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| **Outcome** | **1.1 Employability Skills:** Develop career awareness and employability skills (e.g., face-to-face, online) needed for gaining and maintaining employment in diverse business settings. |
| **Competencies** | 1.1.1 Identify the knowledge, skills and abilities necessary to succeed in careers.  1.1.2 Identify the scope of career opportunities and the requirements for education, training, certification, licensure, and experience.  1.1.3 Develop a career plan that reflects career interests, pathways, and secondary and postsecondary options.  1.1.6 Explain the importance of work ethic, accountability, and responsibility and demonstrate associated behaviors in fulfilling personal, community and workplace roles. |

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| **Outcome** | **1.2 Leadership and Communications:** Process, maintain, evaluate and disseminate information in a business. Develop leadership and team building to promote collaboration. |
| **Competencies** | 1.2.2Deliver formal and informal presentations.  1.2.3Identify and use verbal, nonverbal and active listening skills to communicate effectively.  1.2.5 Communicate information (e.g., directions, ideas, vision, workplace expectations) for an intended audience and purpose.  1.2.7 Use problem-solving and consensus-building techniques to draw conclusions and determine next steps. |

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| **Outcome** | **1.4 Knowledge Management and Information Technology:** Demonstrate current and emerging strategies and technologies used to collect, analyze, record and share information in business operations. |
| **Competencies** | 1.4.2 Select and use software applications to locate, record, analyze and present information (e.g., word processing, e-mail, spreadsheet, databases, presentation, Internet search engines). |

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| **Outcome** | **1.6 Business Literacy:** Develop foundational skills and knowledge in entrepreneurship, financial literacy and business operations. |
| **Competencies** | 1.6.11 Describe how all business activities of an organization work within the parameters of a budget. |

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| **Outcome** | **1.9 Financial Management:** Use financial tools, strategies and systems to develop, monitor, and control the use of financial resources to ensure personal and business financial well-being. |
| **Competencies** | 1.9.1Create, analyze, and interpret financial documents (e.g., budgets, income statements).  1.9.2 Identify tax obligations.  1.9.3Review and summarize savings, investment strategies and purchasing options (e.g., cash, lease, finance, stocks, bonds).  1.9.4 Identify credit types and their uses in order to establish credit.  1.9.5 Identify ways to avoid or correct debt problems.  1.9.6 Explain how credit ratings and the criteria lenders use to evaluate repayment capacity affect access to loans.  1.9.7 Review and summarize categories (types) of insurance and identify how insurances can reduce financial risk.  1.9.8Identify income sources and expenditures.  1.9.9 Compare and contrast different banking services available through financial institutions. |

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| **Outcome** | **2.1 Business Activities:** Relate business functions to business models, business strategies and organizational goal achievement. |
| **Competencies** | 2.1.5 Describe the need for and role of accounting and finance (e.g., understanding accounting treatment, verifying information, analyzing variances, guiding decision-making), and explain how they interact with and impact other business activities or functions. |

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| **Outcome** | **2.2 Economic Principles:** Relate principles and concepts of applied economics to business models, business activities and organizational goal achievement. |
| **Competencies** | 2.2.6 Distinguish between gross and net profit, identify factors affecting a business’s profit (e.g., demand, chance, pricing, expenses, costs, the economy), and recognize controllable and non-controllable expenses. |

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| **Outcome** | **3.2 Relationship Management:** Apply techniques and strategies to develop, maintain and grow positive relationships with employees, peers and stakeholders. |
| **Competencies** | 3.2.7 Identify when and how to take risks to achieve objectives. |

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| **Outcome** | **4.2 Enterprise Risk Management for Financial Institutions:** Relate financial institutions’ risk profile, regulatory compliance requirements and business objectives to enterprise risk-management processes. |
| **Competencies** | 4.2.5 Explain the risks associated with securities products and trust services (e.g., suitability, risk of loss, etc.) and strategies used to manage these risks for a financial institution (e.g., investment profiles, validated asset allocation models, disclosures). |

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| **Outcome** | **4.3 Compliance:** Develop compliance systems, processes and procedures used to manage compliance risk across an organization. |
| **Competencies** | 4.3.1 Compare and contrast internal and external authoritative sources of compliances standards (e.g., legal code, government agencies and self-regulatory organizations), the types of institutions governed and the penalties associated with noncompliance.  4.3.2 Explain the impact of compliance requirements on business structure, functions (e.g., marketing, information technology, human resources), products and services and pricing.  4.3.3 Explain the elements of a compliance program and how requirements and expectations differ across industry sectors (e.g., financial services, healthcare, consumer products, restaurants and food and beverages, etc.). |

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| **Outcome** | **4.6 Corporate Social Responsibility (CSR):** Interpret, apply and communicate an organization’s ethics and social responsibility policies and code of conduct in routine and ambiguous situations. |
| **Competencies** | 4.6.2 Compare and contrast ethical challenges across industry sectors (e.g., healthcare, financial services, consumer products, manufacturing, retail) and functional areas (e.g., marketing, human resources, financial reporting). |

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| **Outcome** | **4.7 Governance Structures:** Relate governance structures to organizational goal achievement. |
| **Competencies** | 4.7.1 Explain the need for and impact of governance on business management, performance and regulatory oversight. |

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| **Outcome** | **9.1 Financial Principles:** Apply tools, strategies, and systems to plan and monitor the use of financial resources. |
| **Competencies** | 9.1.5 Explain how accounting and accounting standards impact business financial performance, and distinguish between cash and accrual methods of accounting.  9.1.6 Distinguish among profit, cash flows, and return on investment (ROI) measures; and identify factors that could cause different outcomes within these three measures of business performance.  9.1.7 Interpret cost-benefit analysis and revenue analysis (e.g., total revenue, marginal revenue, output, profit).  9.1.9 Calculate sales and financial ratios.  9.1.10 Forecast sales, and interpret financial ratios.  9.1.14 Monitor and calculate profitability and return on investment (ROI). |

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| **Outcome** | **9.2 Corporate Investments:** Implement tools and strategies to evaluate business performance for investment purposes. |
| **Competencies** | 9.2.1 Identify sources of and interpret securities information.  9.2.4 Compare business performance within and across industry sectors using financial analysis (e.g., ratio analysis, trend analysis, fundamental analysis).  9.2.5 Predict business performance using financial statements and financial analysis, and describe the limitations of financial analysis.  9.2.7 Explain how business decisions influence capital market prices (i.e., stocks and bonds) and company value.  9.2.9 Compare asset allocation strategies, risk profiles, and investment objectives.  9.2.10 Select investments that generate revenue for clients, comply with securities laws and regulations, fit within diversification and portfolio management strategies, and achieve client’s financial goals and objectives. |

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| **Outcome** | **9.3 Financial Risk Management:** Evaluate corporate finances, profits, structure, and growth to gain an understanding of the general health and prospects for future growth. |
| **Competencies** | 9.3.1 Evaluate and forecast company performance using business ratios (e.g., liquidity ratios, efficiency ratios, debt leverage ratios, market ratios)and peer-to-peer comparisons, and identify incongruent relationships for further review.  9.3.3 Calculate cash needs using the time value of money. |

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| **Outcome** | **9.4 Internal Controls:** Establish suitable internal controls to ensure the proper recording and reporting of transactions in compliance with applicable standards. |
| **Competencies** | 9.4.1 Describe the impact of financial reporting and internal control regulations on control requirements (e.g., Sarbanes-Oxley Act of 2002, Dodd-Frank Wall Street Reform Act, Model Audit Rule, Government Accountability Standards).  9.4.2 Assess and identify the risk of errors and fraud in transactions and accounts (e.g., unusual activity, abnormal variations). |

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| **Outcome** | **9.5 Financial Accounting:** Track, record, and summarize financial transactions to enable accurate reporting of financial activity to external parties. |
| **Competencies** | 9.5.1 Describe how basic accounting principles and requirements of accounting-standards setting bodies impact the accounting and auditing process (e.g., Generally Accepted Accounting Principles [GAAP], required set of financial statements).  9.5.2 Explain the accounting concepts that form the basis for accounting systems that comply with GAAP (e.g., accounting cycle, accounting method, accounting equation).  9.5.3 Create a GAAP-compliant chart of accounts providing a sufficient level of detail to support managerial objectives (e.g., cost center reporting).  9.5.4 Predict balance sheet changes using the accounting equation and account characteristics (e.g., debit or credit).  9.5.5 Classify and record standard business transactions (e.g., cash, accounts receivable, accounts payable, inventory, plant assets) to the general ledger using journals and reconciliation rules to reduce errors.  9.5.8 Classify asset and liability accounts into current and non-current categories.  9.5.11 Perform procedures to validate accuracy of accounting data, to identify errors and to make corrections (e.g., review trial balance, reconcile cash, proof ledgers, count inventory).  9.5.13 Perform automated accounting functions using available hardware and software applications. |

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| **Outcome** | **9.6 Financial Reporting and Auditing:** Perform specialized accounting; and summarize, report, and evaluate the accuracy of a company’s financial information. |
| **Competencies** | 9.6.1 Explain the importance of accurately reporting a business’s financial position and activities, the types of systems that are used for that purpose (i.e., tax systems, financial, cost systems) and the linkage to operational systems (i.e., enterprise systems).  9.6.2 Determine the level and type of reporting required to achieve business objectives and comply with regulatory requirements (e.g. compilation, audit, GAAP, IFRS, SME, fund accounting). |