

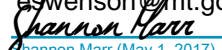









# Big Sky Pathway Proposal Signature Page

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: <b>Finance</b>		Career Pathway/POS: <b>Accounting</b>	
College: <b>Great Falls College MSU</b>		High School: <b>White Sulphur Springs High School</b>	Phone: 547-3351
Team Member	Name/Affiliation	Role/Responsibility	Signature/Email Address
<b>Amy Williams</b>	DE & Pathways Program Manager OCHE	Manages the Big Sky Pathways Program and approves the Proposal	<b>Signature:</b>  <a href="mailto:amy.williams12@montana.edu">Amy Williams (Apr 28, 2017)</a>
<b>Eric Swenson</b>	Specialist OPI	Ensures this Proposal meets BSP guidelines	<b>Email:</b> amy.williams12@montana.edu <b>Signature:</b> 
<b>Shannon Marr</b>	BSP Coordinator GFC MSU	Facilitates the Proposal process and documents	<b>Email:</b> eswenson@mt.gov <b>Signature:</b>  <a href="mailto:shannon.marr1@gfcmsu.edu">Shannon Marr (May 1, 2017)</a>
<b>Julie Hanson</b>	Business Teacher WSS High School	Business teacher who assisted with the Gap Analysis and ensures the curriculum is accurately listed in the Proposal	<b>Email:</b> shannon.marr1@gfcmsu.edu <b>Signature:</b>  <a href="mailto:jhanson@whitesulphur.k12.mt.us">Julie Hanson (May 1, 2017)</a>
<b>Caley Clark</b>	Counselor WSS High School	Counselor who promotes the Pathway to students	<b>Email:</b> jhanson@whitesulphur.k12.mt.us <b>Signature:</b>  <a href="mailto:cclark@whitesulphur.k12.mt.us">Caley Clark (May 1, 2017)</a>
<b>Larry Markuson</b>	Superintendent WSS High School	Supports the Proposal and Pathway	<b>Email:</b> cclark@whitesulphur.k12.mt.us <b>Signature:</b>  <a href="mailto:lmarkuson@whitesulphur.k12.mt.us">Larry Markuson</a>
<b>Kerry Dolan</b>	Accounting Faculty GFC MSU	College faculty member and Accounting Program Director who ensures college curriculum accurate	<b>Email:</b> lmarkuson@whitesulphur.k12.mt.us <b>Signature:</b>  <a href="mailto:kerry.dolan@gfcmsu.edu">Kerry Dolan (May 2, 2017)</a> <b>Email:</b> kerry.dolan@gfcmsu.edu

## 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: <b>Framework for Business Education in Montana</b>	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	

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

## SUGGESTED HIGH SCHOOL COURSES

<b>9th</b>	Graduation Requirements Workforce/2-Year College Prep	English, Applied Math, Earth Science, Health Enhancement, 2 years of Performing Arts or Career and Technical	<b>Recommended CTE Cluster Foundation Course(s):</b> Word Processing
	4-Year MT College/Univ Prep (Rigorous Core)	English, Algebra I, Earth Science, Health Enhancement, 3 years of the following: World Language/Computer Science/Visual or Performing Arts/Career and Tech Ed	
	<b>CTE and/or Electives</b>	<b>Word Processing</b>	<b>Recommended CTE Pathway Courses:</b>
<b>10th</b>	Graduation Requirements Workforce/2-Year College Prep	English, Algebra II or Applied Math II, Biology, Health Enhancement, 2 years of Performing Arts or Vocational Education	Personal Finance (Grades 10-12) Accounting I (Grades 10-12) Accounting II (Grades 10-12)
	4-Year MT College/Univ Prep (Rigorous Core)	English, Geometry, Biology, World History, Health Enhancement, 3 years of the following: World Language/Computer Science/Visual or Performing Arts/Career and Tech Ed	
	<b>CTE and/or Electives</b>	<b>Word Processing, Personal Finance, Accounting I and II</b>	
<b>11th</b>	Graduation Requirements Workforce/2-Year College Prep	English, US History, 2 years Performing Arts, Career and Technical Education	
	4-Year MT College/Univ Prep (Rigorous Core)	English, US History, 3 years of the following: World Language/Computer Science/Visual or Performing Arts/Career and Tech Ed	
	<b>CTE and/or Electives</b>	<b>Word Processing, Personal Finance, Accounting I and II</b>	
<b>12th</b>	Graduation Requirements Workforce/2-Year College Prep	English, Government PAD, Career and Technical, Performing Arts	<b>Career &amp; Technical Student Organization(s):</b> BPA FFA FCS
	4-Year MT College/Univ Prep (Rigorous Core)	English, Government PAD, 3 years of the following: World Language/Computer Science/Visual or Performing Arts/Career and Tech Ed	
	<b>CTE and/or Electives</b>	<b>Word Processing, Personal Finance, Accounting I and II</b>	

## ADVANCED LEARNING OPPORTUNITIES

### High School to College/Career Linkages

<b>Advanced Placement or IB courses:</b> AP Literature & Composition
<b>Dual Enrollment courses:</b> ACTG 101-Accounting Procedures BGEN 105-Intro to Business CAPP 120-Intro to Computers COMX 115-Intro to Interpersonal Communication M 108-Business Math M 105-Contemporary Math M 121-College Algebra WRIT 101-College Writing
<b>Online courses through Great Falls College (other on-line courses available from other colleges and MT Digital Academy):</b> ACTG 101-Accounting Principles BGEN 105-Intro to Business BGEN 235-Management CAPP 156-Excel COMX 115-Intro to Interpersonal Communication M 105-Contemporary Math M 108-Business Math M 121-College Algebra WRIT 101-College Writing

## POSTSECONDARY PROGRAM OF STUDY

	Math	English	Major	Other
<b>13—Semester 1</b>	M 108 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
<b>13—Semester 2</b>	M 105 Contemporary Math OR M 121 College Algebra		ACTG 102 Accounting Procedures II ACTG 180 Payroll Accounting CAPP 156 MS Excel COMX 115 Intro to Interpersonal Communication	<b>Suggested Electives:</b> PHL 110 Intro to Ethics PSYX 100 Intro to Psychology
<b>14—Semester 1</b>			ACTG 201 Principles of Fin Acct ACTG 205 Computerized Accounting CAPP 158 MS Access	<b>Suggested Electives:</b> BMGT 210 Small Business Entrepreneurship BMGT 215 Human Resource Management BMGT 235 Management BMGT 277 Principles of Strategic Management BMKT 225 Marketing BMKT 240 Advertising BMKT 242 Intro to Global Markets ECNS 201 Principles of Microeconomics ECNS 202 Principles of Macroeconomics STAT 216 Intro to Statistics
<b>14—Semester 2</b>		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	

## 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>

<b>MSU Two Year Colleges and Programs:</b> 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)	<b>Community Colleges:</b> Dawson Community College (DCC) Flathead Valley Community College (FVCC) Miles Community College (MCC)	<b>Tribal Colleges:</b> 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)	<b>Four Year Colleges/Universities:</b> MSU—Bozeman; MSUB—Billings; MSUN—Havre; MT Tech—Butte; UM—Missoula; UMW—Dillon
<b>MILITARY</b>	<ul style="list-style-type: none"> <li>Requires diploma or GED</li> <li>17 with parental consent; 18 without</li> </ul>	Air Force, Air Guard, Army, Coast Guard, Marines, and Navy For more information: <a href="http://todaysmilitary.com">http://todaysmilitary.com</a>	
<b>PROFESSIONAL CERTIFICATE</b>	<ul style="list-style-type: none"> <li>Requires diploma or GED</li> <li>Less than 30 credits; little/no general ed credits</li> <li>Complete in one year or less</li> </ul>	Payroll Accounting — FVCC Bookkeeping — HC	
<b>APPRENTICESHIP</b>	<ul style="list-style-type: none"> <li>Requires diploma or GED</li> <li>Must be at least 18</li> <li>Minimum 2,000 hours of supervised experience</li> </ul>	See the MT Dept of Labor website for more information: <a href="http://wsd.dli.mt.gov/apprenticeship/default.asp">http://wsd.dli.mt.gov/apprenticeship/default.asp</a>	
<b>CERTIFICATE OF APPLIED SCIENCE</b>	<ul style="list-style-type: none"> <li>Requires diploma or GED</li> <li>30-45 credits; limited general education credits</li> <li>Complete in one year or less</li> </ul>	Accounting — CC, FVCC, FPCC, SCC Bookkeeping — HC, HC-Tech, GC	
<b>ASSOCIATE'S OF APPLIED SCIENCE DEGREE</b>	<ul style="list-style-type: none"> <li>Requires diploma or GED</li> <li>60-72 credits; includes 15-25 general ed credits</li> <li>Complete in two years (if prepared academically in math and English)</li> </ul>	Accounting — HC, MC, CC, HC-Tech, GFC, FVCC Accounting Technology — MC	

<b>BACCALAUREATE DEGREE</b>	<ul style="list-style-type: none"> <li>• Requires 4-year college prep for admission</li> <li>• 128 credits (approximately)</li> <li>• Complete in four years</li> </ul>	Accounting — UM Business/Accounting option — MSU, MSUB Business/Accounting option — MT Tech Business/Finance option — MSU, MSUB
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*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
<b>Cluster Topic FNC01</b>	<b>ACADEMIC FOUNDATIONS:</b> <i>Achieve additional academic knowledge and skills required to pursue the full range of career and postsecondary education opportunities within a career cluster.</i>			
<b>FNC01.01</b>	<b>Solve mathematical problems to obtain information for decision making in finance.</b>			
FNC01.01.01	Employ numbers and operations in finance.	Algebra I, Personal 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.	Algebra I and II, Personal Finance, Accounting	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.	Algebra I and II, FFA, FCS	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.	Accounting, FCS, Personal Finance	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.	Accounting, Personal Finance	R. Math Lib Arts (M145)	
<i>Sample Indicators</i>	Identify problem-solving techniques		E. College Algebra (M121)	
	Apply a variety of problem-solving strategies			
	Adjust problem-solving strategies, when needed			

Finance Cluster  
Cluster Level Knowledge and Skills

Knowledge and Skills		High School	Post Secondary	Course Notes
<b>FNC01.02</b>	<b>Discuss the economic principles and concepts fundamental to financial operations.</b>	Personal Finance, Accounting		
FNC01.02.01	Discuss economic concepts impacting finance.	Personal Finance, Accounting	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.	Personal Finance, Accounting	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.	Accounting, Personal Finance, VoAg	I. Intro to Business (BGEN 105)	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. Principles of Microeconomics (ECNS 201)	
	Explain the concept of private enterprise		I. Accounting Procedures II (ACTG 102)	
	Identify factors affecting a business's profit		R. Prin. Financial Accounting (ACTG 201)	
	Determine factors affecting business risk		R. Prin. Managerial Accounting (ACTG 202)	
	Explain the concept of competition			
	Describe market structures			
FNC01.02.04	Explain the impact of government on business activities.		I. Intro to Business (BGEN 105)	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	Accounting, Social Studies, Government	R. Payroll Accounting (ACTG 180)	
	Describe the nature of taxes	Accounting	R. Income Tax (ACTG 211)	BGMT 235, BGMT 235, and ECNS 202 may be required at the B.S. level.
	Discuss the nature of monetary policy	Personal Finance	R. Management (BGMT 235)	
	Discuss the supply and demand for money	Personal Finance	R. Legal Environment (BGEN 235)	
	Explain the role of the Federal Reserve System	Personal Finance	E. Strategic Mgmt (BGMT 277)	
	Explain the concept of fiscal policies		E. Entrepreneurship (BGMT 299)	
	Describe the effects of fiscal and monetary policies		R. Princ of Macroeconomics (ECNS 202)	

Finance Cluster  
Cluster Level Knowledge and Skills

	Knowledge and Skills	High School	Post Secondary	Course Notes
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	Accounting	I. Intro to Business (BGEN 105) 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	Government	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	Personal Finance, Accounting	I. Princ of Macroeconomics (ECNS 202)	
	Discuss the measure of consumer spending as an economic indicator			
	Discuss the impact of a nation's unemployment rates	Government		
	Explain the concept of Gross Domestic Product	Government		
	Describe the economic impact of inflation on business	Social Studies, Government		
	Explain unemployment and inflation tradeoffs	Social Studies, Government		
	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.	Personal Finance, Accounting, BPA	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			
<b>FNC01.03</b>	<b>Integrate sociological knowledge of group behavior to understand customer decision-making in finance.</b>			
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>Sample Indicators</i>	Analyze and interpret complex societal issues, events, and problems	FCS	I. Intro to Business (BGEN 105)	Some of these classes may be required at the Accounting B.S. level
	Analyze researched information and statistics		I. Marketing (BGEN 225) I. Management (BGMT 235)	



Finance Cluster  
Cluster Level Knowledge and Skills

	Knowledge and Skills	High School	Post Secondary	Course Notes
	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			
<b>FNC01.04</b>	<b>Integrate psychological knowledge to understand finance customer motivation.</b>			
FNC01.04.01	Apply psychological knowledge to facilitate finance activities.	FCS	I. Marketing (BGEN 225)	Note that BGEN 225, BGMT 235, PSYX 100 and BGEN 215 are electives in the Accounting program but required in the Business Program
<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			
<b>Cluster Topic FNC02</b>	<b>COMMUNICATIONS: Use oral and written communication skills in creating, expressing and interpreting information and ideas including technical terminology and information.</b>	All Classes	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)	
<b>Cluster Topic FNC03</b>	<b>PROBLEM-SOLVING AND CRITICAL THINKING: Solve problems using critical thinking skills (analyze, synthesize, and evaluate) independently and in teams. Solve problems using creativity and innovation.</b>	All Classes	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>			

Finance Cluster  
Cluster Level Knowledge and Skills

	Knowledge and Skills	High School	Post Secondary	Course Notes
<b>Cluster Topic FNC04</b>	<b>INFORMATION TECHNOLOGY APPLICATIONS:</b> <i>Use information technology tools specific to the career cluster to access, manage, integrate, and create information.</i>	Accounting, Math & Technology	I. Intro to Computers (CAPP 120) Computer Calculators (CAPP 105) Princ of Financial Accounting (ACTG 201) Princ of Managerial Accounting (ACTG 202) Payroll Accounting (ACTG 180) Computerized Accounting (ACTG 205)	I. R. R. E. E.
	<i>No additional statements in the topic beyond those found in the Essential Knowledge and Skills Chart.</i>			
<b>Cluster Topic FNC05</b>	<b>SYSTEMS:</b> <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>		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.
<b>FNC05.01</b>	<b>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.</b>			
FNC05.01.01	Employ entrepreneurial discovery strategies in finance.	Personal Finance, Accounting	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			
	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.	BPA, FFA, FCS	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			

Finance Cluster  
Cluster Level Knowledge and Skills

	Knowledge and Skills	High School	Post Secondary	Course Notes
	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.	BPA, FFA, Personal Finance, Accounting	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			
FNC05.01.04	Actualize new finance venture.	BPA, FFA, Personal Finance, Accounting	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			

Finance Cluster  
Cluster Level Knowledge and Skills

	Knowledge and Skills	High School	Post Secondary	Course Notes
FNC05.01.05	Select harvesting strategies for finance venture.			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	BPA, FFA, Personal Finance, Accounting	I. Intro to Business (BGEN 105) R. Management (BGMT 235) E. Entrepreneurship (BGMT 299)	
	Describe methods of venture harvesting			
	Evaluate options for continued venture involvement			
	Develop exit strategies			
<b>FNC05.02</b>	<b>Analyze accounting systems to examine their contribution to the fiscal stability of businesses.</b>			
FNC05.02.01	Describe the nature and scope of accounting.			
		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.			
		Accounting, Personal Finance	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			
<b>FNC05.03</b>	<b>Describe tools, strategies, and systems used to maintain, monitor, control, and plan the use of financial resources.</b>			
FNC05.03.01	Describe the nature and scope of finance.			
		Accounting, Personal 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.

Finance Cluster  
Cluster Level Knowledge and Skills

	Knowledge and Skills	High School	Post Secondary	Course Notes
<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)			
<b>FNC05.04</b>	<b>Plan, staff, lead, and organize human resources in finance to enhance productivity and job satisfaction.</b>			
FNC05.04.01	Describe the role and function of human resources management.	Personal Finance, Social Studies	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			
<b>FNC05.05</b>	<b>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.</b>			
FNC05.05.01	Discuss marketing's role and function.	BPA, FFA, FCCLA	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.	Personal Finance, BPA	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.)			

Finance Cluster  
Cluster Level Knowledge and Skills

Knowledge and Skills		High School	Post Secondary	Course Notes
FNC05.05.03	Explain a finance organization's unique selling proposition.	BPA	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			
	Identify internal and external service standards			
<b>FNC05.06</b>	<b>Utilize customer relations techniques and strategies to foster positive, ongoing relationships with finance customers.</b>			
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	Accounting, Personal Finance		
	Demonstrate a customer-service mindset	Accounting, Personal Finance		
	Explain management's role in customer relations	Accounting, Personal Finance		
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	Accounting, Personal Finance		
	Determine ways of reinforcing the company's image through employee performance	Accounting, Personal Finance		
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	Personal Finance, Accounting, BPA		
	Explain the role of ethics in customer relationship management	Personal Finance, Accounting, BPA		
	Describe the use of technology in customer relationship management	Personal Finance, Accounting, BPA		
	Discuss customer relationship management as a key factor to success in the finance industry	Personal Finance, Accounting, BPA		
	Explain trends in customer relationship management that impact finance	Personal Finance, Accounting, BPA		
<b>FNC05.07</b>	<b>Plan, monitor, and control day-to-day activities to enable continued functioning in finance.</b>			
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	Accounting, Personal Finance		
	Place orders/reorders	Accounting, Personal Finance		
	Maintain inventory of supplies	Accounting, Personal Finance		

Finance Cluster  
Cluster Level Knowledge and Skills

	Knowledge and Skills	High School	Post Secondary	Course Notes
	Manage the bid process in purchasing			
	Select vendors	Accounting, Personal Finance		
	Evaluate vendor's performance	Accounting, Personal Finance		
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	BPA, Social Studies		
	Describe production activities	BPA, Social Studies		
FNC05.07.04	Implement quality-control processes in finance.			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.
		BPA	I. Intro to Business (BGEN 105) I. Strategic Management (BGMT 277)	
<i>Sample Indicators</i>	Identify quality-control measures	BPA		
	Utilize quality control methods at work	BPA		
	Describe crucial elements of a quality culture	BPA		
	Describe the role of management in the achievement of quality	BPA		
	Establish efficient operating systems	BPA		
<b>Cluster Topic FNC06</b>	<b>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></b>			
<b>FNC06.01</b>	<b>Implement safety, health, and environmental controls to enhance productivity in finance.</b>			
FNC06.01.01	Adhere to health and safety regulations in finance.			
		Personal Finance, Accounting	I. Intro to Business (BGEN 105) R. Legal Environment (BGEN 235)	
<i>Sample Indicators</i>	Describe health and safety regulations in business	FCS, VoAg, BPA		
	Report noncompliance with business health and safety regulations	FCS, VoAg, BPA		
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	All Classes		
	Follow safety precautions	All Classes		
	Maintain a safe work environment	All Classes		
	Explain procedures for handling accidents	All Classes		
	Handle and report emergency situations			
FNC06.01.03	Determine needed safety policies/procedures in finance.			
			I. Intro to Business (BGEN 105) R. Legal Environment (BGEN 235)	

Finance Cluster  
Cluster Level Knowledge and Skills

	Knowledge and Skills	High School	Post Secondary	Course Notes
<i>Sample Indicators</i>	Identify potential safety issues	All Classes		
	Establish safety policies and procedures	All Classes		
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	All Classes		
	Follow established security procedures/policies	All Classes		
	Protect company information and intangibles	All Classes		
FNC06.01.05	Develop policies/procedures to protect workplace security in finance.	Accounting	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			
<b>Cluster Topic FNC07</b>	<b>LEADERSHIP AND TEAMWORK: Use leadership and teamwork skills in collaborating with others to accomplish organizational goals and objectives.</b>	BPA, FFA, FCS, School Publications	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>			
<b>Cluster Topic FNC08</b>	<b>ETHICS AND LEGAL RESPONSIBILITIES: Know and understand the importance of professional ethics and legal responsibilities.</b>			
<b>FNC08.01</b>	<b>Know and abide by laws, regulations, and ethical behavior that affect finance operations and transactions.</b>			
FNC08.01.01	Employ ethical actions in obtaining and providing finance information.	Personal Finance	I. Intro to Business (BGEN 105) R. Legal Environment (BGEN 235)	
<i>Sample Indicators</i>	Respect the privacy of others			
	Explain ethical considerations in providing information			
	Protect confidential information			
	Determine information appropriate to obtain from a client or another employee			



Finance Cluster  
Cluster Level Knowledge and Skills

	Knowledge and Skills	High School	Post Secondary	Course Notes
FNC08.01.02	Apply ethics in finance.			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.
		Personal Finance, Accounting	I. Intro to Business (BGEN 105) R. Marketing (BUS 240) R. Management (BGMT 235) E. HR Management (BGEN 215) E. Legal Environment (BGEN 235)	
<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.			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.
		Accounting, BPA, FCCLA	I. Intro to Business (BGEN 105) I. Payroll Accounting (ACTG 180) R. Management (BGMT 235) E. HR Management (BGEN 215)	
<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.			
		Accounting	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.			
		Government	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			
FNC08.01.06	Explore the regulatory environment of United States' businesses.			
		Social Studies, Government, Accounting	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			

Finance Cluster  
Cluster Level Knowledge and Skills

	Knowledge and Skills	High School	Post Secondary	Course Notes
FNC08.01.07	Describe human resources laws and regulations.			
		Accounting	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.			
		Personal Finance, Accounting	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	Personal Finance, Accounting		
	Select form of business ownership	Personal Finance, Accounting		
FNC08.01.09	Explain commerce laws and regulations.			
		Social Studies	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.			
		Personal Finance, Accounting	I. Intro to Business (BGEN 105) I. Accounting Procedures I (ACTG 101) Princ. Of Financial Accounting (ACTG 201) Payroll Accounting (ACGT 180) Legal Environment (BGEN 235) E. Income Tax (ACTG 211)	I. E. E.
<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			
FNC08.01.11	Describe government regulation of the finance industry.			
		Accounting, Government	I. Intro to Business (BGEN 105) I. Accounting Procedures I (ACTG 101) Princ. Of Financial Accounting (ACTG 201) Payroll Accounting (ACGT 180) Legal Environment (BGEN 235)	I. E. E.
<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.			
		Accounting	I. Intro to Business (BGEN 105) I. Accounting Procedures I (ACTG 101) Princ. Of Financial Accounting (ACTG 201) Payroll Accounting (ACGT 180) Legal Environment (BGEN 235) E. Income Tax (ACTG 211)	I. E. E.
<i>Sample Indicators</i>	Discuss the nature and scope of compliance in the finance industry			
	Describe the use of technology in compliance			

Finance Cluster  
Cluster Level Knowledge and Skills

	Knowledge and Skills	High School	Post Secondary	Course Notes
	Explain the role of business ethics in compliance			
<b>Cluster Topic FNC09</b>	<b>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.</b>	Senior English	I. Interpersonal Comm. (COMM 135) Intro to Business Writing (BUS 122)	I. 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>			
<b>Cluster Topic FNC10</b>	<b>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.</b>	Math & Technology		
<b>FNC10.01</b>	<b>Maintain, control, and plan the use of financial resources to protect solvency.</b>			
FNC10.01.01	Discuss the fundamental principles of money.	Personal Finance, Accounting	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.)	Personal Finance		
	Identify types of currency (paper money, coins, banknotes, government bonds, treasury notes, etc.)	Personal Finance		
	Describe functions of money (medium of exchange, unit of measure, store of value)	Personal Finance		
	Describe sources of income (wages/salaries, interest, rent, dividends, transfer payments, etc.)	Personal Finance		
	Explain the time value of money	Personal Finance		
	Explain the purposes and importance of credit	Personal Finance		
	Explain legal responsibilities associated with financial exchanges	Personal Finance		
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.)	Personal Finance		
	Set financial goals	Personal Finance		
	Develop personal budget	Personal Finance		
	Explain the need to save and invest	Personal Finance		
FNC10.01.03	Manage personal finances to achieve financial goals.		I. Intro to Business (BGEN 105) I. Accounting Procedures I (ACTG 101) Princ. Of Financial Accounting (ACTG 201) Payroll Accounting (ACGT 180) E. Income Tax (ACTG 211)	I. E.
<i>Sample Indicators</i>	Explain the nature of tax liabilities	Personal Finance, Accounting		

Finance Cluster  
Cluster Level Knowledge and Skills

	Knowledge and Skills	High School	Post Secondary	Course Notes
	Interpret a pay stub	Personal Finance, Accounting		
	Read and reconcile bank statements	Personal Finance, Accounting		
	Maintain financial records	Personal Finance, Accounting		
	Demonstrate the wise use of credit	Personal Finance, Accounting		
	Validate credit history	Personal Finance, Accounting		
	Protect against identity theft	Personal Finance, Accounting		
	Prepare personal income tax forms (i.e., 1040 EZ)	Personal Finance, Accounting		
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	Personal Finance, Accounting		
	Discuss considerations in selecting a financial-services provider	Personal Finance, Accounting		
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	Personal Finance		
	Explain the nature of capital investment	Personal Finance		
	Establish investment goals and objectives	Personal Finance		
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	Personal Finance, BPA		
	Obtain insurance coverage	Personal Finance, BPA		
	Settle insurance losses	Personal Finance, BPA		
	Identify speculative business risks	Personal Finance, BPA		
	Explain the nature of risk management	Personal Finance, BPA		
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	Personal Finance, Accounting		
	Analyze critical banking relationships	Personal Finance, Accounting		
	Make critical decisions regarding acceptance of bank cards	Personal Finance, Accounting		
	Determine financing needed for business operations	Personal Finance, Accounting		
	Identify risks associated with obtaining business credit	Personal Finance, Accounting		
	Explain sources of financial assistance	Personal Finance, Accounting		
	Explain loan evaluation criteria used by lending institutions			
	Complete loan application package			

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Cluster Level Knowledge and Skills

	Knowledge and Skills	High School	Post Secondary	Course Notes
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	Personal Finance, Accounting		
	Explain the nature of operating budgets	Personal Finance, Accounting		
	Describe the nature of cost/benefit analysis	Personal Finance, Accounting		
	Determine relationships among total revenue, marginal revenue, output, and profit	Personal Finance, Accounting		
	Develop company's/department's budget	Personal Finance, Accounting		
	Forecast sales			
	Calculate financial ratios	Personal Finance, Accounting		
	Interpret financial statements	Accounting		
	Describe types of financial statement analysis (e.g., ratio analysis, trend analysis, etc.)	Accounting		
	Spot problems in/issues with financial statements	Accounting		
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	Accounting		
	Explain types of financial markets (i.e., money markets, securities markets, property market, market for risk transfer)	Accounting		
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)	Accounting		
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			

Finance Cluster  
Cluster Level Knowledge and Skills

	Knowledge and Skills	High School	Post Secondary	Course Notes
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	Accounting, BPA		
	Discuss factors to consider in choosing between debt and equity capital			
	Explain the significance of a firm's capital structure			
<b>FNC10.02</b>	<b>Plan, control, and organize a finance organization/department.</b>			
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	Personal Finance		
	Explain the nature of managerial ethics	Personal Finance		
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	BPA		
	Develop company goals/objectives	BPA		
	Define business mission	BPA		
	Conduct an organizational SWOT	BPA		
	Explain external planning considerations	BPA		
	Identify and benchmark key performance indicators (e.g., dashboards, scorecards, etc.)	BPA		
	Develop action plans	BPA		
	Develop business plan	BPA		
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.

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Cluster Level Knowledge and Skills

	Knowledge and Skills	High School	Post Secondary	Course Notes
<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			
<b>FNC10.03</b>	<b>Monitor, plan, and control day-to-day activities required for continued business functioning.</b>			
FNC10.03.01	Implement expense-control strategies.		I. Princ of Managerial Accounting (ACTG 202)	
<i>Sample Indicators</i>	Explain the nature of overhead/operating costs	Accounting		
	Explain employee's role in expense control	Accounting		
	Control use of supplies	Accounting		
	Conduct breakeven analysis	Accounting		
	Negotiate service and maintenance contracts	Accounting, Personal Finance		
	Negotiate lease or purchase of facility	Accounting, Personal Finance		
	Develop expense control plans	Accounting, Personal Finance		
	Use budgets to control operations	Accounting, Personal Finance		
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	Accounting		
	Plan maintenance program			
<b>FNC10.04</b>	<b>Discuss techniques and strategies used in finance to foster positive, ongoing relationships with customers.</b>			
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	Personal Finance		
	Explain the responsibilities of finance professionals in providing client services	Personal Finance		
FNC10.04.02	Use Customer Relationship Management technology.			
<i>Sample Indicators</i>	Explain the use of databases in customer relationship management	Personal Finance		
	Use Customer Relationship Management (CRM) technology	Accounting		
<b>FNC10.05</b>	<b>Access, process, maintain, evaluate, and disseminate financial information to assist business decision-making.</b>			
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	Accounting		
	Explain the nature and scope of the financial-information management function	Accounting		
	Explain the role of ethics in financial-information management	Accounting		
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)	

Finance Cluster  
Cluster Level Knowledge and Skills

	Knowledge and Skills	High School	Post Secondary	Course Notes
<i>Sample Indicators</i>	Describe the need to accurately report a business's financial position	Accounting		
	Describe the relationship between accounting (with an emphasis on cash flow) and finance (with an emphasis on decision-making)	Accounting		
	Discuss types of accounting systems used to report a business's financial position (i.e., financial, tax, management, cost, accrual)	Accounting		
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	Accounting		
	Explain the use of financial information to identify trends	Personal Finance		
	Describe the need to analyze customer financial information	Accounting		
	Identify reasons to analyze financial data (e.g., to understand accounting treatment, to verify information, to analyze variances, to guide financial decision-making)	Accounting		
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	Accounting, Math & Technology		
	Demonstrate data mining techniques	Accounting, Math & Technology		
	Demonstrate budgeting applications	Accounting, Math & Technology		
	Demonstrate financial analysis applications	Accounting, Math & Technology		
	Demonstrate advanced database applications			
<b>FNC10.06</b>	<b>Obtain, develop, maintain, and improve a financial product or service mix in order to respond to market opportunities.</b>			
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	BPA		
	Identify the impact of product life cycles on business decisions	BPA		
	Explain the use of technology in the product/service management function	BPA		
	Discuss business ethics in product/service management	BPA		



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	BPA	I. Marketing (BGMT 235) R. Entrepreneurship (BGMT 299)	
	Describe the nature of financial product/service bundling	BPA		
	Identify financial product/service to fill a customer need	BPA		
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	BPA	I. Marketing (BGMT 235) R. Entrepreneurship (BGMT 299)	
	Explain the nature of financial product/service branding	BPA		
	Explain the role of customer service in positioning/image	BPA		
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	BPA	I. Marketing (BGMT 235) R. Entrepreneurship (BGMT 299)	
	Describe factors used by businesses to position corporate brands	BPA		
<b>FNC10.07</b>	<b>Employ financial risk-management strategies and techniques used to minimize business loss.</b>			
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			













# GFC & White Sulphur Springs Finance/Accounting Pathway
















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