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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** | 1.1.2Identify the scope of career opportunities and the requirements for education, training, certification, licensure and experience.  1.1.5 Develop strategies for self-promotion in the hiring process (e.g., filling out job applications, résumé writing, interviewing skills, portfolio development).  1.1.8 Identify the correlation between emotions, behavior and appearance and manage those to establish and maintain professionalism. |

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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.  1.2.4 Use negotiation and conflict-resolution skills to reach solutions.  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.  1.2.10 Use interpersonal skills to provide group leadership, promote collaboration, and work in a team.  1.2.12 Use technical writing skills to complete forms and create reports. |

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| **Outcome** | **1.3 Business Ethics and Law:** Analyze how professional, ethical, and legal behavior contributes to continuous improvement in organizational performance and regulatory compliance. |
| **Competencies** | 1.3.6Identify deceptive practices (e.g., bait and switch, identity theft, unlawful door-to-door sales, deceptive service estimates, fraudulent misrepresentations) and their overall impact on organizational performance.  1.3.9Identify potential conflicts of interest (e.g., personal gain, project bidding) between personal, organizational and professional ethical standards. |

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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).  1.4.3Verify compliance with security rules, regulations and codes (e.g., property, privacy, access, accuracy issues, client and patient record confidentiality) pertaining to technology specific to the industry pathway. |

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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** | 1.9.3Review and summarize savings, investment strategies and purchasing options (e.g., cash, lease, finance, stocks, bonds).  1.9.4Identify credit types and their uses in order to establish credit.  1.9.5Identify ways to avoid or correct debt problems.  1.9.6Explain how credit ratings and the criteria lenders use to evaluate repayment capacity affect access to loans.  1.9.7Review and summarize categories (types) of insurance and identify how insurances can reduce financial risk.  1.9.9Compare and contrast different banking services available through financial institutions. |

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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** | 2.2.5 Determine types of business risks (e.g., pure, speculative, natural, human, economic). |
| **Outcome** | **2.3 International Business:** Relate factors impacting international business to internal business operations, practices and strategies. |
| **Competencies** | 2.3.12 Explain regulations governing bribery and foreign monetary payments, and describe their impact on business. |

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| **Outcome** | **3.1 Customer Relations:** Apply techniques, strategies and tools to develop, maintain and grow positive internal and external customer, or client, relationships. |
| **Competencies** | 3.1.3 Apply a customer-service mindset in a culturally appropriate manner (e.g., respond to customer inquiries; reinforce service through effective, ongoing communication).  3.1.4 Build rapport with customers and use this rapport to inform customers about company policies, consequences of noncompliance with recommendations or requirements and service or account terminations.  3.1.5 Maintain confidentiality or privacy of internal and external customers.  3.1.6 Reinforce company’s image and culture to exhibit the business’s brand promise.  3.1.7 Describe the scope of customer-relationship management to show its contribution to business.  3.1.8 Build, maintain and improve relationships with customers or clients; and promote brand and solicit new ideas and solutions using social media.  3.1.9 Identify opportunities to use crowdsourcing to engage customers or clients, improve customer or client relationships, promote brand, and solicit new ideas and solutions. |

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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.  3.2.9 Establish strategic relationships with others.  3.2.11 Manage internal and external business relationships to foster positive interactions, and strategically plan and leverage business relationships for growth. |

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| **Outcome** | **3.3 Business Communications Management:** Apply strategies and procedures to plan, create, implement, and evaluate internal and external company communications. |
| **Competencies** | 3.3.2 Explain how the content of written communications (e.g., email, text messages, chats) creates reputational, legal and regulatory exposure for organizations, and describe how to manage the risk individually and collectively. |

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| **Outcome** | **3.4 Social Media Communications:** Apply tools, strategies and processes to plan, create, implement, monitor and evaluate social media communications to support corporate brand and strategy. |
| **Competencies** | 3.4.2 Compare and contrast the use of social media for personal and business purposes. |

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| **Outcome** | **4.1 Enterprise Risk Management Fundamentals:** Apply foundational business skills and tools to identify risks and seize opportunities related to the achievement of business objectives. |
| **Competencies** | 4.1.4 Identify events (e.g., disasters, cyber-attacks, product launch) and stakeholder activities (e.g., supplier bankruptcy, rogue employee, compromised personal information, competitor exit) that could facilitate or prevent an organization from achieving its objectives, i.e., risk, at the organizational level. |

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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.  4.7.2 Describe the relationship between governance structures, ownership structures (e.g., corporation, privately owned, nonprofit, limited-liability companies) and organizational size and reach (e.g., microenterprise, middle-market, large corporate, multinational, global).  4.7.3 Explain the roles and responsibilities of governing committees (e.g., Board of Directors, Audit and Finance Committees, Risk Committees), strategies used to fulfill these responsibilities and the impact on strategic planning and management functions (i.e., planning, organizing, directing, staffing and controlling).  4.7.4 Identify the elements of a governance process (e.g., minutes, records, proxies), and distinguish elements contained in public and private businesses.  4.7.5 Identify the elements of a corporate governance structure that impact staff decision-making authority.  4.7.6 Determine situations in which escalation to a governance member is appropriate. |

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| **Outcome** | **5.1 Marketing Fundamentals:** Describe principles of marketing, marketing functions and the factors influencing their effectiveness. |
| **Competencies** | 5.1.4 Describe the marketing-information management function, its nature and considerations (e.g., types of relevant information, uses, legal and ethical concerns).  5.1.5 Describe the function of pricing to understand its role in marketing.  5.1.6 Explain factors affecting pricing decisions (e.g., customer value perception, brand, negotiating power, corporate policies, competitive strategy, stage of customer life cycle).  5.1.9 Describe promotion’s nature, scope and role in meeting business objectives (e.g., types of promotion, promotional mix, promotional channels).  5.1.10 Describe the impact of industry, environment and culture on the nature and scope of selling and sales activities (e.g., customer service, relationship building).  5.1.11 Describe sales processes and techniques that can be used to facilitate selling. |

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| **Outcome** | **5.9 Marketing Communications:** Apply the concepts and determine the strategies needed to communicate information about products, services, images or ideas to achieve desired outcomes that support organizational goals and objectives. |
| **Competencies** | 5.9.8 Execute direct-marketing strategies to attract attention and to build brand (e.g., direct mail, online advertising, email marketing, websites, social media, podcasts and webcasts, videos and images, mobile, search-engine optimization, crowdsourcing).  5.9.12 Participate in community outreach involvement that fosters a positive company image and networking. |

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| **Outcome** | **5.11 Selling:** Determine client needs, wants and fears; and respond through planned, personalized communication that influences purchase decisions and enhances future business opportunities. |
| **Competencies** | 5.11.1 Describe motivational theories that can be used to enhance customer relationships and increase the likelihood of making sales.  5.11.3 Describe the impact that digital communication is having on selling.  5.11.4 Identify sources of product information that can be used to communicate product benefits and ensure appropriateness of a product for the customer or client.  5.11.6 Implement sales processes and techniques to enhance customer relationships and increase the likelihood of making sales (e.g., rapport and credibility building, recognizing and responding appropriately to prospect’s personality, using buying motives, facilitating buying decisions, questioning to understand prospect, assessing needs in relation to product offerings, demonstrating solution, converting objections to selling points, closing sales, negotiating terms or agreements, overseeing order fulfillment).  5.11.8 Process the sale to complete the exchange, and collect payment from customer to complete sales transactions.  5.11.9 Conduct post-sales follow-up activities to foster ongoing relationships with customers or clients (e.g., follow-up strategies, sales reports, post-sales service, client feedback, self-assessment of performance, ongoing client relationship). |

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| **Outcome** | **6.2 Information Management:** Institute and evaluate information management tools, policies, procedures and strategies to achieve business unit and organizational goals. |
| **Competencies** | 6.2.7 Conduct an environmental scan to obtain information on the internal and external business environment and to identify changing conditions and current issues or trends impacting business (e.g, business intelligence, insights). |

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| **Outcome** | **6.3 Business Applications:** Apply tools, processes and procedures to manage the efficient and effective use of technology to achieve organizational goals. |
| **Competencies** | 6.3.2 Mine standard databases (e.g., accounting, customer, product, vendor, sales, operations, human resources, patient, supplier, procurement), apply analytical tools, and interpret the findings. |

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| **Outcome** | **8.5 Financial Operations:** Develop foundational skills and knowledge to execute the operational processes in financial institutions. |
| **Competencies** | 8.5.1 Describe lines of business (e.g., retail, commercial), and identify products and product features. |

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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.  9.1.9 Calculate sales and financial ratios.  9.1.10 Forecast sales, and interpret financial ratios.  9.1.11 Calculate insurable losses.  9.1.12 Review and analyze business tax returns to profile a business. |

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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.  9.2.6 Describe how a business’s financial needs at different stages of development may impact performance and company value.  9.2.7 Explain how business decisions influence capital market prices (i.e., stocks and bonds) and company value.  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.  9.3.4 Analyze the impact of changes in benchmark rates on lending and borrowing costs (e.g., fed funds rate, 10-year treasury rate, LIBOR).  9.3.10 Describe factors influencing retirement plan administration and selection of an administrative agent. |

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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** | 9.6.2 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). |
| **Outcome** | **10.2 Strategic Execution:** Apply the principles and concepts used to align organizational and departmental strategies with tactical execution plans. |
| **Competencies** | 10.2.6 Explain uses of and differences in financial and operational information analysis (e.g., financial KPIs, marketing KPIs, logistics KPIs), and identify metrics that promote a balanced and successful approach to execute strategy. |