

Florida Department of Education
CURRICULUM FRAMEWORK

Program Title: Academy of Finance
Occupational Area: Marketing

	<u>Secondary</u>	<u>PSAV</u>
Program Numbers	8815100	M804011
CIP Number	0208.040110	0208.040110
Grade Level	9-12, 30, 31	30, 31
Length	5 credits	750 hours
Certification	BANK FINC @7 G TEACH CDE @7 DIST ED @7 BUS ED 1 @2 @4 MKTG 1 @2 MKTG MGMT @7 G	BANK FINC @7 G TEACH CDE @7 DIST ED @7 BUS ED 1 @2 @4 MKTG 1 @2 MKTG MGMT @7 G
CTSO	DECA	DEX
Coop Method	Yes	Yes
Basic Skills		
Math		9
Language		9
Reading		9

- I. **MAJOR CONCEPTS/CONTENT:** The purpose of this program is to prepare students for employment in the financial industry. This program also provides supplemental training for persons previously or currently employed in the financial industry. This program focuses on broad, transferable skills and stresses understanding and demonstration of the following elements of the financial industry: planning; management; finance; economics; technical and production skills; underlying principles of technology; labor issues; community issues and health, safety, and environmental issues; risk management liability; and health, life, and disability insurance.

Listed below are the courses that comprise this program when offered at the secondary level:

- 8815150 - Financial Computing
- 8815140 - Financial Accounting
- 8815110 - Financial Operations
- 8815130 - Financial Internship **OR** 8800410 - Marketing OJT
- 8815120 - Financial Planning

- II. **LABORATORY ACTIVITIES:** Laboratory activities are an integral part of this program. Industry specific equipment should be utilized for each job for which the student receives instruction.
- III. **SPECIAL NOTE:** DECA, "An Association of Marketing Students" (secondary), and Delta Epsilon Chi, "An Association of Marketing Students" (postsecondary), are the appropriate career and technical student organizations for providing leadership training and for reinforcing specific career and technical skills. Career and Technical Student Organizations, when provided, shall be an integral part of the career and technical instructional program, and the activities of such organizations are defined as part of the curriculum in accordance with Rule 6A-6.065 (8), FAC.

Cooperative training (OJT), 8800410/M89990/0208.9999CP, or Financial Internship, 8815130, are the appropriate work-based learning experiences for this program. Whenever OJT is offered a training agreement and an individualized training plan, signed by the student, parent/guardian, teacher/coordinator, and employer are required. The training plan is to include a diverse list of instructional objectives and on-the-job skills and in-school learning experiences. The workstation should reflect equipment, skills, and tasks relevant to the occupation the student has chosen as a career goal. The student must receive compensation for work performed. The employer will evaluate the student's job performance of the instructional objectives and competencies each grading period.

Students who choose the internship option must work a minimum of 150 hours to earn one credit. Each student intern is required to have a job performance skills plan, signed by the student/intern, parent/guardian, teacher, and employer. The plan should include competencies developed through classroom experiences, a list of on-the-job duties and tasks to be performed, and applicable student performance standards. The Financial Internship course may provide paid or non-paid work experience based on the needs of the students and availability of positions.

It is highly recommended that for every 20 students (or portion thereof) enrolled in OJT/Internship, the teacher/coordinator be given a minimum of one hour of OJT-coordination release time per day for the purposes of visiting students on the job and managing the cooperative method of instruction.

The teacher/coordinator should visit each intern/OJT site a minimum of once during each grading period for the purpose of observation, preferably while the student is actually working. A second contact during each grading period for the purpose of evaluating the student's progress in attaining the competencies listed in the job performance basic skills plan is highly recommended.

On-the-job training and internship may be continued as a summer learning experience without classroom instruction for those students who successfully participated in the program during the school year immediately preceding the summer assignment.

The OJT course may be taken by a student for one or more semesters at the secondary level enabling the student to earn multiple credits. The specific student performance standards that the student must achieve to earn credit must be specified in the OJT training plan.

In accordance with Rule 6A-10.040, FAC, the minimum basic skills grade level required for adult vocational students to complete this program are: Mathematics 9.0, Language 9.0, Reading 9.0. These grade-level numbers correspond to grade-equivalent scores obtained on one of the state-designated basic skills examinations. If a student does not meet the basic-skills level required for completion of the program, remediation should be provided concurrently through Vocational Preparatory Instruction (VPI). Please refer to the Rule for exemptions.

To be transferable statewide between institutions, this program/course must have been reviewed, and a "transfer value" assigned the curriculum content by the appropriate Statewide Course Numbering System discipline committee. This does not preclude institutions from developing specific program or course articulation agreements with each other.

When offered at the postsecondary adult vocational level, this program may be offered in courses. Vocational credit shall be awarded to the student on a transcript in accordance with Section 230.643 F. S.

When a secondary student with a disability is enrolled in a vocational class with modifications to the curriculum framework, the particular outcomes and student performance standards, which the student must master to earn credit, must be specified on an individual basis. The job or jobs for which the student is being trained should be reflected in the student's desired postschool outcome statement on the Transition Individual Educational Plan (Transition IEP).

SCANS Competencies: Instructional strategies for this program must include methods that require students to identify, organize, and use resources appropriately; to work with each other cooperatively and productively; to acquire and use information; to understand social, organizational, and technological systems; and to work with a variety of tools and equipment. Instructional strategies must also incorporate methods to improve students' personal qualities, higher-order critical thinking skills, and problem-solving, technical, and literacy skills.

- IV. **INTENDED OUTCOMES:** After successfully completing appropriate course(s) for each Occupational Completion Point of this program, the student will be able to perform the following:

OCCUPATIONAL COMPLETION POINT DATA CODE-A

DATA ENTRY CLERK - DOT 203.582-054

- 49.0 Identify careers in finance.
- 01.0 Perform data processing activities.
- 02.0 Demonstrate communication skills needed in finance and finance-related occupations.
- 03.0 Identify functions of data processing.
- 04.0 Demonstrate decision-making activities.

OCCUPATIONAL COMPLETION POINT DATA CODE - B

LOAN AND CREDIT CLERK - OES 53121

- 05.0 Practice quality performance in the learning environment and workplace.
- 06.0 Demonstrate financial accounting activities.
- 07.0 Compare the differences between the various economic systems.
- 08.0 Explain the nature of American capitalism through its various concepts.
- 09.0 Explain the profit motive in our economic system.
- 10.0 Demonstrate by examples capital markets and the role securities have within these markets.
- 11.0 Develop skill in interpreting the financial section of the daily newspaper.

- 12.0 Demonstrate an understanding of the different types of business organization.
- 13.0 Outline the role the Federal Reserve System plays in our money, credit, and banking processes.
- 14.0 Summarize how economic growth and stability impact the business cycle.
- 15.0 State the banking concept as used in America.
- 16.0 Outline the historical transition the banking system in America has taken from its early years to its current position.
- 17.0 Define banking operations.
- 18.0 Analyze the types of investments used by banks.
- 19.0 Evaluate the effectiveness of bank regulation and examination.
- 20.0 Identify terminology unique to the finance and finance-related industries.
- 21.0 Describe the role of consumer credit in today's society.
- 22.0 Identify the principles of saving and borrowing.
- 23.0 Identify career opportunities available in the consumer credit field.
- 24.0 Describe consumer credit products.
- 25.0 Define risk and consumer lending.
- 26.0 Outline the procedures utilized in processing a credit application.
- 27.0 Demonstrate the procedures utilized in gathering credit information.
- 28.0 Outline the procedures used in evaluating a loan.
- 29.0 Identify the documents and procedures utilized in closing a loan.
- 30.0 Outline the methods utilized in servicing a loan.
- 31.0 Evaluate the role automation plays in the buying and selling of securities.
- 32.0 Analyze home financing options.
- 33.0 Evaluate the impact fluctuating stock prices might have upon the financial community.
- 34.0 Analyze the reasons for the purchase of bonds.
- 35.0 Identify the laws and regulations for consumer protection.
- 48.0 Demonstrate employability skills.
- 36.0 Perform designated job skills.
- 37.0 Demonstrate work ethics.

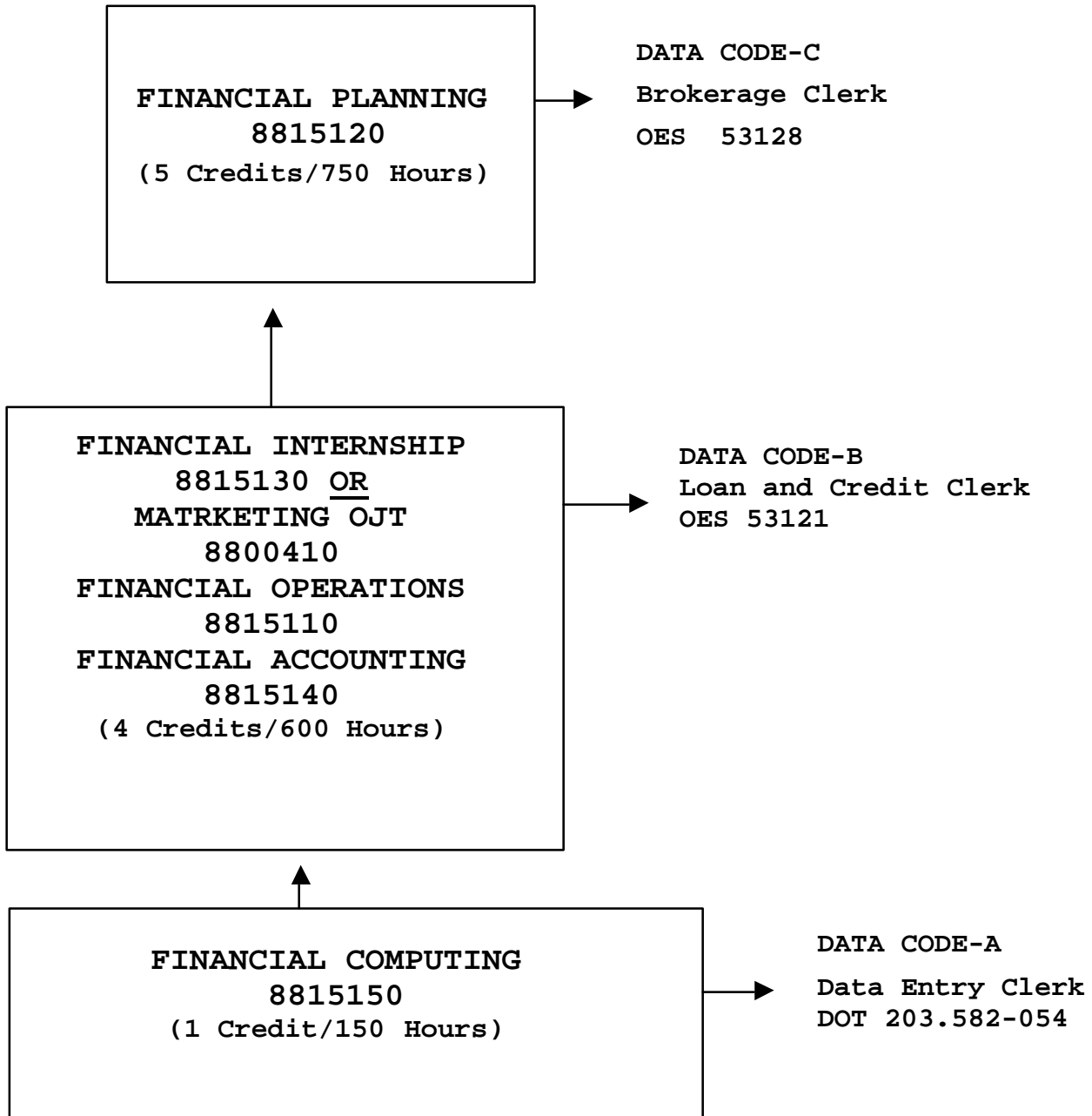
OCCUPATIONAL COMPLETION POINT - DATA CODE - C

BROKERAGE CLERKS - OES 53128

- 38.0 Summarize global banking functions.
- 39.0 Define global trade.
- 40.0 Explain the processes used in the field of financial planning.
- 41.0 Describe the role of a financial planner.
- 42.0 Outline the components of a financial plan.
- 43.0 Define the concept of risk management and insurance products.
- 44.0 Outline investment opportunities available in today's financial market.
- 45.0 Identify retirement planning strategies.
- 46.0 Identify estate-planning strategies.
- 47.0 Select a financial industry career for research.

The following diagram illustrates the program structure:

ACADEMY OF FINANCE
8812100/M803010/0208.030100



Florida Department of Education
STUDENT PERFORMANCE STANDARDS

Program Title: Academy Of Finance
Secondary Number: 8815100
Postsecondary Number: M804011

OCCUPATIONAL COMPLETION POINT A

DATA ENTRY CLERK - DOT 203.582.054

- 49.0 IDENTIFY CAREERS IN FINANCE--The student will be able to:
- 49.01 Identify employment opportunities, requirements for entry and advancement, and career ladders in a variety of finance related occupations.
 - 49.02 Explain duties and responsibilities for the identified positions using current sources of information.
 - 49.03 Identify skills and knowledge needed by finance professionals.
 - 49.04 Identify advantages and disadvantages of working in the finance industry.
- 01.0 PERFORM DATA PROCESSING ACTIVITIES--The student will be able to:
- 01.01 Explain the following terms: accounts payable, accounts receivable, cash payments, cash receipts, and payroll.
 - 01.02 Enter data into an accounts payable system. MA.E.1.4.1
 - 01.03 Enter data into an accounts receivable system. MA.E.1.4.1
 - 01.04 Enter data into a cash payments system. MA.E.1.4.1
 - 01.05 Enter data into a cash receipts system. MA.E.1.4.1
 - 01.06 Enter data into a payroll system. MA.E.1.4.1
- 02.0 DEMONSTRATE COMMUNICATION SKILLS NEEDED IN FINANCE AND FINANCE-RELATED OCCUPATIONS--The student will be able to:
- 02.01 Compose and key a resume (electronic and traditional) and cover letter. LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3
 - 02.02 Respond to and utilize information derived from multiple sources (e.g., written documents, instructions, e-mail, Internet) to solve business problems and complete business tasks. LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4
 - 02.03 Use current and emerging technology and software to perform personal and business related tasks, solve problems, and organize and communicate information. LA.B.2.4.2, LA.B.2.4.4
 - 02.04 Use communications and networking systems to perform tasks and solve problems in business environments. LA.B.2.4.2, LA.B.2.4.4
- 03.0 IDENTIFY FUNCTIONS OF DATA PROCESSING--The student will be able to:
- 03.01 Identify computer hardware and software. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, LA.D.2.4.4
 - 03.02 Identify generic data processing terms. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2,

- LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, MA.E.3.4.1
- 03.03 Describe the relationship between a source document and a single transaction on a unit of record. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, MA.E.3.4.1
- 03.04 Define and list in sequence each of the steps of a data processing cycle. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, MA.E.1.4.1
- 03.05 Identify symbols used in flowchart application. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, MA.E.3.4.1
- 04.0 DEMONSTRATE DECISION-MAKING ACTIVITIES--The student will be able to:
 - 04.01 Describe ethical issues and problems associated with computers and information systems. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
 - 04.02 Select the appropriate action in situations requiring the application of ethics in business. SS.C.1.4.2

OCCUPATIONAL COMPLETION POINT B

LOAN AND CREDIT CLERK - OES 53121

- 05.0 PRACTICE QUALITY PERFORMANCE IN THE LEARNING ENVIRONMENT AND WORKPLACE--The student will be able to:
 - 05.01 Apply organizational skills to manage time and resources appropriately.
 - 05.02 Perform tasks accurately, completely, and with attention to detail. MA.E.1.4.3
 - 05.03 Organize ideas and communicate oral and written messages appropriate to an accounting environment. LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3
 - 05.04 Identify, define, and discuss professional accounting terminology appropriate for internal and external communications in an accounting environment. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
 - 05.05 Demonstrate an awareness of the role and responsibilities of employees within the organization of an accounting and business environment.
 - 05.06 Project a professional image through appropriate business attire, ethical behavior, personal responsibility, flexibility, and respect for confidentiality.
 - 05.07 Participate in work-based learning experiences in an accounting environment.
- 06.0 DEMONSTRATE FINANCIAL ACCOUNTING ACTIVITIES--The student will be able to:
 - 06.01 Identify the basic elements of the bookkeeping/accounting cycle. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3,

- LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, MA.A.1.4.3, MA.A.3.4.1, MA.A.5.4.1
- 06.02 Prepare an eight-column worksheet. MA.A.1.4.4, MA.A.5.4.1, MA.A.3.4.1
- 06.03 Post entries from the general journal to the general ledger. MA.A.3.4.1, MA.A.5.4.1
- 06.04 Prepare an income statement. MA.A.2.4.2, MA.A.3.4.1, MA.A.5.4.1
- 06.05 Prepare a balance sheet. MA.A.3.4.1, MA.A.3.4.3, MA.A.5.4.1
- 06.06 Record purchases transactions in the purchases journal. MA.A.2.4.2, MA.A.3.4.1, MA.A.5.4.1
- 06.07 Record a sales transaction in the sales journal. MA.A.2.4.2, MA.A.3.4.1, MA.A.5.4.1
- 06.08 Post sales journal entries to the accounts receivable ledger and general ledger. MA.A.2.4.2, MA.A.3.4.1, MA.A.5.4.1
- 06.09 Record sales returns and allowances transactions in the general journal. MA.A.3.4.1, MA.A.3.4.2, MA.A.5.4.1
- 06.10 Post cash receipts journal entries to the accounts receivable ledger and general ledger. MA.A.3.4.1, MA.A.3.4.3, MA.A.5.4.1
- 06.11 Post cash disbursements from the checkbook to the cash disbursement journal. MA.A.2.4.2, MA.A.3.4.1, MA.A.3.4.2, MA.A.5.4.1
- 06.12 Reconcile bank statement to the checkbook. MA.A.3.4.1, MA.A.3.4.3, MA.A.5.4.1
- 06.13 Compute the depreciation rate, annual depreciation, and book value of a fixed asset, using straight line and declining balance methods. MA.A.3.4.1, MA.A.3.4.3, MA.A.5.4.1
- 06.14 Define the ACRS (accelerated cost recovery system) method of depreciation. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, MA.A.3.4.1, MA.A.3.4.2, MA.A.5.4.1
- 06.15 Compute the cost of inventory, using first in, first out (FIFO); last in, last out (LIFO); and average cost methods. MA.A.3.4.1, MA.A.3.4.3, MA.A.5.4.1
- 06.16 Prepare, record, and post entries to record a payroll and payroll taxes. MA.A.2.4.2, MA.A.3.4.1, MA.A.5.4.1
- 06.17 Identify business tax-related forms. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, MA.A.3.4.1, MA.A.5.4.1
- 06.18 Gather information, extract key elements, analyze the impact of the data, and develop an appropriate solution. MA.A.3.4.1, MA.A.5.4.1, MA.E.1.4.2, MA.E.1.4.3
- 06.19 Discuss the use of technology in an accounting environment. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 06.20 Use spreadsheet and accounting software to maintain accounting records.
- 06.21 Describe the differences between manual and computerized accounting systems. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 07.0 COMPARE THE DIFFERENCES BETWEEN THE VARIOUS ECONOMIC SYSTEMS--The student will be able to:

- 07.01 Describe the terms "market" and "market system."
 LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1,
 LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2,
 LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.1
- 07.02 Compare and contrast major features of a variety of
 economic systems. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2,
 LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4,
 LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5,
 SS.D.2.4.1, SS.D.2.4.6
- 07.03 Explain the basic principles of a market system.
 LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1,
 LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2,
 LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.1, SS.D.2.4.1
- 07.04 Explain factors that have led to an increased international
 interdependence. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2,
 LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4,
 LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5,
 SS.D.2.4.6
- 07.05 Explain concepts associated with trade between nations.
 LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1,
 LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2,
 LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.6
- 08.0 EXPLAIN THE NATURE OF AMERICAN CAPITALISM THROUGH ITS VARIOUS
 CONCEPTS--The student will be able to:
- 08.01 Describe the characteristics of America's market economy.
 LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1,
 LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2,
 LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.1, SS.D.2.4.1,
 SS.D.2.4.2, SS.D.2.4.3, SS.D.2.4.4, SS.D.2.4.5, SS.D.2.4.6
- 08.02 Explain the impact of supply and demand on the American
 economy. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3,
 LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1,
 LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.1,
 SS.D.2.4.1, SS.D.2.4.2
- 09.0 EXPLAIN THE PROFIT MOTIVE IN OUR ECONOMIC SYSTEM--The student will
 be able to:
- 09.01 Interpret the term "profit." LA.A.1.4.3, LA.B.1.4.1,
 LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3,
 LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4,
 LA.C.3.4.5, SS.D.1.4.1, SS.D.2.4.1, SS.D.2.4.2, SS.D.2.4.3,
 SS.D.2.4.4, SS.D.2.4.5, LA.C.3.4.3
- 09.02 Explain the role of the profit motive in investment
 decisions. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3,
 LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1,
 LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.1,
 SS.D.2.4.3, SS.D.2.4.4, SS.D.2.4.5
- 10.0 DEMONSTRATE BY EXAMPLES CAPITAL MARKETS AND THE ROLE SECURITIES
 HAVE WITHIN THESE MARKETS--The student will be able to:
- 10.01 Develop reasons for corporate efforts to raise capital.
 SS.D.2.4.4, LA.C.3.4.5
- 10.02 Explain a variety of methods available to corporations for
 raising capital. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2,
 LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4,
 LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5,
 SS.D.2.4.3, SS.D.2.4.5

- 10.03 Show the major purposes of corporate annual reports.
LA.C.3.4.5
- 11.0 DEVELOP SKILL IN INTERPRETING THE FINANCIAL SECTION OF THE DAILY NEWSPAPER--The student will be able to:
- 11.01 Identify important financial data components found in the financial section of a daily newspaper. LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 11.02 Demonstrate the importance of data relating to daily trading of a stock as listed in the business section of the newspaper or on the Internet.
- 12.0 DEMONSTRATE AN UNDERSTANDING OF THE DIFFERENT TYPES OF BUSINESS ORGANIZATION--The student will be able to:
- 12.01 Compare the features of proprietorship, partnership, and corporation. SS.D.2.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3
- 12.02 List the advantages and disadvantages of forming a corporation. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.1, SS.D.2.4.3
- 12.03 Discuss reasons for corporate acquisitions and mergers. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.1, SS.D.2.4.3, SS.D.2.4.4, SS.D.2.4.5
- 13.0 OUTLINE THE ROLE THE FEDERAL RESERVE SYSTEM PLAYS IN OUR MONEY, CREDIT, AND BANKING PROCESSES--The student will be able to:
- 13.01 Define money and the role it plays in the American economic system. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.3, SS.D.2.4.4
- 13.02 Describe the role financial institutions play in the economic growth and development of a society. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3
- 14.0 SUMMARIZE HOW ECONOMIC GROWTH AND STABILITY IMPACT THE BUSINESS CYCLE--The student will be able to:
- 14.01 Interpret the concept of economic growth. SS.D.2.4.5, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3
- 14.02 Explain the various business cycles that occur in our society. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1
- 15.0 STATE THE BANKING CONCEPT AS USED IN AMERICA--The student will be able to:
- 15.01 Identify the basic functions of banks. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3

- 15.02 Describe the services offered by a full service bank.
 LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1,
 LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2,
 LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.4
- 15.03 Identify financial services offered by major non-bank competitors. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2,
 LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4,
 LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5,
 SS.D.2.4.4
- 15.04 Explain the importance of the selling of financial services by all financial institutions. LA.A.1.4.3, LA.B.1.4.1,
 LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3,
 LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4,
 LA.C.3.4.5, SS.D.2.4.4
- 16.0 OUTLINE THE HISTORICAL TRANSITION THE BANKING SYSTEM IN AMERICA HAS TAKEN FROM ITS EARLY YEARS TO ITS CURRENT POSITION--The student will be able to:
- 16.01 Review the Federal Reserve System's various roles in banking. SS.D.2.4.4, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3
- 16.02 Identify the major Federal banking laws and their role in banking. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3,
 LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1,
 LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.4
- 16.03 Diagram the organization of the Federal Reserve.
 SS.D.2.4.4, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3
- 16.04 Identify new financial products and services offered by a variety of financial institutions. LA.A.1.4.3, LA.B.1.4.1,
 LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3,
 LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4,
 LA.C.3.4.5, SS.D.2.4.4
- 17.0 DEFINE BANKING OPERATIONS--The student will be able to:
- 17.01 Identify the major departments of financial institutions.
 LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1,
 LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2,
 LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 17.02 Describe the characteristics of a time deposit transaction.
 LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1,
 LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2,
 LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 17.03 Identify types of negotiable instruments. LA.A.1.4.3,
 LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2,
 LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3,
 LA.C.3.4.4, LA.C.3.4.5
- 18.0 ANALYZE THE TYPES OF INVESTMENTS USED BY BANKS--The student will be able to:
- 18.01 Identify the role of financial intermediaries. LA.A.1.4.3,
 LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2,
 LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3,
 LA.C.3.4.4, LA.C.3.4.5
- 18.02 Identify the most profitable assets for a bank to hold.
 LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1,
 LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2,
 LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5

- 19.0 EVALUATE THE EFFECTIVENESS OF BANK REGULATION AND EXAMINATION--The student will be able to:
- 19.01 Describe the audit function of a bank. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
 - 19.02 Identify the agencies responsible for bank regulation. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 20.0 IDENTIFY TERMINOLOGY UNIQUE TO THE FINANCE AND FINANCE-RELATED INDUSTRIES--The student will be able to:
- 20.01 Identify and define commonly used financial terms, such as income, expense, and profit. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.5
 - 20.02 Identify and record financial data using correct terminology. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 21.0 DESCRIBE THE ROLE OF CONSUMER CREDIT IN TODAY'S SOCIETY--The student will be able to:
- 21.01 Define consumer credit. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.2
 - 21.02 Identify major providers of consumer credit. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.2
 - 21.03 State the reason(s) consumer credit exists. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.2
- 22.0 IDENTIFY THE PRINCIPLES OF SAVING AND BORROWING--The student will be able to:
- 22.01 Describe the importance of credit to consumers in the American marketplace. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.2
 - 22.02 List the criteria for judging an individual's credit worthiness. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.2
 - 22.03 Describe three different types of consumer credit discrimination. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.2
 - 22.04 Describe a strategy for increasing an individual's savings. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1,

LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2,
LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.2

23.0 IDENTIFY CAREER OPPORTUNITIES AVAILABLE IN THE CONSUMER CREDIT FIELD--The student will be able to:

- 23.01 List the various careers in consumer lending. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 23.02 Outline an organization chart for the consumer lending department of a financial institution. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5

24.0 DESCRIBE CONSUMER CREDIT PRODUCTS--The student will be able to:

- 24.01 Identify the characteristics of consumer credit products (i.e., open ended, secured and unsecured, short and long term). LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1
- 24.02 Describe the benefits and risks of credit and debit card use. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1
- 24.03 Name the activities involved in a credit transaction. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.2
- 24.04 Match a mortgage to a home equity loan. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.2

25.0 DEFINE RISK AND CONSUMER LENDING--The student will be able to:

- 25.01 Define a credit risk. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.2
- 25.02 Construct a profile of a good credit risk. SS.D.1.4.2, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3
- 25.03 Explain the method an institution uses to price a loan. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.2

26.0 OUTLINE THE PROCEDURES UTILIZED IN PROCESSING A CREDIT APPLICATION--The student will be able to:

- 26.01 Outline the information needed on a credit application. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.2
- 26.02 List the documents involved in consumer lending. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.2
- 26.03 Develop a letter to notify the applicant of a credit decision. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, SS.D.1.4.2

- 27.0 DEMONSTRATE THE PROCEDURES UTILIZED IN GATHERING CREDIT INFORMATION--The student will be able to:
- 27.01 Demonstrate a loan interview. LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3
 - 27.02 Complete a loan application. LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3
 - 27.03 Outline the procedures involved in credit verification. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.2
 - 27.04 Explain the function of a credit bureau. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4
- 28.0 OUTLINE THE PROCEDURES USED IN EVALUATING A LOAN--The student will be able to:
- 28.01 Analyze a credit grading system. SS.D.1.4.2, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3
 - 28.02 Describe signals that may be fraud indicators. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.2
 - 28.03 Analyze the reasons why credit information should be verified. SS.D.1.4.2, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3
- 29.0 IDENTIFY THE DOCUMENTS AND PROCEDURES UTILIZED IN CLOSING A LOAN--The student will be able to:
- 29.01 Explain the significance of a loan closing. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
 - 29.02 Identify the documents involved in general consumer lending. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 30.0 OUTLINE THE METHODS UTILIZED IN SERVICING A LOAN--The student will be able to:
- 30.01 Describe how consumer loans are serviced. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
 - 30.02 Outline collection procedures for a consumer loan. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
 - 30.03 Define bankruptcy. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.1
 - 30.04 Outline the job responsibilities of a bankruptcy specialist. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5

- 31.0 EVALUATE THE ROLE AUTOMATION PLAYS IN THE BUYING AND SELLING OF SECURITIES--The student will be able to:
- 31.01 Identify the key terms relating to stock trading.
 LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.5
- 31.02 Outline the sequence of events in making a stock trade.
 LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.5
- 32.0 ANALYZE HOME FINANCING OPTIONS--The student will be able to:
- 32.01 Identify terms related to mortgages. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 32.02 Contrast variable and fixed rate mortgages. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 32.03 Compare and contrast VA, FHA, and conventional mortgages.
 LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 33.0 EVALUATE THE IMPACT FLUCTUATING STOCK PRICES MIGHT HAVE UPON THE FINANCIAL COMMUNITY--The student will be able to:
- 33.01 Explain how stocks are valued. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.4, SS.D.2.4.5
- 33.02 Analyze the factors that influence the pricing of stocks.
 LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2
- 34.0 ANALYZE THE REASONS FOR THE PURCHASE OF BONDS--The student will be able to:
- 34.01 Analyze the characteristics of corporate bonds. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 34.02 Compare rating services used to evaluate bonds. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 34.03 Evaluate the impact that fluctuating interest rates have on bonds. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.5
- 35.0 IDENTIFY THE LAWS AND REGULATIONS FOR CONSUMER PROTECTION--The student will be able to:
- 35.01 Interpret the purpose of the Truth-In-Lending Act.
 LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1,

- LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.2
- 35.02 Explain the major provisions of the Equal Credit Opportunity Act. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1
- 35.03 Explain the importance of the Fair Credit Billing Act. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.2

48.0 DEMONSTRATE EMPLOYABILITY SKILLS--The student will be able to:

- 48.01 Identify and utilize resources used in a job search (e.g., networking, newspaper, Internet). LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.A.2.4.1, LA.A.2.4.2, LA.A.2.4.3, LA.A.2.4.4, LA.A.2.4.5, LA.A.2.4.6, LA.A.2.4.7, LA.A.2.4.8, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, MA.A.3.4.2, SC.H.3.4.5, SC.H.3.4.6, SS.D.1.4.1
- 48.02 Discuss importance of drug tests and criminal background checks in identifying possible employment options. LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.2, LA.B.2.4.4, LA.C.1.4.1, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.D.2.4.4, LA.D.2.4.5, SC.H.3.4.1, SC.H.3.4.3, SS.A.5.4.7
- 48.03 Identify steps in the job application process including arranging for references and proper documentation (e.g., green card). LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.A.2.4.1, LA.A.2.4.2, LA.A.2.4.3, LA.A.2.4.4, LA.A.2.4.5, LA.A.2.4.6, LA.A.2.4.7, LA.A.2.4.8, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, MA.A.5.4.1, SC.H.3.4.6
- 48.04 Identify procedures and documents required when applying for a job (e.g., application, W-4, I-9). LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.A.2.4.1, LA.A.2.4.2, LA.A.2.4.3, LA.A.2.4.4, LA.A.2.4.5, LA.A.2.4.6, LA.A.2.4.7, LA.A.2.4.8, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, MA.A.5.4.1, SC.H.3.4.6, SS.A.5.4.7
- 48.05 Prepare a resume (electronic and written), letter of application, follow-up letter, acceptance/rejection letter, letter of resignation, and letter of recommendation. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.3, LA.B.2.4.4, MA.A.1.4.1, SC.H.3.4.2
- 48.06 Identify and demonstrate appropriate dress and grooming for employment. LA.A.2.4.4, LA.A.2.4.7, LA.A.2.4.8, LA.C.3.4.3 SC.H.3.4.3
- 48.07 Identify and demonstrate effective interviewing skills (e.g., behavioral). LA.A.1.4.3, LA.C.1.4.1, LA.C.1.4.3, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.D.1.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, MA.A.1.4.1, MA.A.1.4.3, SC.H.3.4.3, SS.C.2.4.3
- 48.08 Describe methods for handling illegal interview and application questions. LA.A.1.4.2, LA.A.1.4.3, LA.A.2.4.2, LA.A.2.4.4, LA.A.2.4.5, LA.A.2.4.8, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.2, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.4,

- LA.C.3.4.5, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.D.2.4.2, LA.D.2.4.3, LA.D.2.4.4, LA.D.2.4.5, LA.D.2.4.6, [SC.H.3.4.1](#), [SS.A.5.4.7](#)
- 48.09 Discuss state and federal labor laws regulating the workplace (e.g., Child Labor Law, sexual harassment, EEOC, ADA, FMLA, OSHA). LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.2, LA.B.2.4.4, LA.C.1.4.1, LA.C.1.4.3, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.D.2.4.4, LA.D.2.4.5, [SS.C.2.4.3](#), [SC.H.3.4.4](#)
- 48.10 Identify positive work attitudes and behaviors such as honesty, compassion, respect, responsibility, fairness, trustworthiness, and caring. LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.A.2.4.1, LA.A.2.4.2, LA.A.2.4.3, LA.A.2.4.4, LA.A.2.4.5, LA.A.2.4.6, LA.A.2.4.7, LA.A.2.4.8, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, [SC.H.3.4.3](#)
- 48.11 Identify ways to work cooperatively in a business situation with diverse populations and the physically challenged. LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.A.2.4.1, LA.A.2.4.2, LA.A.2.4.3, LA.A.2.4.4, LA.A.2.4.5, LA.A.2.4.6, LA.A.2.4.7, LA.A.2.4.8, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6
- 48.12 Describe importance of producing quality work and meeting performance standards. LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.A.2.4.1, LA.A.2.4.2, LA.A.2.4.3, LA.A.2.4.4, LA.A.2.4.5, LA.A.2.4.6, LA.A.2.4.7, LA.A.2.4.8, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, [SC.H.3.4.2](#)
- 48.13 Identify personal and business ethics (e.g., preventing theft, pilfering, and unauthorized discounting). LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.A.2.4.1, LA.A.2.4.2, LA.A.2.4.3, LA.A.2.4.4, LA.A.2.4.5, LA.A.2.4.6, LA.A.2.4.7, LA.A.2.4.8, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, [MA.A.1.4.1](#), [MA.A.1.4.2](#), [MA.A.1.4.3](#), [MA.A.1.4.4](#), [SC.H.3.4.3](#), [SS.C.2.4.3](#), [SS.C.2.4.6](#)
- 48.14 Demonstrate orderly and systematic behavior by creating and maintaining a monthly planner. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.D.1.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.D.2.4.2, LA.D.2.4.3, LA.D.2.4.4, LA.D.2.4.5, LA.D.2.4.6, LA.E.2.4.4, LA.E.2.4.6, LA.E.2.4.8, [MA.A.5.4.1](#), [MA.B.1.4.2](#)
- 48.15 Identify qualities typically required for promotion (e.g., productivity, dependability, responsibility). LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.A.2.4.1, LA.A.2.4.2, LA.A.2.4.3, LA.A.2.4.4, LA.A.2.4.5, LA.A.2.4.6, LA.A.2.4.7, LA.A.2.4.8, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, [SC.H.3.4.3](#)
- 48.16 Identify how to prepare for job separation and re-employment. LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.A.2.4.1, LA.A.2.4.2, LA.A.2.4.3, LA.A.2.4.4, LA.A.2.4.5, LA.A.2.4.6, LA.A.2.4.7, LA.A.2.4.8, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4,

- LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, SC.H.3.4.5
- 48.17 Create and maintain a portfolio of documents for job placement (e.g., resume, letters of recommendation, awards, evidence of participation in school/community/volunteer activities, employer evaluations). LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, MA.A.1.4.1, MA.A.1.4.4, SC.H.3.4.5, SC.H.3.4.6
- 48.18 Identify and practice stress management and relaxation techniques. LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.A.2.4.1, LA.A.2.4.2, LA.A.2.4.3, LA.A.2.4.4, LA.A.2.4.5, LA.A.2.4.6, LA.A.2.4.7, LA.A.2.4.8, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6
- 48.19** Maintain confidentiality of business matters.
- 48.20 Discuss importance of practicing positive customer service skills. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.C.1.4.1, LA.C.1.4.2, LA.C.1.4.4, LA.C.3.4.1, LA.C.3.4.2
36. PERFORM DESIGNATED JOB SKILLS--The student will be able to:
- 36.01 Perform tasks as outlined in the job performance skills plan. LA.B.2.4.1
- 36.02 Display an acceptable level of production and quality control. LA.B.2.4.1
- 36.03 Maintain appropriate records. LA.B.2.4.3, MA.A.1.4.3, MA.A.1.4.4
- 36.04 Demonstrate appropriate dress and grooming habits for the workplace environment. LA.C.3.4.3, HE.B.2.4.3
- 36.05 Demonstrate an understanding of a company's products and services. LA.C.3.4.3
- 37.0 DEMONSTRATE WORK ETHICS--The student will be able to:
- 37.01 Demonstrate effective written and oral communication and listening skills. LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.C.1.4.1
- 37.02 Demonstrate the ability to resolve customer, employee, and employee/employer problems and concerns. LA.C.3.4.3, SS.C.2.4.3, HE.B.3.4.2
- 37.03 Demonstrate acceptable work habits and conduct in the workplace as defined by company policy. LA.C.3.4.3
- 37.04 Demonstrate legal and ethical behavior within the scope of job responsibilities. LA.C.3.4.3, SS.C.2.4.6
- 37.05 Follow policies and procedures affecting safety, health, and well being. HE.A.1.4.7
- 37.06 Exhibit behavior supporting and promoting cultural and ethnic diversity. HE.B.3.4.2
- 37.07 Demonstrate interpersonal skills which enhance team productivity and foster positive work ethics. LA.C.3.4.3, HE.A.1.4.1

OCCUPATIONAL COMPLETION POINT C
BROKERAGE CLERK - OES 53128

- 38.0 SUMMARIZE GLOBAL BANKING FUNCTIONS--The student will be able to:
- 38.01 Describe the promotion of global trade. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2,

- LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.6
- 38.02 Analyze the global credit crisis. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.6
- 38.03 Identify global exchange services. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.6
- 39.0 DEFINE GLOBAL TRADE--The student will be able to:
- 39.01 Describe what takes place during the rise or fall of the exchange rate of the U.S. dollar. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.6
- 39.02 Outline the advantages and disadvantages of a protectionist policy. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.6
- 39.03 Identify possible solutions to the problem of meeting global competition. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.6
- 39.04 Distinguish between imports and exports. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.6
- 39.05 Discuss the financial interdependence of nations. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.6
- 39.06 Explain the advantages and disadvantages of global trade. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.6
- 39.07 Define the major agreements governing the world: General Agreement on Tariffs and Trade (GATT), North American Free Trade Agreement (NAFTA), European Union (EU), ASEAN Free Trade Area (AFTA), and Southern Cone Common Market (Mercosur). LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.6
- 39.08 Discuss the U. S. balance of trade. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.6
- 39.09 Know terms: trade, tariff, quota, embargo, voluntary export restraints, most favored nation status, foreign trade zones, export, import, dumping, kickbacks, international monetary fund (IMF). LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.6
- 40.0 EXPLAIN THE PROCESSES USED IN THE FIELD OF FINANCIAL PLANNING--The student will be able to:

- 40.01 Discuss financial planning. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.1
- 40.02 Explain basic steps in the financial planning process. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.1
- 40.03 Evaluate a hypothetical situation from a financial planning point of view. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.1
- 40.04 Summarize the extent to which financial planning would benefit people of different financial circumstances. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.1
- 41.0 DESCRIBE THE ROLE OF A FINANCIAL PLANNER--The student will be able to:
- 41.01 Define abbreviations associated with degrees granted by various financial institutions and industries. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 41.02 Develop a set of criteria for evaluating a planner's credentials. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 41.03 Describe the skills, education, and training necessary for a career in financial planning. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 41.04 List the basic steps in the financial planning process. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 42.0 OUTLINE THE COMPONENTS OF A FINANCIAL PLAN--The student will be able to:
- 42.01 Explain the importance of goals during the various phases of financial planning. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 42.02 Describe financial information needed in the data gathering phase of planning. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 42.03 Explain significance of an income statement and balance sheet for financial planning. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 42.04 Explain how a planner analyzes financial data using the components of a financial plan. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3,

LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4,
LA.C.3.4.5

43.0 DEFINE THE CONCEPT OF RISK MANAGEMENT AND INSURANCE PRODUCTS--The student will be able to:

- 43.01 List the broad range of insurances available to consumers. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 43.02 Explain the major insurance-related concept of risk sharing. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 43.03 Define key terms and concepts relating to insurance. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 43.04 Develop a list of criteria for determining the amount of insurance an individual needs. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 43.05 Outline an individual risk profile. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5

44.0 OUTLINE INVESTMENT OPPORTUNITIES AVAILABLE IN TODAY'S FINANCIAL MARKET--The student will be able to:

- 44.01 Identify key investment-related terms, concepts, and options. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 44.02 Develop an individual financial plan for a person with a one million dollar windfall. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4
- 44.03 Outline a financial strategy for investing in precious metals and collectibles. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5

45.0 IDENTIFY RETIREMENT PLANNING STRATEGIES--The student will be able to:

- 45.01 Identify sources of retirement funds. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.1
- 45.02 List various pension plan options. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.1
- 45.03 Identify the retirement benefits provided by Social Security. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.1

- 45.04 Outline personal income tax planning strategies.
 LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1,
 LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2,
 LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.1
- 46.0 IDENTIFY ESTATE PLANNING STRATEGIES--The student will be able to:
- 46.01 Define key terms and concepts relating to estate planning.
 LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1,
 LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2,
 LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 46.02 Identify the major components of an individual estate plan.
 LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1,
 LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2,
 LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 46.03 State the reasons why anyone with assets should plan an
 estate. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3,
 LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1,
 LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 46.04 Identify the major provisions of a will and explain why the
 drafting of a will is vital to estate planning. LA.A.1.4.3,
 LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2,
 LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3,
 LA.C.3.4.4, LA.C.3.4.5
- 47.0 SELECT A FINANCIAL INDUSTRY CAREER FOR RESEARCH--The student will
 be able to:
- 47.01 Identify current trends that have developed in the financial
 field. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3,
 LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1,
 LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 47.02 Identify sources of information for career planning.
 LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1,
 LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2,
 LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 47.03 Conduct in-depth career research including requirements for
 entry and advancement, career ladders, and opportunities
 related to the finance field. LA.A.1.4.3, LA.B.1.4.1,
 LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3,
 LA.B.2.4.4
- 47.04 Develop an individualized education and career plan related
 to the financial field. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2,
 LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4,
 LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5

**Florida Department of Education
STUDENT PERFORMANCE STANDARDS**

Course Number: 8815150
Course Title: Financial Computing
Course Credit: 1

COURSE DESCRIPTION:

This course provides students with a basic knowledge of Data Processing. In addition, this course is the foundation for further training in computer programming for business use. Theory, flow charting, and terminology are covered. Hands-on data entry and microcomputer applications with commercially prepared software in the areas of text editing, database management, business records, bookkeeping, and electronic spreadsheets are covered. Students will have met occupational completion point Data Code A: Data Entry Clerk - DOT 203.582-054.

49.0 IDENTIFY CAREERS IN FINANCE--The student will be able to:

- 49.01 Identify employment opportunities, requirements for entry and advancement, and career ladders in a variety of finance related occupations.
- 49.02 Explain duties and responsibilities for the identified positions using current sources of information.
- 49.03 Identify skills and knowledge needed by finance professionals.
- 49.04 Identify advantages and disadvantages of working in the finance industry.

01.0 PERFORM DATA PROCESSING ACTIVITIES--The student will be able to:

- 01.01 Explain the following terms: accounts payable, accounts receivable, cash payments, cash receipts, and payroll.
- 01.02 Enter data into an accounts payable system. MA.E.1.4.1
- 01.03 Enter data into an accounts receivable system. MA.E.1.4.1
- 01.04 Enter data into a cash payments system. MA.E.1.4.1
- 01.05 Enter data into a cash receipts system. MA.E.1.4.1
- 01.06 Enter data into a payroll system. MA.E.1.4.1

02.0 DEMONSTRATE COMMUNICATION SKILLS NEEDED IN FINANCE AND FINANCE-RELATED OCCUPATIONS--The student will be able to:

- 02.01 Compose and key a resume (electronic and traditional) and cover letter. LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3
- 02.02 Respond to and utilize information derived from multiple sources (e.g., written documents, instructions, e-mail, Internet) to solve business problems and complete business tasks. LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4
- 02.03 Use current and emerging technology and software to perform personal and business related tasks, solve problems, and organize and communicate information. LA.B.2.4.2, LA.B.2.4.4
- 02.04 Use communications and networking systems to perform tasks and solve problems in business environments. LA.B.2.4.2, LA.B.2.4.4

- 03.0 IDENTIFY FUNCTIONS OF DATA PROCESSING--The student will be able to:
- 03.01 Identify computer hardware and software. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, LA.D.2.4.4
 - 03.02 Identify generic data processing terms. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, MA.E.3.4.1
 - 03.03 Describe the relationship between a source document and a single transaction on a unit of record. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, MA.E.3.4.1
 - 03.04 Define and list in sequence each of the steps of a data processing cycle. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, MA.E.1.4.1
 - 03.05 Identify symbols used in flowchart application. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, MA.E.3.4.1
- 04.0 DEMONSTRATE DECISION-MAKING ACTIVITIES--The student will be able to:
- 04.01 Describe ethical issues and problems associated with computers and information systems. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
 - 04.02 Select the appropriate action in situations requiring the application of ethics in business. SS.C.1.4.2

Florida Department of Education
STUDENT PERFORMANCE STANDARDS

Course Number: 8815140
Course Title: Financial Accounting
Course Credit: 1

COURSE DESCRIPTION:

This is an accelerated course that covers two years of accounting in one. There is a focus on the accounting cycle for both business and manufacturing industries through the trial balance and adjusting entries. Students learn how to use special journals, ledgers, and controlling accounts. In addition, they prepare financial statements for single proprietors, partnerships, and corporations. An emphasis is placed on the analysis and interpretation of financial reports. There is not an occupational completion point after completion of this course.

05.0 PRACTICE QUALITY PERFORMANCE IN THE LEARNING ENVIRONMENT AND WORKPLACE--The student will be able to:

- 05.01 Apply organizational skills to manage time and resources appropriately.
- 05.02 Perform tasks accurately, completely, and with attention to detail. MA.E.1.4.3
- 05.03 Organize ideas and communicate oral and written messages appropriate to an accounting environment. LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3
- 05.04 Identify, define, and discuss professional accounting terminology appropriate for internal and external communications in an accounting environment. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 05.05 Demonstrate an awareness of the role and responsibilities of employees within the organization of an accounting and business environment.
- 05.06 Project a professional image through appropriate business attire, ethical behavior, personal responsibility, flexibility, and respect for confidentiality.
- 05.07 Participate in work-based learning experiences in an accounting environment.

06.0 DEMONSTRATE FINANCIAL ACCOUNTING ACTIVITIES--The student will be able to:

- 06.01 Identify the basic elements of the bookkeeping/accounting cycle. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, MA.A.1.4.3, MA.A.3.4.1, MA.A.5.4.1
- 06.02 Prepare an eight-column worksheet. MA.A.1.4.4, MA.A.5.4.1, MA.A.3.4.1
- 06.03 Post entries from the general journal to the general ledger. MA.A.3.4.1, MA.A.5.4.1
- 06.04 Prepare an income statement. MA.A.2.4.2, MA.A.3.4.1, MA.A.5.4.1

- 06.05 Prepare a balance sheet. MA.A.3.4.1, MA.A.3.4.3, MA.A.5.4.1
- 06.06 Record purchases transactions in the purchases journal.
MA.A.2.4.2, MA.A.3.4.1, MA.A.5.4.1
- 06.07 Record a sales transaction in the sales journal.
MA.A.2.4.2, MA.A.3.4.1, MA.A.5.4.1
- 06.08 Post sales journal entries to the accounts receivable ledger and general ledger. MA.A.2.4.2, MA.A.3.4.1, MA.A.5.4.1
- 06.09 Record sales returns and allowances transactions in the general journal. MA.A.3.4.1, MA.A.3.4.2, MA.A.5.4.1
- 06.10 Post cash receipts journal entries to the accounts receivable ledger and general ledger. MA.A.3.4.1, MA.A.3.4.3, MA.A.5.4.1
- 06.11 Post cash disbursements from the checkbook to the cash disbursement journal. MA.A.2.4.2, MA.A.3.4.1, MA.A.3.4.2, MA.A.5.4.1
- 06.12 Reconcile bank statement to the checkbook. MA.A.3.4.1, MA.A.3.4.3, MA.A.5.4.1
- 06.13 Compute the depreciation rate, annual depreciation, and book value of a fixed asset, using straight line and declining balance methods. MA.A.3.4.1, MA.A.3.4.3, MA.A.5.4.1
- 06.14 Define the ACRS (accelerated cost recovery system) method of depreciation. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, MA.A.3.4.1, MA.A.3.4.2, MA.A.5.4.1
- 06.15 Compute the cost of inventory, using first in, first out (FIFO); last in, last out (LIFO); and average cost methods. MA.A.3.4.1, MA.A.3.4.3, MA.A.5.4.1
- 06.16 Prepare, record, and post entries to record a payroll and payroll taxes. MA.A.2.4.2, MA.A.3.4.1, MA.A.5.4.1
- 06.17 Identify business tax-related forms. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, MA.A.3.4.1, MA.A.5.4.1
- 06.18 Gather information, extract key elements, analyze the impact of the data, and develop an appropriate solution. MA.A.3.4.1, MA.A.5.4.1, MA.E.1.4.2, MA.E.1.4.3
- 06.19 Discuss the use of technology in an accounting environment. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 06.20 Use spreadsheet and accounting software to maintain accounting records.
- 06.21 Describe the differences between manual and computerized accounting systems. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5

**Florida Department of Education
STUDENT PERFORMANCE STANDARDS**

Course Number: 8815110
Course Title: Financial Operations
Course Credit: 1

COURSE DESCRIPTION:

This course presents basic topics in macro and microeconomics, and the principles and practices of banking, credit, and consumer lending in the United States. Additional emphasis is placed on money, credit and banking, economic growth and stability, use of limited resources, characteristics of different economic systems and institutions, taxation and budgeting, labor management relations, and sales. The students become familiar with the major functions of banks and other financial intermediaries, central banking by the Federal Reserve System, and modern trends in the finance industry. The students are also introduced to credit functions, principles of credit risk evaluation, loan creation, debt collection, and stocks and bonds. There is not an occupational completion point after the completion of this course.

07.0 COMPARE THE DIFFERENCES BETWEEN THE VARIOUS ECONOMIC SYSTEMS--The student will be able to:

- 07.01 Describe the terms "market" and "market system."
 LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.1
- 07.02 Compare and contrast major features of a variety of economic systems. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.1, SS.D.2.4.6
- 07.03 Explain the basic principles of a market system.
 LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.1, SS.D.2.4.1
- 07.04 Explain factors that have led to an increased international interdependence. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.6
- 07.05 Explain concepts associated with trade between nations.
 LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.6

08.0 EXPLAIN THE NATURE OF AMERICAN CAPITALISM THROUGH ITS VARIOUS CONCEPTS--The student will be able to:

- 08.01 Describe the characteristics of America's market economy.
 LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.1, SS.D.2.4.1, SS.D.2.4.2, SS.D.2.4.3, SS.D.2.4.4, SS.D.2.4.5, SS.D.2.4.6

- 08.02 Explain the impact of supply and demand on the American economy. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.1, SS.D.2.4.1, SS.D.2.4.2
- 09.0 EXPLAIN THE PROFIT MOTIVE IN OUR ECONOMIC SYSTEM--The student will be able to:
- 09.01 Interpret the term "profit." LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.1, SS.D.2.4.1, SS.D.2.4.2, SS.D.2.4.3, SS.D.2.4.4, SS.D.2.4.5, LA.C.3.4.3
- 09.02 Explain the role of the profit motive in investment decisions. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.1, SS.D.2.4.3, SS.D.2.4.4, SS.D.2.4.5
- 10.0 DEMONSTRATE BY EXAMPLES CAPITAL MARKETS AND THE ROLE SECURITIES HAVE WITHIN THESE MARKETS--The student will be able to:
- 10.01 Develop reasons for corporate efforts to raise capital. SS.D.2.4.4, LA.C.3.4.5
- 10.02 Explain a variety of methods available to corporations for raising capital. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.3, SS.D.2.4.5
- 10.03 Show the major purposes of corporate annual reports. LA.C.3.4.5
- 11.0 DEVELOP SKILL IN INTERPRETING THE FINANCIAL SECTION OF THE DAILY NEWSPAPER--The student will be able to:
- 11.01 Identify important financial data components found in the financial section of a daily newspaper. LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 11.02 Demonstrate the importance of data relating to daily trading of a stock as listed in the business section of the newspaper or on the Internet.
- 12.0 DEMONSTRATE AN UNDERSTANDING OF THE DIFFERENT TYPES OF BUSINESS ORGANIZATION--The student will be able to:
- 12.01 Compare the features of proprietorship, partnership, and corporation. SS.D.2.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3
- 12.02 List the advantages and disadvantages of forming a corporation. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.1, SS.D.2.4.3
- 12.03 Discuss reasons for corporate acquisitions and mergers. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.1, SS.D.2.4.3, SS.D.2.4.4, SS.D.2.4.5

- 13.0 OUTLINE THE ROLE THE FEDERAL RESERVE SYSTEM PLAYS IN OUR MONEY, CREDIT, AND BANKING PROCESSES--The student will be able to:
- 13.01 Define money and the role it plays in the American economic system. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.3, SS.D.2.4.4
- 13.02 Describe the role financial institutions play in the economic growth and development of a society. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3
- 14.0 SUMMARIZE HOW ECONOMIC GROWTH AND STABILITY IMPACT THE BUSINESS CYCLE--The student will be able to:
- 14.01 Interpret the concept of economic growth. SS.D.2.4.5, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3
- 14.02 Explain the various business cycles that occur in our society. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1
- 15.0 STATE THE BANKING CONCEPT AS USED IN AMERICA--The student will be able to:
- 15.01 Identify the basic functions of banks. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3
- 15.02 Describe the services offered by a full service bank. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.4
- 15.03 Identify financial services offered by major non-bank competitors. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.4
- 15.04 Explain the importance of the selling of financial services by all financial institutions. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.4
- 16.0 OUTLINE THE HISTORICAL TRANSITION THE BANKING SYSTEM IN AMERICA HAS TAKEN FROM ITS EARLY YEARS TO ITS CURRENT POSITION--The student will be able to:
- 16.01 Review the Federal Reserve System's various roles in banking. SS.D.2.4.4, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3
- 16.02 Identify the major Federal banking laws and their role in banking. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.4
- 16.03 Diagram the organization of the Federal Reserve. SS.D.2.4.4, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3
- 16.04 Identify new financial products and services offered by a variety of financial institutions. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3,

LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4,
LA.C.3.4.5, SS.D.2.4.4

17.0 DEFINE BANKING OPERATIONS--The student will be able to:

- 17.01 Identify the major departments of financial institutions.
LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1,
LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2,
LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 17.02 Describe the characteristics of a time deposit transaction.
LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1,
LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2,
LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 17.03 Identify types of negotiable instruments. LA.A.1.4.3,
LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2,
LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3,
LA.C.3.4.4, LA.C.3.4.5

18.0 ANALYZE THE TYPES OF INVESTMENTS USED BY BANKS--The student will be able to:

- 18.01 Identify the role of financial intermediaries. LA.A.1.4.3,
LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2,
LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3,
LA.C.3.4.4, LA.C.3.4.5
- 18.02 Identify the most profitable assets for a bank to hold.
LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1,
LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2,
LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5

19.0 EVALUATE THE EFFECTIVENESS OF BANK REGULATION AND EXAMINATION--The student will be able to:

- 19.01 Describe the audit function of a bank. LA.A.1.4.3,
LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2,
LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3,
LA.C.3.4.4, LA.C.3.4.5
- 19.02 Identify the agencies responsible for bank regulation.
LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1,
LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2,
LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5

20.0 IDENTIFY TERMINOLOGY UNIQUE TO THE FINANCE AND FINANCE-RELATED INDUSTRIES--The student will be able to:

- 20.01 Identify and define commonly used financial terms, such as income, expense, and profit. LA.A.1.4.3, LA.B.1.4.1,
LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3,
LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4,
LA.C.3.4.5, SS.D.2.4.5
- 20.02 Identify and record financial data using correct terminology. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2,
LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4,
LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5

21.0 DESCRIBE THE ROLE OF CONSUMER CREDIT IN TODAY'S SOCIETY--The student will be able to:

- 21.01 Define consumer credit. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2,
LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4,

- LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.2
- 21.02 Identify major providers of consumer credit. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.2
- 21.03 State the reason(s) consumer credit exists. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.2
- 22.0 IDENTIFY THE PRINCIPLES OF SAVING AND BORROWING--The student will be able to:
- 22.01 Describe the importance of credit to consumers in the American marketplace. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.2
- 22.02 List the criteria for judging an individual's credit worthiness. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.2
- 22.03 Describe three different types of consumer credit discrimination. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.2
- 22.04 Describe a strategy for increasing an individual's savings. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.2
- 23.0 IDENTIFY CAREER OPPORTUNITIES AVAILABLE IN THE CONSUMER CREDIT FIELD--The student will be able to:
- 23.01 List the various careers in consumer lending. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 23.02 Outline an organization chart for the consumer lending department of a financial institution. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 24.0 DESCRIBE CONSUMER CREDIT PRODUCTS--The student will be able to:
- 24.01 Identify the characteristics of consumer credit products (i.e., open ended, secured and unsecured, short and long term). LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1
- 24.02 Describe the benefits and risks of credit and debit card use. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1
- 24.03 Name the activities involved in a credit transaction. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.2
- 24.04 Match a mortgage to a home equity loan. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2,

LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3,
LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.2

- 25.0 DEFINE RISK AND CONSUMER LENDING--The student will be able to:
- 25.01 Define a credit risk. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2,
LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4,
LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5,
SS.D.1.4.2
 - 25.02 Construct a profile of a good credit risk. SS.D.1.4.2,
LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3
 - 25.03 Explain the method an institution uses to price a loan.
LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1,
LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2,
LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.2
- 26.0 OUTLINE THE PROCEDURES UTILIZED IN PROCESSING A CREDIT APPLICATION--The student will be able to:
- 26.01 Outline the information needed on a credit application.
LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1,
LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2,
LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.2
 - 26.02 List the documents involved in consumer lending.
LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1,
LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2,
LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.2
 - 26.03 Develop a letter to notify the applicant of a credit
decision. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3,
LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, SS.D.1.4.2
- 27.0 DEMONSTRATE THE PROCEDURES UTILIZED IN GATHERING CREDIT INFORMATION--The student will be able to:
- 27.01 Demonstrate a loan interview. LA.B.1.4.1, LA.B.1.4.2,
LA.B.1.4.3
 - 27.02 Complete a loan application. LA.B.1.4.1, LA.B.1.4.2,
LA.B.1.4.3
 - 27.03 Outline the procedures involved in credit verification.
LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1,
LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2,
LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.2
 - 27.04 Explain the function of a credit bureau. LA.A.1.4.3,
LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2,
LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3,
LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4
- 28.0 OUTLINE THE PROCEDURES USED IN EVALUATING A LOAN--The student will be able to:
- 28.01 Analyze a credit grading system. SS.D.1.4.2, LA.B.1.4.1,
LA.B.1.4.2, LA.B.1.4.3
 - 28.02 Describe signals that may be fraud indicators. LA.A.1.4.3,
LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2,
LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3,
LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.2
 - 28.03 Analyze the reasons why credit information should be
verified. SS.D.1.4.2, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3
- 29.0 IDENTIFY THE DOCUMENTS AND PROCEDURES UTILIZED IN CLOSING A LOAN--
The student will be able to:

- 29.01 Explain the significance of a loan closing. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 29.02 Identify the documents involved in general consumer lending. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 30.0 OUTLINE THE METHODS UTILIZED IN SERVICING A LOAN--The student will be able to:
- 30.01 Describe how consumer loans are serviced. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 30.02 Outline collection procedures for a consumer loan. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 30.03 Define bankruptcy. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.1
- 30.04 Outline the job responsibilities of a bankruptcy specialist. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 31.0 EVALUATE THE ROLE AUTOMATION PLAYS IN THE BUYING AND SELLING OF SECURITIES--The student will be able to:
- 31.01 Identify the key terms relating to stock trading. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.5
- 31.02 Outline the sequence of events in making a stock trade. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.5
- 32.0 ANALYZE HOME FINANCING OPTIONS--The student will be able to:
- 32.01 Identify terms related to mortgages. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 32.02 Contrast variable and fixed rate mortgages. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 32.03 Compare and contrast VA, FHA, and conventional mortgages. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 33.0 EVALUATE THE IMPACT FLUCTUATING STOCK PRICES MIGHT HAVE UPON THE FINANCIAL COMMUNITY--The student will be able to:

- 33.01 Explain how stocks are valued. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.4, SS.D.2.4.5
- 33.02 Analyze the factors that influence the pricing of stocks. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2
- 34.0 ANALYZE THE REASONS FOR THE PURCHASE OF BONDS--The student will be able to:
- 34.01 Analyze the characteristics of corporate bonds. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 34.02 Compare rating services used to evaluate bonds. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 34.03 Evaluate the impact that fluctuating interest rates have on bonds. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.5
- 35.0 IDENTIFY THE LAWS AND REGULATIONS FOR CONSUMER PROTECTION--The student will be able to:
- 35.01 Interpret the purpose of the Truth-In-Lending Act. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.2
- 35.02 Explain the major provisions of the Equal Credit Opportunity Act. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1
- 35.03 Explain the importance of the Fair Credit Billing Act. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.2
- 48.0 DEMONSTRATE EMPLOYABILITY SKILLS--The student will be able to:
- 48.01 Identify and utilize resources used in a job search (e.g., networking, newspaper, Internet). LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.A.2.4.1, LA.A.2.4.2, LA.A.2.4.3, LA.A.2.4.4, LA.A.2.4.5, LA.A.2.4.6, LA.A.2.4.7, LA.A.2.4.8, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, MA.A.3.4.2, SC.H.3.4.5, SC.H.3.4.6, SS.D.1.4.1
- 48.02 Discuss importance of drug tests and criminal background checks in identifying possible employment options. LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.2, LA.B.2.4.4, LA.C.1.4.1, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.D.2.4.4, LA.D.2.4.5, SC.H.3.4.1, SC.H.3.4.3, SS.A.5.4.7
- 48.03 Identify steps in the job application process including arranging for references and proper documentation (e.g., green card). LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.A.2.4.1, LA.A.2.4.2, LA.A.2.4.3, LA.A.2.4.4, LA.A.2.4.5, LA.A.2.4.6, LA.A.2.4.7, LA.A.2.4.8, LA.B.1.4.1,

- LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, MA.A.5.4.1, SC.H.3.4.6
- 48.04 Identify procedures and documents required when applying for a job (e.g., application, W-4, I-9). LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.A.2.4.1, LA.A.2.4.2, LA.A.2.4.3, LA.A.2.4.4, LA.A.2.4.5, LA.A.2.4.6, LA.A.2.4.7, LA.A.2.4.8, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, MA.A.5.4.1, SC.H.3.4.6, SS.A.5.4.7
- 48.05 Prepare a resume (electronic and written), letter of application, follow-up letter, acceptance/rejection letter, letter of resignation, and letter of recommendation. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.3, LA.B.2.4.4, MA.A.1.4.1, SC.H.3.4.2
- 48.06 Identify and demonstrate appropriate dress and grooming for employment. LA.A.2.4.4, LA.A.2.4.7, LA.A.2.4.8, LA.C.3.4.3 SC.H.3.4.3
- 48.07 Identify and demonstrate effective interviewing skills (e.g., behavioral). LA.A.1.4.3, LA.C.1.4.1, LA.C.1.4.3, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.D.1.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, MA.A.1.4.1, MA.A.1.4.3, SC.H.3.4.3, SS.C.2.4.3
- 48.08 Describe methods for handling illegal interview and application questions. LA.A.1.4.2, LA.A.1.4.3, LA.A.2.4.2, LA.A.2.4.4, LA.A.2.4.5, LA.A.2.4.8, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.2, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.4, LA.C.3.4.5, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.D.2.4.2, LA.D.2.4.3, LA.D.2.4.4, LA.D.2.4.5, LA.D.2.4.6, SC.H.3.4.1, SS.A.5.4.7
- 48.09 Discuss state and federal labor laws regulating the workplace (e.g., Child Labor Law, sexual harassment, EEOC, ADA, FMLA, OSHA). LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.2, LA.B.2.4.4, LA.C.1.4.1, LA.C.1.4.3, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.D.2.4.4, LA.D.2.4.5, SS.C.2.4.3, SC.H.3.4.4
- 48.10 Identify positive work attitudes and behaviors such as honesty, compassion, respect, responsibility, fairness, trustworthiness, and caring. LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.A.2.4.1, LA.A.2.4.2, LA.A.2.4.3, LA.A.2.4.4, LA.A.2.4.5, LA.A.2.4.6, LA.A.2.4.7, LA.A.2.4.8, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, SC.H.3.4.3
- 48.11 Identify ways to work cooperatively in a business situation with diverse populations and the physically challenged. LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.A.2.4.1, LA.A.2.4.2, LA.A.2.4.3, LA.A.2.4.4, LA.A.2.4.5, LA.A.2.4.6, LA.A.2.4.7, LA.A.2.4.8, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6
- 48.12 Describe importance of producing quality work and meeting performance standards. LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.A.2.4.1, LA.A.2.4.2, LA.A.2.4.3, LA.A.2.4.4, LA.A.2.4.5, LA.A.2.4.6, LA.A.2.4.7, LA.A.2.4.8, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3,

- LA.B.2.4.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, [SC.H.3.4.2](#)
- 48.13 Identify personal and business ethics (e.g., preventing theft, pilfering, and unauthorized discounting).
 LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.A.2.4.1, LA.A.2.4.2, LA.A.2.4.3, LA.A.2.4.4, LA.A.2.4.5, LA.A.2.4.6, LA.A.2.4.7, LA.A.2.4.8, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, [MA.A.1.4.1](#), [MA.A.1.4.2](#), [MA.A.1.4.3](#), [MA.A.1.4.4](#), [SC.H.3.4.3](#), [SS.C.2.4.3](#), [SS.C.2.4.6](#)
- 48.14 Demonstrate orderly and systematic behavior by creating and maintaining a monthly planner. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.D.1.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.D.2.4.2, LA.D.2.4.3, LA.D.2.4.4, LA.D.2.4.5, LA.D.2.4.6, LA.E.2.4.4, LA.E.2.4.6, LA.E.2.4.8, [MA.A.5.4.1](#), [MA.B.1.4.2](#)
- 48.15 Identify qualities typically required for promotion (e.g., productivity, dependability, responsibility). LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.A.2.4.1, LA.A.2.4.2, LA.A.2.4.3, LA.A.2.4.4, LA.A.2.4.5, LA.A.2.4.6, LA.A.2.4.7, LA.A.2.4.8, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, [SC.H.3.4.3](#)
- 48.16 Identify how to prepare for job separation and re-employment. LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.A.2.4.1, LA.A.2.4.2, LA.A.2.4.3, LA.A.2.4.4, LA.A.2.4.5, LA.A.2.4.6, LA.A.2.4.7, LA.A.2.4.8, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6, [SC.H.3.4.5](#)
- 48.17 Create and maintain a portfolio of documents for job placement (e.g., resume, letters of recommendation, awards, evidence of participation in school/community/volunteer activities, employer evaluations). LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, [MA.A.1.4.1](#), [MA.A.1.4.4](#), [SC.H.3.4.5](#), [SC.H.3.4.6](#)
- 48.18 Identify and practice stress management and relaxation techniques. LA.A.1.4.1, LA.A.1.4.2, LA.A.1.4.3, LA.A.1.4.4, LA.A.2.4.1, LA.A.2.4.2, LA.A.2.4.3, LA.A.2.4.4, LA.A.2.4.5, LA.A.2.4.6, LA.A.2.4.7, LA.A.2.4.8, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.1.4.3, LA.C.1.4.4, LA.C.2.4.1, LA.D.1.4.2, LA.D.1.4.3, LA.D.2.4.1, LA.E.2.4.6
- 48.19 Maintain confidentiality of business matters.
- 48.20 Discuss importance of practicing positive customer service skills. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.C.1.4.1, LA.C.1.4.2, LA.C.1.4.4, LA.C.3.4.1, LA.C.3.4.2

**Florida Department of Education
STUDENT PERFORMANCE STANDARDS**

Course Number: 8815130
Course Title: Financial Internship
Course Credit: 1

COURSE DESCRIPTION:

The financial internship course provides students the opportunity to demonstrate human relations, communications, and employability skills necessary for entry-level employment in the financial services industry. Additionally, it will enhance the instruction and competencies developed through classroom instruction. Students will have met Occupational Completion Point Data Code B: Loan and Credit Clerk - OES 53121

36.0 PERFORM DESIGNATED JOB SKILLS--The student will be able to:

- 36.01 Perform tasks as outlined in the job performance skills plan. LA.B.2.4.1
- 36.02 Display an acceptable level of production and quality control. LA.B.2.4.1
- 36.03 Maintain appropriate records. LA.B.2.4.3, MA.A.1.4.3, MA.A.1.4.4
- 36.04 Demonstrate appropriate dress and grooming habits for the workplace environment. LA.C.3.4.3, HE.B.2.4.3
- 36.05 Demonstrate an understanding of a company's products and services. LA.C.3.4.3

37.0 DEMONSTRATE WORK ETHICS--The student will be able to:

- 37.01 Demonstrate effective written and oral communication and listening skills. LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.C.1.4.1
- 37.02 Demonstrate the ability to resolve customer, employee, and employee/employer problems and concerns. LA.C.3.4.3, SS.C.2.4.3, HE.B.3.4.2
- 37.03 Demonstrate acceptable work habits and conduct in the workplace as defined by company policy. LA.C.3.4.3
- 37.04 Demonstrate legal and ethical behavior within the scope of job responsibilities. LA.C.3.4.3, SS.C.2.4.6
- 37.05 Follow policies and procedures affecting safety, health, and well being. HE.A.1.4.7
- 37.06 Exhibit behavior supporting and promoting cultural and ethnic diversity. HE.B.3.4.2
- 37.07 Demonstrate interpersonal skills which enhance team productivity and foster positive work ethics. LA.C.3.4.3, HE.A.1.4.1

**Florida Department of Education
STUDENT PERFORMANCE STANDARDS**

Course Number: 8815120
Course Title: Financial Planning
Course Credit: 1

COURSE DESCRIPTION:

This course develops an awareness of the need for care and organization in planning for the wise use of economic resources and financial products available through a study of savings, credit, insurance, banking, and financial goals. The students are provided with the concepts needed to understand international trade. The students are also made aware of the career opportunities offered by lending institutions. Students will have met Occupational Completion Point Data Code C: Brokerage Clerk - OES 53128.

38.0 SUMMARIZE GLOBAL BANKING FUNCTIONS--The student will be able to:

- 38.01 Describe the promotion of global trade. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.6
- 38.02 Analyze the global credit crisis. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.6
- 38.03 Identify global exchange services. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.6

39.0 DEFINE GLOBAL TRADE--The student will be able to:

- 39.01 Describe what takes place during the rise or fall of the exchange rate of the U.S. dollar. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.6
- 39.02 Outline the advantages and disadvantages of a protectionist policy. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.6
- 39.03 Identify possible solutions to the problem of meeting global competition. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.6
- 39.04 Distinguish between imports and exports. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.6
- 39.05 Discuss the financial interdependence of nations. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.6
- 39.06 Explain the advantages and disadvantages of global trade. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1,

- LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.6
- 39.07 Define the major agreements governing the world: General Agreement on Tariffs and Trade (GATT), North American Free Trade Agreement (NAFTA), European Union (EU), ASEAN Free Trade Area (AFTA), and Southern Cone Common Market (Mercosur). LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.6
- 39.08 Discuss the U. S. balance of trade. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.6
- 39.09 Know terms: trade, tariff, quota, embargo, voluntary export restraints, most favored nation status, foreign trade zones, export, import, dumping, kickbacks, international monetary fund (IMF). LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.2.4.6
- 40.0 EXPLAIN THE PROCESSES USED IN THE FIELD OF FINANCIAL PLANNING--The student will be able to:
- 40.01 Discuss financial planning. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.1
- 40.02 Explain basic steps in the financial planning process. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.1
- 40.03 Evaluate a hypothetical situation from a financial planning point of view. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.1
- 40.04 Summarize the extent to which financial planning would benefit people of different financial circumstances. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.1
- 41.0 DESCRIBE THE ROLE OF A FINANCIAL PLANNER--The student will be able to:
- 41.01 Define abbreviations associated with degrees granted by various financial institutions and industries. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 41.02 Develop a set of criteria for evaluating a planner's credentials. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 41.03 Describe the skills, education, and training necessary for a career in financial planning. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 41.04 List the basic steps in the financial planning process. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1,

LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2,
LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5

42.0 OUTLINE THE COMPONENTS OF A FINANCIAL PLAN--The student will be able to:

- 42.01 Explain the importance of goals during the various phases of financial planning. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 42.02 Describe financial information needed in the data gathering phase of planning. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 42.03 Explain significance of an income statement and balance sheet for financial planning. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 42.04 Explain how a planner analyzes financial data using the components of a financial plan. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5

43.0 DEFINE THE CONCEPT OF RISK MANAGEMENT AND INSURANCE PRODUCTS--The student will be able to:

- 43.01 List the broad range of insurances available to consumers. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 43.02 Explain the major insurance-related concept of risk sharing. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 43.03 Define key terms and concepts relating to insurance. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 43.04 Develop a list of criteria for determining the amount of insurance an individual needs. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 43.05 Outline an individual risk profile. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5

44.0 OUTLINE INVESTMENT OPPORTUNITIES AVAILABLE IN TODAY'S FINANCIAL MARKET--The student will be able to:

- 44.01 Identify key investment-related terms, concepts, and options. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 44.02 Develop an individual financial plan for a person with a one million dollar windfall. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4

- 44.03 Outline a financial strategy for investing in precious metals and collectibles. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 45.0 IDENTIFY RETIREMENT PLANNING STRATEGIES--The student will be able to:
- 45.01 Identify sources of retirement funds. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.1
- 45.02 List various pension plan options. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.1
- 45.03 Identify the retirement benefits provided by Social Security. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.1
- 45.04 Outline personal income tax planning strategies. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5, SS.D.1.4.1
- 46.0 IDENTIFY ESTATE PLANNING STRATEGIES--The student will be able to:
- 46.01 Define key terms and concepts relating to estate planning. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 46.02 Identify the major components of an individual estate plan. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 46.03 State the reasons why anyone with assets should plan an estate. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 46.04 Identify the major provisions of a will and explain why the drafting of a will is vital to estate planning. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 47.0 SELECT A FINANCIAL INDUSTRY CAREER FOR RESEARCH--The student will be able to:
- 47.01 Identify current trends that have developed in the financial field. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 47.02 Identify sources of information for career planning. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4, LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5
- 47.03 Conduct in-depth career research including requirements for entry and advancement, career ladders, and opportunities

related to the finance field. LA.A.1.4.3, LA.B.1.4.1,
LA.B.1.4.2, LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3,
LA.B.2.4.4
47.04 Develop an individualized education and career plan related
to the financial field. LA.A.1.4.3, LA.B.1.4.1, LA.B.1.4.2,
LA.B.1.4.3, LA.B.2.4.1, LA.B.2.4.2, LA.B.2.4.3, LA.B.2.4.4,
LA.C.3.4.1, LA.C.3.4.2, LA.C.3.4.3, LA.C.3.4.4, LA.C.3.4.5