages

CTE START courses:
Advanced Placement or IB courses: AP English, AP Calculus, AP Government, AP US History
Dual Enrollment courses: Accounting
Online courses: ACTG 101, BGEN 105, CAPP 120, WRIT 101, COMX 115, M108, M145, M121
Other:

POSTSECONDARY PROGRAM OF STUDY

	Math	English	Major	Other
13—Semester 1	M108 Business Math	WRIT 101 College Writing I	ACTG 101 Accounting Procedures I	CAPP 120 Intro to Computers BGEN 105 Intro to Business COLS 103 Becoming a Successful Student
13—Semester 2	M121 College Alg M 145 Math for LA		ACTG 102 Accounting Procedures II ACTG 180 Payroll Accounting	CAPP 156 MS Excel COMX 115 Intro to Interpersonal Communications
14—Semester 1			ACTG 201 Principles of Fin Acct ACTG 205 Computerized Accounting	CAPP 158 MS Access Electives

14—Semester 2		WRIT 122 Intro to Bus Writing	ACTG 202 Princ of Managerial Acct ACTG 211 Income Tax Fundamentals	BGEN 235 Business Law CAPP 105 Computer Calculators CAPP 154 MS Word
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MONTANA POSTSECONDARY OPPORTUNITIES

Montana University System Degree and Program Inventory:

Your Guide to Montana's Certificate and Associate Degree Programs: <http://mus.edu/twoyear/YourGuide.html>

MSU Two Year Colleges and Programs: City College MSUB—Billings (CC); Great Falls College MSU—Great Falls (GFC); Helena College UM—Helena (HC) Highlands College MT Tech—Butte(HC-Tech); Missoula College UM—Missoula (MC); Gallatin College MSU—Bozeman(GC)	Community Colleges: Dawson Community College (DCC) Flathead Valley Community College (FVCC) Miles Community College (MCC)	Tribal Colleges: Aaniiih Nakoda College (ANC);Blackfeet Community College(BCC); Chief Dull Knife College (CDKC);Fort Peck Community College (FPCC);Little Big Horn College (LBHC);Stone Child College (SCC);Salish Kootenai College (SKC)	Four Year Colleges/Universities: MSU—Bozeman; MSUB—Billings; MSUN—Havre; MT Tech—Butte; UM—Missoula; UMW—Dillon
MILITARY	<ul style="list-style-type: none"> Requires diploma or GED 17 with parental consent; 18 without 	Air Force, Air Guard, Army, Coast Guard, Marines, and Navy For more information: http://todaysmilitary.com	
PROFESSIONAL CERTIFICATE	<ul style="list-style-type: none"> Requires diploma or GED Less than 30 credits; little/no general ed credits Complete in one year or less 	Payroll Accounting — FVCC Bookkeeping — HC	
APPRENTICESHIP	<ul style="list-style-type: none"> Requires diploma or GED Must be at least 18 Minimum 2,000 hours of supervised experience 	See the MT Dept of Labor website for more information: http://wsd.dli.mt.gov/apprenticeship/default.asp	
CERTIFICATE OF APPLIED SCIENCE	<ul style="list-style-type: none"> Requires diploma or GED 30-45 credits; limited general education credits Complete in one year or less 	Accounting — CC, FVCC, FPCC, SCC Bookkeeping — HC, HC-Tech, GC	
ASSOCIATE'S OF APPLIED SCIENCE DEGREE	<ul style="list-style-type: none"> Requires diploma or GED 60-72 credits; includes 15-25 general ed credits Complete in two years (<i>if prepared academically in math and English</i>) 	Accounting — HC, MC, CC, HC-Tech, GFC, FVCC Accounting Technology — MC	
BACCALAUREATE DEGREE	<ul style="list-style-type: none"> Requires 4-year college prep for admission 128 credits (approximately) Complete in four years 	Accounting — UM Business/Accounting option — MSU, MSUB Business/Accounting option — MT Tech Business/Finance option — MSU, MSUB	

Degree and Program Inventory above may not be all inclusive

Finance Cluster
Cluster Level Knowledge and Skills

CLUSTER (FOUNDATION) KNOWLEDGE AND SKILLS

The following Cluster (Foundation) Knowledge and Skill statements apply to all careers in the Finance Cluster. Persons preparing for careers in the Finance Cluster should be able to demonstrate these skills in addition to those found on the Essential Knowledge and Skills Chart.

	Knowledge and Skills	High School	Post Secondary	Course Notes
Cluster Topic FNC01	ACADEMIC FOUNDATIONS: <i>Achieve additional academic knowledge and skills required to pursue the full range of career and postsecondary education opportunities within a career cluster.</i>			
FNC01.01	Solve mathematical problems to obtain information for decision making in finance.	Accounting I & II, Pre-Algebra, Algebra I		
FNC01.01.01	Employ numbers and operations in finance.		R. Business Math (M108)	
<i>Sample Indicators</i>	Recognize relationships among numbers		E. Math Lib Arts (M145)	
	Employ mathematical operations		E. College Algebra (M121)	
	Perform computations successfully			
	Predict reasonable estimations			
FNC01.01.02	Apply algebraic skills to make business decisions.		R. Business Math (M108)	
<i>Sample Indicators</i>	Recognize patterns and mathematical relations		E. Math Lib Arts (M145)	
	Use algebraic symbols to represent, solve, and analyze mathematical problems		E. College Algebra (M121)	
	Create mathematical models from real-life situations			
	Represent changes in quantities mathematically			
	Determine rate of change mathematically			
	Interpret graphical and numerical data			
FNC01.01.03	Employ measurement skills to make business decisions.		R. Math Lib Arts (M145)	
<i>Sample Indicators</i>	Recognize measurable attributes of objects			
	Take measurements correctly			
FNC01.01.04	Perform data analysis to make business decisions.		R. Math Lib Arts (M145)	
<i>Sample Indicators</i>	Formulate questions effectively			
	Collect relevant data			
	Organize useful data			
	Answer questions appropriately			
	Employ appropriate statistical methods in data analysis			
	Develop and evaluate inferences and predictions			
	Apply basic concepts of probability			
FNC01.01.05	Use problem-solving techniques to evaluate the accuracy of mathematical responses in finance.		R. Math Lib Arts (M145)	
<i>Sample Indicators</i>	Identify problem-solving techniques		E. College Algebra (M121)	

Finance Cluster
Cluster Level Knowledge and Skills

	Knowledge and Skills	High School	Post Secondary	Course Notes
	Apply a variety of problem-solving strategies			
	Adjust problem-solving strategies, when needed			
FNC01.02	Discuss the economic principles and concepts fundamental to financial operations.	Accounting I & II, US History		
FNC01.02.01	Discuss economic concepts impacting finance.		I. Intro to Business (BGEN 105)	
<i>Sample Indicators</i>	Distinguish between economic goods and services		R. Strategic Mgmt (BGMT 277)	
	Explain the concept of economic resources		R. Entrepreneurship (BGMT 299)	
	Describe the concepts of economics and economic activities		R. Principles of Microeconomics (ECNS 201)	
	Determine economic utilities created by business activities			
	Explain the principles of supply and demand			
	Describe the functions of prices in markets			
FNC01.02.02	Explain the nature of business.		I. Intro to Business (BGEN 105)	
<i>Sample Indicators</i>	Explain the role of business in society		R. Management (BGMT 235)	
	Describe types of business activities			
	Explain the organizational design of businesses			
	Discuss the global environment in which businesses operate			
	Describe factors that affect the business environment			
	Explain how organizations adapt to today's markets			
FNC01.02.03	Describe economic systems.			ECNS 201 is an elective course at the A.S degree level. This may be a required course at the B.S. level.
<i>Sample Indicators</i>	Explain the types of economic systems		I. Intro to Business (BGEN 105)	
	Explain the concept of private enterprise		I. Principles of Microeconomics (ECNS 201)	
	Identify factors affecting a business's profit		I. Accounting Procedures II (ACTG 102)	
	Determine factors affecting business risk		R. Prin. Financial Accounting (ACTG 201)	
	Explain the concept of competition		R. Prin. Managerial Accounting (ACTG 202)	
	Describe market structures			
FNC01.02.04	Explain the impact of government on business activities.			BGMT 235, BGMT 235, BGMT 277, BGMT 299, and ECNS 202 are elective classes at the A.S. level and all but ECNS 202 are required for an A.S. business degree.
<i>Sample Indicators</i>	Determine the relationship between government and business		I. Intro to Business (BGEN 105)	
			R. Payroll Accounting (ACTG 180)	
	Describe the nature of taxes		R. Income Tax (ACTG 211)	BGMT 235, BGMT 235, and ECNS 202 may be required at the B.S. level.

Finance Cluster
Cluster Level Knowledge and Skills

Knowledge and Skills	High School	Post Secondary	Course Notes
		R. Management (BGMT 235)	
		R. Legal Environment (BGEN 235)	
		E. Strategic Mgmt (BGMT 277)	
		E. Entrepreneurship (BGMT 299)	
		R. Princ of Macroeconomics (ECNS 202)	
FNC01.02.05	Analyze cost/profit relationships in finance.		BGMT 277, BGMT 299, ECNS 201 and ECNS 202 are elective classes at the A.S. level. BGMT 277 and BGMT 299 are required for the Business degreee.
<i>Sample Indicators</i>	Explain the concept of productivity	R. Management (BGMT 235)	
	Analyze impact of specialization/division of labor on productivity	R. Princ of Microeconomics (ECNS 201)	ECNS 201 and ECNS 202 would be required at the B.S. level.
	Explain the concept of organized labor and business	R. Princ of Macroeconomics (ECNS 202)	
	Explain the impact of the law of diminishing returns	E. Strategic Mgmt (BGMT 277)	
	Describe the concept of economies of scale	E. Entrepreneurship (BGMT 299)	
FNC01.02.06	Describe economic indicators impacting financial decision-making.		This is an elective class at the A.S. level but may be required at the B.S. level
<i>Sample Indicators</i>	Describe the concept of price stability as an economic measure		
	Discuss the measure of consumer spending as an economic indicator		
	Discuss the impact of a nation's unemployment rates		
	Explain the concept of Gross Domestic Product		
	Describe the economic impact of inflation on business		
	Explain unemployment and inflation tradeoffs		
	Explain the economic impact of interest-rate fluctuations		
	Determine the impact of business cycles on business activities		
FNC01.02.07	Determine global trade's impact on business decision-making.	I. Intro to Business (BGEN 105)	
<i>Sample Indicators</i>	Explain the nature of global trade	R. Princ of Macroeconomics (ECNS 202)	ECNS 202 is an elective class at the A.S. level but may be required at the B.S. level
	Describe the determinants of exchange rates and their effects on the domestic economy		
	Discuss the impact of cultural and social environments on global trade		
	Explain labor issues associated with global trade		
FNC01.03	Integrate sociological knowledge of group behavior to understand customer decision-making in finance.	Global Communications, Focus on Technology	

Finance Cluster
Cluster Level Knowledge and Skills

	Knowledge and Skills	High School	Post Secondary	Course Notes
FNC01.03.01	Employ sociological knowledge to facilitate finance activities.			Note that BGEN 225, BGMT 235, PSYX 100 and BGEN 215 are electives in the Accounting program but required in the Business Program
			I. Intro to Business (BGEN 105)	
<i>Sample Indicators</i>	Analyze and interpret complex societal issues, events, and problems		I. Marketing (BGEN 225)	Some of these classes may be required at the Accounting B.S. level
	Analyze researched information and statistics		I. Management (BGMT 235)	
	Reach reasoned conclusions		I. Intro to Psychology (PSYX 100)	
	Examine social beliefs, influences, and behavior		R. HR Management (BGEN 215)	
	Analyze group dynamics			
	Assess human behavior			
FNC01.04	Integrate psychological knowledge to understand finance customer motivation.	Global Communications, Focus on Technology		
FNC01.04.01	Apply psychological knowledge to facilitate finance activities.			Note that BGEN 225, BGMT 235, PSYX 100 and BGEN 215 are electives in the Accounting program but required in the Business Program
			I. Marketing (BGEN 225)	
<i>Sample Indicators</i>	Recognize factors influencing perception		I. Management (BGMT 235)	Some of these classes may be required at the Accounting B.S. level
	Identify sources of attitude formation		I. Intro to Psychology (PSYX 100)	
	Assess methods used to evaluate attitudes		R. HR Management (BGEN 215)	
	Identify basic social and cultural strata			
	Determine behavioral effects of social and cultural strata			
	Analyze effects of others on individual behavior			
	Predict likelihood of conformity and obedience			
	Determine significance of aggression			
	Recognize factors affecting personality			
	Evaluate the nature of change over a lifetime			
	Identify sources of stress			
	Detail reactions to stress			
	Employ strategies for dealing with stress			
	Investigate factors affecting motivation			
	Analyze cues to basic drives/motives			
	Analyze the development of motives			

Finance Cluster
Cluster Level Knowledge and Skills

	Knowledge and Skills	High School	Post Secondary	Course Notes
Cluster Topic FNC02	COMMUNICATIONS: <i>Use oral and written communication skills in creating, expressing and interpreting information and ideas including technical terminology and information.</i>	English I-IV, Global Communications, Focus on Technology	R. College Writing I (WRIT 121)	
	<i>No additional statements in the topic beyond those found in the Essential Knowledge and Skills Chart.</i>		R. Intro to Business Writing (WRIT 122)	
Cluster Topic FNC03	PROBLEM-SOLVING AND CRITICAL THINKING: <i>Solve problems using critical thinking skills (analyze, synthesize, and evaluate) independently and in teams. Solve problems using creativity and innovation.</i>	Accounting I, II, Algebra, Algebra II, Earth Science, Environmental Science, Biology, Chemistry, Physics	I. Accounting Procedures I (ACTG 101) I. Accounting Procedures II (ACTG 102) R. Princ of Financial Accounting (ACTG 201) R. Princ of Managerial Accounting (ACTG 202) E. Payroll Accounting (ACTG 180) E. Computerized Accounting (ACTG 205)	
	<i>No additional statements in the topic beyond those found in the Essential Knowledge and Skills Chart.</i>			
Cluster Topic FNC04	INFORMATION TECHNOLOGY APPLICATIONS: <i>Use information technology tools specific to the career cluster to access, manage, integrate, and create information.</i>	Financial Technology, Focus on Technology	I. Intro to Computers (CAPP 120) I. Computer Calculators (CAPP 105) R. Princ of Financial Accounting (ACTG 201) R. Princ of Managerial Accounting (ACTG 202) E. Payroll Accounting (ACTG 180) E. Computerized Accounting (ACTG 205)	
	<i>No additional statements in the topic beyond those found in the Essential Knowledge and Skills Chart.</i>			
Cluster Topic FNC05	SYSTEMS: <i>Understand roles within teams, work units, departments, organizations, inter-organizational systems, and the larger environment. Identify how key organizational systems affect organizational performance and the quality of products and services. Understand global context of industries and careers.</i>	Accounting I & II, Global Communications, Financial Technology	I. Intro to Business (BGEN 105) R. Management (BGMT 235) E. Strategic Management (BGMT 277) E. Entrepreneurship (BGMT 299)	BGMT 235, BGMT 277, and BGMT 299 are electives in the Accounting program but requirements in the Business program. BGMT 235 may be a required course at the B.S. level.
FNC05.01	Discuss the concepts, processes, and skills used to identify new ideas, opportunities, and methods and to create or start a new finance project or venture.	Accounting I & II, Global Communications, Financial Technology		
FNC05.01.01	Employ entrepreneurial discovery strategies in finance.		I. Intro to Business (BGEN 105) R. Management (BGMT 235) R. Marketing (BGEN 225) E. Strategic Management (BGMT 277) E. Entrepreneurship (BGMT 299)	BGMT 235, BGEN 225, BGMT 277, and BGMT 299 are electives in the Accounting program but requirements in the Business program. BGMT 235 and BGEN 225 may be a required course at the B.S. level.
<i>Sample Indicators</i>	Explain the need for entrepreneurial discovery			

Finance Cluster
Cluster Level Knowledge and Skills

	Knowledge and Skills	High School	Post Secondary	Course Notes
	Discuss entrepreneurial discovery processes			
	Assess global trends and opportunities			
	Determine opportunities for venture creation			
	Assess opportunities for venture creation			
	Describe idea-generation methods			
	Generate venture ideas			
	Determine feasibility of venture ideas			
FNC05.01.02	Develop concept for new finance venture.		I. Intro to Business (BGEN 105) R. Management (BGMT 235) R. Marketing (BGEN 225) E. Strategic Management (BGMT 277) E. Entrepreneurship (BGMT 299)	BGMT 235, BGEN 225, BGMT 277, and BGMT 299 are electives in the Accounting program but requirements in the Business program. BGMT 235 and BGEN 225 may be a required course at the B.S. level.
<i>Sample Indicators</i>	Describe entrepreneurial planning considerations			
	Explain tools used by entrepreneurs for venture planning			
	Assess start-up requirements			
	Assess risks associated with venture			
	Describe external resources useful to entrepreneurs during concept development			
	Assess the need to use external resources for concept development			
	Describe strategies to protect intellectual property			
	Use components of business plan to define venture idea			
FNC05.01.03	Determine needed resources for a new finance venture.		I. Intro to Business (BGEN 105) R. Management (BGMT 235) R. Marketing (BGEN 225) E. Strategic Management (BGMT 277) E. Entrepreneurship (BGMT 299)	BGMT 235, BGEN 225, BGMT 277, and BGMT 299 are electives in the Accounting program but requirements in the Business program. BGMT 235 and BGEN 225 may be a required course at the B.S. level.
<i>Sample Indicators</i>	Describe processes used to acquire adequate financial resources for venture creation/start-up			
	Select sources to finance venture creation/start-up			
	Explain factors to consider in determining a venture's human-resource needs			
	Explain considerations in making the decision to hire staff			
	Describe considerations in selecting capital resources			
	Identify capital resources needed for the venture			
	Assess the costs/benefits associated with resources			

Finance Cluster
Cluster Level Knowledge and Skills

	Knowledge and Skills	High School	Post Secondary	Course Notes
FNC05.01.04	Actualize new finance venture.		I. Intro to Business (BGEN 105) R. Management (BGMT 235) R. Marketing (BGEN 225) E. Strategic Management (BGMT 277) E. Entrepreneurship (BGMT 299)	BGMT 235, BGEN 225, BGMT 277, and BGMT 299 are electives in the Accounting program but requirements in the Business program. BGMT 235 and BGEN 225 may be a required course at the B.S. level.
<i>Sample Indicators</i>	Use external resources to supplement entrepreneur's expertise			
	Explain the complexity of business operations			
	Evaluate risk-taking opportunities			
	Explain the need for business systems and procedures			
	Describe the use of operating procedures			
	Explain methods/processes for organizing workflow			
	Develop and/or provide product/service			
	Use creative problem-solving in business activities/decisions			
	Explain the impact of resource productivity on venture success			
	Create processes for ongoing opportunity recognition			
	Develop plan to invest resources into improving current products or creating new ones			
	Adapt to changes in business environment			
FNC05.01.05	Select harvesting strategies for finance venture.		I. Intro to Business (BGEN 105) R. Management (BGMT 235) E. Entrepreneurship (BGMT 299)	BGMT 235 and BGMT 299 are electives in the Accounting program but requirements in the Business program. BGMT 235 may be a required course at the B.S. level.
<i>Sample Indicators</i>	Explain the need for continuation planning			
	Describe methods of venture harvesting			
	Evaluate options for continued venture involvement			
	Develop exit strategies			
FNC05.02	Analyze accounting systems to examine their contribution to the fiscal stability of businesses.	Accounting I & II		

Finance Cluster
Cluster Level Knowledge and Skills

Knowledge and Skills		High School	Post Secondary	Course Notes
FNC05.02.01	Describe the nature and scope of accounting.		I. Intro to Business (BGEN 105) I. Accounting Procedures I (ACTG 101) I. Accounting Procedures II (ACTG 102) R. Princ of Financial Accounting (ACTG 201) R. Princ of Managerial Accounting (ACTG 202) E. Payroll Accounting (ACTG 180) E. Computerized Accounting (ACTG 205) E. Legal Environment (BGEN 235)	
<i>Sample Indicators</i>	Explain the concept of accounting			
	Explain the need for accounting standards (GAAP)			
	Discuss the role of ethics in accounting			
	Explain the use of technology in accounting			
	Explain legal considerations for accounting			
FNC05.02.02	Implement accounting procedures for tracking money flow and determining financial status.		I. Intro to Business (BGEN 105) I. Accounting Procedures I (ACTG 101) I. Accounting Procedures II (ACTG 102) R. Princ of Financial Accounting (ACTG 201) R. Princ of Managerial Accounting (ACTG 202)	
<i>Sample Indicators</i>	Describe the nature of cash flow statements			
	Prepare cash flow statements			
	Explain the nature of balance sheets			
	Describe the nature of income statements			
FNC05.03	Describe tools, strategies, and systems used to maintain, monitor, control, and plan the use of financial resources.	Accounting I & II		
FNC05.03.01	Describe the nature and scope of finance.		I. Intro to Business (BGEN 105) R. Princ of Financial Accounting (ACTG 201) R. Princ of Managerial Accounting (ACTG202) E. Legal Environment (BGEN 235)	Additional finance classes may be required at the B.S. level.
<i>Sample Indicators</i>	Explain the role of finance in business			
	Discuss the role of ethics in finance			
	Explain legal considerations for finance			
	Discuss trends in the current financial environment (i.e., consolidation, regulatory burden, role of technology, and globalization)			
FNC05.04	Plan, staff, lead, and organize human resources in finance to enhance productivity and job satisfaction.	Accounting I & II, Global Communications		

Finance Cluster
Cluster Level Knowledge and Skills

	Knowledge and Skills	High School	Post Secondary	Course Notes
FNC05.04.01	Describe the role and function of human resources management.		I. Intro to Business (BGEN 105) I. Payroll Accounting (ACTG 180) R. Management (BGMT 235) E. HR Management (BGEN 215)	BGMT 235 and BGEN 215 are electives for the Accounting program, but requirements for the Business program. These classes may be required at the B.S. level.
<i>Sample Indicators</i>	Discuss the nature of human resources management			
	Explain the role of ethics in human resources management			
	Describe the use of technology in human resources management			
FNC05.05	Describe the tools, techniques, and systems that businesses use to create, communicate, and deliver value to finance customers and to manage customer relationships in ways that benefit the organization and its stakeholders.	Accounting I & II, Global Communications, Focus Technology		
FNC05.05.01	Discuss marketing's role and function.		I. Intro to Business (BGEN 105) E. Marketing (BGMT 235)	BGMT 235 is an elective for the Accounting program, but is required for the Business program. This may be required a class at the B.S. level.
<i>Sample Indicators</i>	Explain marketing and its importance in a global economy			
	Describe marketing functions and related activities			
FNC05.05.02	Describe customer/client/business behavior in finance.		I. Intro to Business (BGEN 105) E. Marketing (BGMT 235)	BGMT 235 is an elective for the Accounting program, but is required for the Business program. This may be required a class at the B.S. level.
<i>Sample Indicators</i>	Explain customer/client/business buying behavior			
	Discuss actions employees can take to achieve the company's desired results			
	Demonstrate connections between company actions and results (e.g., influencing consumer buying behavior, gaining market share, etc.)			
FNC05.05.03	Explain a finance organization's unique selling proposition.		I. Intro to Business (BGEN 105) E. Marketing (BGMT 235)	BGMT 235 is an elective for the Accounting program, but is required for the Business program. This may be required a class at the B.S. level.
<i>Sample Indicators</i>	Identify company's unique selling proposition			

Finance Cluster
Cluster Level Knowledge and Skills

Knowledge and Skills		High School	Post Secondary	Course Notes
	Identify internal and external service standards			
FNC05.06	Utilize customer relations techniques and strategies to foster positive, ongoing relationships with finance customers.	Focus on Technology, Global Communications		
FNC05.06.01	Foster positive relationships with finance customers.		I. Intro to Business (BGEN 105) E. Marketing (BGMT 235)	
<i>Sample Indicators</i>	Explain the nature of positive customer relations			
	Demonstrate a customer-service mindset			
	Explain management's role in customer relations			
FNC05.06.02	Reinforce finance organization's image by exhibiting the company's brand promise.		I. Intro to Business (BGEN 105) E. Marketing (BGMT 235)	
<i>Sample Indicators</i>	Identify company's brand promise			
	Determine ways of reinforcing the company's image through employee performance			
FNC05.06.03	Explain the nature and scope of customer relationship management in finance.		I. Intro to Business (BGEN 105) E. Marketing (BGMT 235)	
<i>Sample Indicators</i>	Discuss the nature of customer relationship management			
	Explain the role of ethics in customer relationship management			
	Describe the use of technology in customer relationship management			
	Discuss customer relationship management as a key factor to success in the finance industry			
	Explain trends in customer relationship management that impact finance			
FNC05.07	Plan, monitor, and control day-to-day activities to enable continued functioning in finance.	Accounting I & II, Focus on Technology		
FNC05.07.01	Discuss operation's role and function in finance.		I. Intro to Business (BGEN 105) R. Computerized Accounting (ACTG 205)	
<i>Sample Indicators</i>	Explain the nature of operations			
	Discuss the role of ethics in operations			
	Describe the use of technology in operations			
FNC05.07.02	Implement purchasing activities in finance.		I. Intro to Business (BGEN 105) I. Accounting Procedures I (ACTG 101)	Operations management is typically required at the B.S. or Master's Level.
<i>Sample Indicators</i>	Explain the nature and scope of purchasing			
	Place orders/reorders			
	Maintain inventory of supplies			
	Manage the bid process in purchasing			
	Select vendors			

Finance Cluster
Cluster Level Knowledge and Skills

	Knowledge and Skills	High School	Post Secondary	Course Notes
	Evaluate vendor's performance			
FNC05.07.03	Describe production's role and function.		I. Intro to Business (BGEN 105)	Operations management is typically required at the B.S. or Master's Level.
<i>Sample Indicators</i>	Explain the concept of production			
	Describe production activities			
FNC05.07.04	Implement quality-control processes in finance.		I. Intro to Business (BGEN 105) I. Strategic Management (BGMT 277)	Note that BUS 2775 is an elective for the Accounting program, but a requirement for the Business program. Operations management is typically required at the B.S. or Master's Level.
<i>Sample Indicators</i>	Identify quality-control measures			
	Utilize quality control methods at work			
	Describe crucial elements of a quality culture			
	Describe the role of management in the achievement of quality			
	Establish efficient operating systems			
Cluster Topic FNC06	SAFETY, HEALTH AND ENVIRONMENTAL: <i>Understand the importance of health, safety, and environmental management systems in organizations and their importance to organizational performance and regulatory compliance. Follow organizational policies and procedures and contribute to continuous improvement in performance and compliance.</i>			
FNC06.01	Implement safety, health, and environmental controls to enhance productivity in finance.	Global Communications		
FNC06.01.01	Adhere to health and safety regulations in finance.		I. Intro to Business (BGEN 105) R. Legal Environment (BGEN 235)	
<i>Sample Indicators</i>	Describe health and safety regulations in business			
	Report noncompliance with business health and safety regulations			
FNC06.01.02	Implement safety procedures in finance.		I. Intro to Business (BGEN 105) R. Legal Environment (BGEN 235)	
<i>Sample Indicators</i>	Follow instructions for use of equipment, tools, and machinery			
	Follow safety precautions			
	Maintain a safe work environment			
	Explain procedures for handling accidents			
	Handle and report emergency situations			

Finance Cluster
Cluster Level Knowledge and Skills

	Knowledge and Skills	High School	Post Secondary	Course Notes
FNC06.01.03	Determine needed safety policies/procedures in finance.		I. Intro to Business (BGEN 105) R. Legal Environment (BGEN 235)	
<i>Sample Indicators</i>	Identify potential safety issues			
	Establish safety policies and procedures			
FNC06.01.04	Implement security policies/procedures in finance.		I. Intro to Business (BGEN 105) R. Legal Environment (BGEN 235)	
<i>Sample Indicators</i>	Explain routine security precautions			
	Follow established security procedures/policies			
	Protect company information and intangibles			
FNC06.01.05	Develop policies/procedures to protect workplace security in finance.		I. Intro to Business (BGEN 105) I. Accounting Procedures I (ACTG 101) R. Princ. Of Financial Accounting (ACTG 201) R. Legal Environment (BGEN 235)	
<i>Sample Indicators</i>	Identify potential security issues			
	Establish policies to protect company information and intangibles			
	Establish policies to maintain a non-hostile work environment			
	Establish policies and procedures to maintain physical security of the work environment			
Cluster Topic FNC07	LEADERSHIP AND TEAMWORK: Use leadership and teamwork skills in collaborating with others to accomplish organizational goals and objectives.	Accounting I & II, Global Communications, Financial Technology, Focus on Technology	I. Intro to Business (BGEN 105) R. Management (BGMT 235) E. HR Management (BGEN 215) E. Strategic Management (BGMT 277)	BGMT 235, BGEN 215 and BGMT 277 are electives for the Accounting program, but requirements for the Business program. These classes may be required at the B.S. level.
	<i>No additional statements in the topic beyond those found in the Essential Knowledge and Skills Chart.</i>			
Cluster Topic FNC08	ETHICS AND LEGAL RESPONSIBILITIES: Know and understand the importance of professional ethics and legal responsibilities.	Accounting I & II, Global Communications, Financial Technology, Focus on Technology		
FNC08.01	Know and abide by laws, regulations, and ethical behavior that affect finance operations and transactions.			
FNC08.01.01	Employ ethical actions in obtaining and providing finance information.		I. Intro to Business (BGEN 105) R. Legal Environment (BGEN 235)	
<i>Sample Indicators</i>	Respect the privacy of others			

Finance Cluster
Cluster Level Knowledge and Skills

	Knowledge and Skills	High School	Post Secondary	Course Notes
	Explain ethical considerations in providing information			
	Protect confidential information			
	Determine information appropriate to obtain from a client or another employee			
FNC08.01.02	Apply ethics in finance.		I. Intro to Business (BGEN 105) R. Marketing (BUS 240) R. Management (BGMT 235) E. HR Management (BGEN 215) E. Legal Environment (BGEN 235)	BGMT 235, BGEN 215, BUS 240 and BUS 248 are electives for the Accounting program, but requirements for the Business program. These classes may be required at the B.S. level or Master's level.
<i>Sample Indicators</i>	Explain the nature of business ethics			
	Demonstrate responsible behavior			
	Demonstrate honesty and integrity			
	Demonstrate ethical work habits			
FNC08.01.03	Manage internal and external business relationships in finance.		I. Intro to Business (BGEN 105) I. Payroll Accounting (ACTG 180) R. Management (BGMT 235) E. HR Management (BGEN 215)	BGMT 235 and BGEN 215 are electives for the Accounting program, but requirements for the Business program. These classes may be required at the B.S. level.
<i>Sample Indicators</i>	Treat others fairly at work			
	Describe ethics in human resources issues			
FNC08.01.04	Explain the nature and scope of business laws and regulations.		I. Intro to Business (BGEN 105) E. Payroll Accounting (ACTG 180) E. Legal Environment (BGEN 235)	
<i>Sample Indicators</i>	Discuss the nature of law and sources of law in the United States			
	Describe the United States' judicial system			
	Describe legal issues affecting businesses			
FNC08.01.05	Discuss the civil foundations of the legal environment of business.		I. Intro to Business (BGEN 105) R. Legal Environment (BGEN 235)	
<i>Sample Indicators</i>	Identify the basic torts relating to business enterprises			
	Describe the nature of legally binding contracts			

Finance Cluster
Cluster Level Knowledge and Skills

	Knowledge and Skills	High School	Post Secondary	Course Notes
FNC08.01.06	Explore the regulatory environment of United States' businesses.		I. Intro to Business (BGEN 105) I. Accounting Procedures I (ACTG 101) R. Princ. Of Financial Accounting (ACTG 201) R. Payroll Accounting (ACGT 180) E. Legal Environment (BGEN 235)	
<i>Sample Indicators</i>	Describe the nature of legal procedures			
	Discuss the nature of debtor-creditor relationships			
	Explain the nature of agency relationships			
	Discuss the nature of environmental law			
	Discuss the role of administrative law			
FNC08.01.07	Describe human resources laws and regulations.		I. Intro to Business (BGEN 105) R. Payroll Accounting (ACTG 180) R. Management (BGMT 235) E. HR Management (BGEN 215)	BGMT 235 and BGEN 215 are electives for the Accounting program, but requirements for the Business program. These classes may be required at the B.S. level.
<i>Sample Indicators</i>	Explain the nature of human resources regulations			
	Explain the nature of workplace regulations (including OSHA, ADA)			
	Discuss employment relationships			
FNC08.01.08	Determine form of business ownership.		I. Intro to Business (BGEN 105) I. Accounting Procedures I (ACTG 101) R. Accounting Procedures II (ACTG 102) E. Legal Environment (BGEN 235)	
<i>Sample Indicators</i>	Explain types of business ownership			
	Select form of business ownership			
FNC08.01.09	Explain commerce laws and regulations.		E. Legal Environment (BGEN 235)	
<i>Sample Indicators</i>	Explain the nature of trade regulations			
	Describe the impact of anti-trust legislation			
FNC08.01.10	Discuss tax laws and regulations.		I. Intro to Business (BGEN 105) I. Accounting Procedures I (ACTG 101) I. Princ. Of Financial Accounting (ACTG 201) R. Payroll Accounting (ACGT 180) E. Legal Environment (BGEN 235) E. Income Tax (ACTG 211)	
<i>Sample Indicators</i>	Explain the nature of tax regulations on business			
	Explain the nature of businesses' reporting requirements			
	Develop strategies for legal/government compliance			

Finance Cluster
Cluster Level Knowledge and Skills

Knowledge and Skills		High School	Post Secondary	Course Notes
FNC08.01.11	Describe government regulation of the finance industry.		I. Intro to Business (BGEN 105) I. Accounting Procedures I (ACTG 101) I. Princ. Of Financial Accounting (ACTG 201) E. Payroll Accounting (ACGT 180) E. Legal Environment (BGEN 235)	
<i>Sample Indicators</i>	Explain federal legislation impacting the finance industry (e.g., Gramm-Leach-Bliley Act, Sarbanes-Oxley Act, Uniform Commercial Code, etc.)			
	Discuss the effect of tax laws and regulations on financial transactions			
FNC08.01.12	Discuss the nature and scope of compliance in finance.		I. Intro to Business (BGEN 105) I. Accounting Procedures I (ACTG 101) I. Princ. Of Financial Accounting (ACTG 201) E. Payroll Accounting (ACGT 180) E. Legal Environment (BGEN 235) E. Income Tax (ACTG 211)	
<i>Sample Indicators</i>	Discuss the nature and scope of compliance in the finance industry			
	Describe the use of technology in compliance			
	Explain the role of business ethics in compliance			
Cluster Topic FNC09	EMPLOYABILITY AND CAREER DEVELOPMENT: Know and understand the importance of employability skills. Explore, plan, and effectively manage careers. Know and understand the importance of entrepreneurship skills.	Accounting I & II, Global Communications, Financial Technology, Focus on Technology	I. Interpersonal Comm. (COMM 135) Intro to Business Writing (BUS 122)	Note that OO 220 and OO 221 are offered as electives, but are not required classes for either the Business or Accounting programs.
	<i>No additional statements in the topic beyond those found in the Essential Knowledge and Skills Chart.</i>			
Cluster Topic FNC10	TECHNICAL SKILLS: Use the technical knowledge and skills required to pursue the targeted careers for all pathways in the career cluster, including knowledge of design, operation, and maintenance of technological systems critical to the career cluster.	Accounting I & II, Global Communications, Financial Technology, Focus on Technology		
FNC10.01	Maintain, control, and plan the use of financial resources to protect solvency.			
FNC10.01.01	Discuss the fundamental principles of money.		I. Intro to Business (BGEN 105) I. Business Math (MATH 108) I. Accounting Procedures I (ACTG 101) R. Princ of Financial Accounting (ACTG 201) R. Legal Environment (BGEN 235)	
<i>Sample Indicators</i>	Explain forms of financial exchange (cash, credit, debit, electronic funds transfer, etc.)			
	Identify types of currency (paper money, coins, banknotes, government bonds, treasury notes, etc.)			

Finance Cluster
Cluster Level Knowledge and Skills

	Knowledge and Skills	High School	Post Secondary	Course Notes
	Describe functions of money (medium of exchange, unit of measure, store of value)			
	Describe sources of income (wages/salaries, interest, rent, dividends, transfer payments, etc.)			
	Explain the time value of money			
	Explain the purposes and importance of credit			
	Explain legal responsibilities associated with financial exchanges			
FNC10.01.02	Analyze personal financial needs and goals.		I. Intro to Business (BGEN 105) R. Legal Environment (BGEN 235)	
<i>Sample Indicators</i>	Explain the nature of financial needs (e.g., college, retirement, wills, insurance, etc.)			
	Set financial goals			
	Develop personal budget			
	Explain the need to save and invest			
FNC10.01.03	Manage personal finances to achieve financial goals.		I. Intro to Business (BGEN 105) I. Accounting Procedures I (ACTG 101) I. Princ. Of Financial Accounting (ACTG 201) E. Payroll Accounting (ACGT 180) E. Income Tax (ACTG 211)	
<i>Sample Indicators</i>	Explain the nature of tax liabilities			
	Interpret a pay stub			
	Read and reconcile bank statements			
	Maintain financial records			
	Demonstrate the wise use of credit			
	Validate credit history			
	Protect against identity theft			
	Prepare personal income tax forms (i.e., 1040 EZ)			
FNC10.01.04	Describe the use of financial-services providers.		I. Intro to Business (BGEN 105)	
<i>Sample Indicators</i>	Describe types of financial-services providers			
	Discuss considerations in selecting a financial-services provider			
FNC10.01.05	Use investment strategies.		I. Accounting Procedures II (ACTG 102) Princ. Of Financial Accounting (ACTG 201)	I. Additional coursework may be required at the B.S. or Master's Level.
<i>Sample Indicators</i>	Explain types of investments			
	Explain the nature of capital investment			
	Establish investment goals and objectives			

Finance Cluster
Cluster Level Knowledge and Skills

Knowledge and Skills		High School	Post Secondary	Course Notes
FNC10.01.06	Identify potential business threats and opportunities to protect a business's financial well-being.		I. Intro to Business (BGEN 105) R. Entrepreneurship (BGMT 299)	BGMT 299 is an elective of the Accounting program, but is a requirement for the Business program. Additional coursework may be required at the B.S. or Masters level.
<i>Sample Indicators</i>	Describe the concept of insurance			
	Obtain insurance coverage			
	Settle insurance losses			
	Identify speculative business risks			
	Explain the nature of risk management			
FNC10.01.07	Obtain business credit and control its use.		I. Intro to Business (BGEN 105) R. Entrepreneurship (BGMT 299)	BGMT 299 is an elective of the Accounting program, but is a requirement for the Business program. Additional coursework may be required at the B.S. or Masters level.
<i>Sample Indicators</i>	Explain the purposes and importance of obtaining business credit			
	Analyze critical banking relationships			
	Make critical decisions regarding acceptance of bank cards			
	Determine financing needed for business operations			
	Identify risks associated with obtaining business credit			
	Explain sources of financial assistance			
	Explain loan evaluation criteria used by lending institutions			
	Complete loan application package			
FNC10.01.08	Manage financial resources to ensure solvency.		I. Accounting Procedures I (ACTG 101) I. Accounting Procedures II (ACTG 102) R. Princ of Financial Accounting (ACTG 201) R. Princ of Managerial Accounting (ACTG202) E. Entrepreneurship (BGMT 299)	BGMT 299 is an elective of the Accounting program, but is a requirement for the Business program. Additional coursework may be required at the B.S. or Masters level.
<i>Sample Indicators</i>	Describe the nature of budgets			
	Explain the nature of operating budgets			
	Describe the nature of cost/benefit analysis			
	Determine relationships among total revenue, marginal revenue, output, and profit			
	Develop company's/department's budget			
	Forecast sales			
	Calculate financial ratios			

Finance Cluster
Cluster Level Knowledge and Skills

	Knowledge and Skills	High School	Post Secondary	Course Notes
	Interpret financial statements			
	Describe types of financial statement analysis (e.g., ratio analysis, trend analysis, etc.)			
	Spot problems in/issues with financial statements			
FNC10.01.09	Explain the importance of financial markets in business.		I. Accounting Procedures I (ACTG 101) I. Accounting Procedures II (ACTG 102) R. Princ of Financial Accounting (ACTG 201) R. Princ of Managerial Accounting (ACTG202)	Additional coursework may be required at the B.S. or Master's level.
<i>Sample Indicators</i>	Describe the role of financial institutions			
	Explain types of financial markets (i.e., money markets, securities markets, property market, market for risk transfer)			
FNC10.01.10	Explain the nature of assets' values.		I. Accounting Procedures I (ACTG 101) I. Accounting Procedures II (ACTG 102) R. Princ of Financial Accounting (ACTG 201) R. Princ of Managerial Accounting (ACTG202)	Additional coursework may be required at the B.S. or Master's level.
<i>Sample Indicators</i>	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)			
FNC10.01.11	Utilize sources of securities information to make informed financial decisions.			Additional coursework may be required at the B.S. or Master's level.
<i>Sample Indicators</i>	Describe sources of securities information			
	Read/Interpret securities table			
FNC10.01.12	Use debt and equity capital to raise funds for business growth.		I. Intro to Business (BGEN 105) I. Princ of Financial Accounting (AGTG 201) I. Entrepreneurship (BGMT 299)	BGMT 299 is an elective of the Accounting program, but is a requirement for the Business program. Additional coursework may be required at the B.S. or Masters level.
<i>Sample Indicators</i>	Describe the financial needs of a business at different stages of its development			
	Discuss factors to consider in choosing between debt and equity capital			
	Explain the significance of a firm's capital structure			
FNC10.02	Plan, control, and organize a finance organization/department.	Accounting I & II		

Finance Cluster
Cluster Level Knowledge and Skills

	Knowledge and Skills	High School	Post Secondary	Course Notes
FNC10.02.01	Explain management's role in business success.		I. Intro to Business (BGEN 105) R. Management (BGMT 235) E. Strategic Management (BGMT 277)	BGMT 235 and BGMT 277 are electives for the Accounting program, but requirements for the Business program. These classes may be required at the B.S. level.
<i>Sample Indicators</i>	Explain the concept of management			
	Explain the nature of managerial ethics			
FNC10.02.02	Utilize planning tools that can guide finance organization's/department's activities.		I. Intro to Business (BGEN 105) E. Entrepreneurship (BGMT 299) E. Strategic Management (BGMT 277)	BGMT 299 and BGMT 277 are electives for the Accounting program, but requirements for the Business program. These classes may be required at the B.S. level.
<i>Sample Indicators</i>	Explain the nature of business plans			
	Develop company goals/objectives			
	Define business mission			
	Conduct an organizational SWOT			
	Explain external planning considerations			
	Identify and benchmark key performance indicators (e.g., dashboards, scorecards, etc.)			
	Develop action plans			
	Develop business plan			
FNC10.02.03	Control a finance organization's/department's activities.		R. Princ of Financial Accounting (ACTG 201) E. Princ of Managerial Accounting (ACTG202) R. Entrepreneurship (BGMT 299) R. Strategic Management (BGMT 277)	BGMT 299 and BGMT 277 are electives for the Accounting program, but requirements for the Business program. These classes may be required at the B.S. level.
<i>Sample Indicators</i>	Describe the nature of managerial control (control process, types of control, what is controlled)			
	Analyze operating results in relation to budget/industry			
	Track performance of business plan			
FNC10.03	Monitor, plan, and control day-to-day activities required for continued business functioning.	Accounting I & II, Global Communications, Financial Technology, Focus on Technology		
FNC10.03.01	Implement expense-control strategies.		I. Princ of Managerial Accounting (ACTG 202)	

Finance Cluster
Cluster Level Knowledge and Skills

	Knowledge and Skills	High School	Post Secondary	Course Notes
<i>Sample Indicators</i>	Explain the nature of overhead/operating costs			
	Explain employee's role in expense control			
	Control use of supplies			
	Conduct breakeven analysis			
	Negotiate service and maintenance contracts			
	Negotiate lease or purchase of facility			
	Develop expense control plans			
	Use budgets to control operations			
FNC10.03.02	Maintain property and equipment.		I. Intro to Business (BGEN 105)	
<i>Sample Indicators</i>	Identify routine activities for maintaining business facilities and equipment			
	Plan maintenance program			
FNC10.04	Discuss techniques and strategies used in finance to foster positive, ongoing relationships with customers.			
FNC10.04.01	Describe characteristics, motivations, and behaviors of finance clients.		I. Intro to Business (BGEN 105)	
<i>Sample Indicators</i>	Describe customer needs and wants that are met by financial products and services			
	Explain the responsibilities of finance professionals in providing client services			
FNC10.04.02	Use Customer Relationship Management technology.			
<i>Sample Indicators</i>	Explain the use of databases in customer relationship management			
	Use Customer Relationship Management (CRM) technology			
FNC10.05	Access, process, maintain, evaluate, and disseminate financial information to assist business decision-making.	Accounting I & II, Global Communications, Financial Technology, Focus on Technology		
FNC10.05.01	Explain the nature and scope of financial-information management.		I. Accounting Procedures I (ACTG 101) E. Computerized Accounting (ACTG 205)	
<i>Sample Indicators</i>	Describe the need for financial information			
	Explain the nature and scope of the financial-information management function			
	Explain the role of ethics in financial-information management			
FNC10.05.02	Discuss the importance of accurately reporting a business's financial position.		I. Accounting Procedures I (ACTG 101) R. Payroll Accounting (ACTG 180) E. Computerized Accounting (ACTG 205)	
<i>Sample Indicators</i>	Describe the need to accurately report a business's financial position			
	Describe the relationship between accounting (with an emphasis on cash flow) and finance (with an emphasis on decision-making)			

Finance Cluster
Cluster Level Knowledge and Skills

	Knowledge and Skills	High School	Post Secondary	Course Notes
	Discuss types of accounting systems used to report a business's financial position (i.e., financial, tax, management, cost, accrual)			
FNC10.05.03	Discuss the nature and scope of financial information analysis.		I. Intro to Business (BGEN 105) I. Accounting Procedures I (ACTG 101) I. Accounting Procedures II (ACTG 102) R. Princ of Financial Accounting (ACTG 201) R. Princ of Managerial Accounting (ACTG202)	
<i>Sample Indicators</i>	Discuss the impact of economic conditions on finance			
	Explain the use of financial information to identify trends			
	Describe the need to analyze customer financial information			
	Identify reasons to analyze financial data (e.g., to understand accounting treatment, to verify information, to analyze variances, to guide financial decision-making)			
FNC10.05.04	Utilize financial-information technology tools.		I. Intro to Computers (CAPP 120) I. MS Excel (CAPP 156) I. MS Access (CAPP 158) R. Computerized Accounting (ACTG 205) R. Payroll Accounting (ACTG 180)	
<i>Sample Indicators</i>	Describe the use of technology in the financial-information management function			
	Demonstrate data mining techniques			
	Demonstrate budgeting applications			
	Demonstrate financial analysis applications			
	Demonstrate advanced database applications			
FNC10.06	Obtain, develop, maintain, and improve a financial product or service mix in order to respond to market opportunities.	Accounting I & II, Global Communications, Financial Technology, Focus on Technology		
FNC10.06.01	Explain the nature and scope of product/service management.		I. Marketing (BGMT 235) R. Entrepreneurship (BGMT 299) R. Strategic Management (BGMT 277)	These classes are electives for the Accounting program, but required for the Business program. Additional coursework may be required at the B.S. or Master's Level.
<i>Sample Indicators</i>	Explain the nature and scope of the product/service management function			
	Identify the impact of product life cycles on business decisions			
	Explain the use of technology in the product/service management function			
	Discuss business ethics in product/service management			

Finance Cluster
Cluster Level Knowledge and Skills

	Knowledge and Skills	High School	Post Secondary	Course Notes
FNC10.06.02	Develop a financial product/service mix.			These classes are electives for the Accounting program, but required for the Business program. Additional coursework may be required at the B.S. or Master's Level.
<i>Sample Indicators</i>	Explain the concept of financial product/service mix		I. Marketing (BGMT 235) R. Entrepreneurship (BGMT 299)	
	Describe the nature of financial product/service bundling			
	Identify financial product/service to fill a customer need			
FNC10.06.03	Position financial products/services to acquire desired business image.			These classes are electives for the Accounting program, but required for the Business program. Additional coursework may be required at the B.S. or Master's Level.
<i>Sample Indicators</i>	Describe factors used to position financial products/services		I. Marketing (BGMT 235) R. Entrepreneurship (BGMT 299)	
	Explain the nature of financial product/service branding			
	Explain the role of customer service in positioning/image			
FNC10.06.04	Position company to acquire desired business image.			These classes are electives for the Accounting program, but required for the Business program. Additional coursework may be required at the B.S. or Master's Level.
<i>Sample Indicators</i>	Explain the nature of corporate branding		I. Marketing (BGMT 235) R. Entrepreneurship (BGMT 299)	
	Describe factors used by businesses to position corporate brands			
FNC10.07	Employ financial risk-management strategies and techniques used to minimize business loss.	Accounting I & II, Global Communications, Focus on Technology		
FNC10.07.01	Describe the nature and scope of risk management in finance.		I. Intro to Business (BGEN 105)	
<i>Sample Indicators</i>	Explain the role of ethics in risk management			
	Describe the use of technology in risk management			
	Discuss legal considerations affecting risk management			

Finance Cluster
Cluster Level Knowledge and Skills

	Knowledge and Skills	High School	Post Secondary	Course Notes
FNC10.07.02	Use risk management techniques in finance.		I. Intro to Business (BGEN 105) R. Entrepreneurship (BGMT 299) R. Strategic Management (BGMT 277)	BGMT 299 and BGMT 277 are electives for the Accounting program, but requirements for the Business program. These classes may be required at the B.S. level.
<i>Sample Indicators</i>	Discuss the relationship between risk and business objectives			
	Develop a risk management program			
	Evaluate a risk management program			
FNC10.07.03	Describe risk control methods in finance.		I. Intro to Business (BGEN 105) R. Entrepreneurship (BGMT 299) R. Strategic Management (BGMT 277)	BGMT 299 and BGMT 277 are electives for the Accounting program, but requirements for the Business program. These classes may be required at the B.S. level.
<i>Sample Indicators</i>	Discuss the nature of risk control (i.e., internal and external)			
	Explain ways to assess risk			
	Describe the importance of auditing risk control			
	Discuss risk control systems			