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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** | 1.1.2 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. |

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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** | 1.2.1 Extract relevant, valid information from materials and cite sources of information.  1.2.2 Deliver formal and informal presentations.  1.2.3 Identify 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.  1.2.6 Use proper grammar and expression in all aspects of communication.  1.2.7 Use problem-solving and consensus-building techniques to draw conclusions and determine next steps.  1.2.9 Identify advantages and disadvantages involving digital and/or electronic communications (e.g., common content for large audience, control of tone, speed, cost, lack of non-verbal cues, potential for forwarding information, longevity).  1.2.10 Use interpersonal skills to provide group leadership, promote collaboration, and work in a team.  1.2.11 Write professional correspondence, documents, job applications and resumés.  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** | 1.3.1 Analyze how regulatory compliance affects business operations and organizational performance.  1.3.3 Use ethical character traits consistent with workplace standards (e.g., honesty, personal integrity, compassion, justice).  1.3.9 Identify 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).  1.4.5 Use information technology tools to maintain, secure and monitor business records.  1.4.6 Use an electronic database to access and create business and technical information.  1.4.7 Use personal information management and productivity applications to optimize assigned tasks (e.g., lists, calendars, address books).  1.4.8 Use electronic media to communicate and follow network etiquette guidelines. |

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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).  1.9.8Identify income sources and expenditures.  1.9.9Compare and contrast different banking services available through financial institutions. |
| **Outcome** | **1.11 Principles of Business Economics:** Examine and employ economic principles, concepts, and policies to accomplish organizational goals and objectives. |
| **Competencies** | 1.11.2 Identify the difference between monetary and nonmonetary incentives and explain how changes in incentives cause changes in behavior.  1.11.3 Use economic indicators to identify economic trends and conditions (e.g., inflation, interest rate fluctuations, unemployment rates).  1.11.4 Determine how the quality, quantity and pricing of goods and services are affected by domestic and international competition in a market economy.  1.11.5 Analyze factors that affect currency and exchange rates.  1.11.6 Explain how financial markets and government policies influence interest rates (credit ratings/debt ceiling), trade deficits and unemployment. |

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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** | 2.2.8 Describe the nature of taxes paid by businesses and their impact.  2.2.13 Describe the types of market structures (e.g., monopolistic, monopsonistic).  2.2.14 Explain the role of the Federal Reserve System, describe ways that it influences the availability of money and credit, and describe ways that it adjusts the money supply.  2.2.15 Describe the phases of business cycles (i.e., expansion, peak, contraction, trough) and industry cycles (i.e., start-up or innovations, dominance, shakeout or consolidation, maturity, decline), benefits of understanding them, their internal and external causes, their impact on business and ways businesses deal with different phases. |

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| **Outcome** | **2.3 International Business:** Relate factors impacting international business to internal business operations, practices and strategies. |
| **Competencies** | 2.3.1 Describe the global environment in which businesses operate, identify leading economies, and explain how the global environment impacts a business’s overall global strategy. |

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| **Outcome** | **2.4 Business Processes:** Relate business-process design to organizational structure and organizational goal achievement. |
| **Competencies** | 2.4.4 Describe the relationship among policies, processes and procedures. |

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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** | 3.1.5 Maintain confidentiality or privacy of internal and external customers. |

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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** | 3.2.3 Align personal vision and goals with organizational or departmental goals, objectives and initiatives. |

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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** | 3.3.1 Identify organizational communication hierarchies, and select the appropriate communication strategy to use for the hierarchy. |

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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** | 4.1.3 Describe ways that businesses prevent, control, transfer and retain risks. |

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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. |

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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** | **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.  8.5.5 Explain segregation of duties controls (e.g., dual vault control). |

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| **Outcome** | **9.1 Financial Principles:** Apply tools, strategies, and systems to plan and monitor the use of financial resources. |
| **Competencies** | 9.1.6 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. |
| **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. |

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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). |

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| **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. |