Maryland CTE Program of Study

Maryland State Department of Education

Division of Career and College Readiness

200 West Baltimore Street

Baltimore, Maryland 21201-2595

This agreement is between the Division of Career and College Readiness (DCCR), Maryland State Department of Education (MSDE), and the local school system listed below.

**LOCAL SCHOOL SYSTEM INFORMATION**

Complete the information requested below, including the original signature of the CTE local director.

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| Local School System (LSS) and Code: |  |
| Name of CTE Local Director: |  | Phone: |  |
| LSS Career Cluster: | **Business Management and Finance** |
| LSS Program Title: | **NAF Academy of Finance (AOF)** |
| Pathway Options: |  |  |   |  |
| Value Added [ ]  yes [ ]  no This program provides students the opportunity to earn early college credit. The academic and Options: technical course sequences for both secondary and postsecondary programs are included herein. [ ]  yes [ ]  no Enclosed is a copy of the articulation agreement (Copy required for CTE program approval if the program is articulated with a postsecondary education provider). [ ]  yes [ ]  no This program provides students with the opportunity to earn an industry-recognized credential. The credential is identified herein.  |
| Program Start Date: |  |  |  |
| Signature of CTE Local Director: |  | Date: |  |
| Signature of Local Superintendent: |  | Date: |  |

**TO BE COMPLETED BY MSDE/DCCR**

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| --- | --- |
| Date Program Proposal received by CTE Systems Branch: |  |
| CTE Control Number: |  | Fiscal Year: |  |
| CIP Number: | Program: National Academy of Finance **52.0850**  |  |  |  |  |
| MSDE Cluster Title: | **Business Management and Finance** |
| **Approval Starts FY: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |  |  |
|  |  |  |
| Signature, Assistant State Superintendent, Career and College Readiness |  | Date |

**CTE Secondary Program Proposal Contents**

**STEP 1A: PROGRAM ADVISORY COMMITTEE MEMBERS AND THEIR AFFILIATIONS**

Complete the list of the Program Advisory Committee (PAC) members. Members should include employers, local workforce development representatives, economic development personnel, business, or labor representatives, and the remainder should include secondary and postsecondary, academic and technical educators and other stakeholders. Place a check in the appropriate box to indicate the role each person plays. Include all of the information requested for each entry. Use this form or a locally developed form – either one is acceptable as long as all information is provided.

# Program Advisory Committee List

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| **Membership: First entry should be the industry representative who is leading the PAC.** |
| PAC Leader Name: |  | Representation: |
| Title: |  | [ ]  Industry [ ]  Secondary [ ]  Postsecondary  |
| Affiliation: |  |
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| Area of Expertise: |  |
| Role: | [ ]  Work-based Learning [ ]  Curriculum Development [ ]  Skills Standards Validation [ ]  Staff Development |
|  | [ ]  Program Development  | [ ]  Other (specify):  |  |

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| [ ]  Program Development  | [ ]  Other (specify):  |  |

STEP 1B: DOCUMENTED LABOR MARKET DEMAND

Check the appropriate box below.

X Demand exists

The PAC will review labor market information on a local, regional and/or state basis. Check this box if demand exists for the identified occupations. The labor market information does not need to be provided with the proposal as long as there is a demand for employees according to data provided by the Department of Labor, Licensing and Regulation (DLLR) or documented by employers in letters or other correspondence.

[ ]  If evidence for labor market demand is not readily available, attach documentation to the proposal. Check this box if there is a unique labor market demand for a program and data is not available from the DLLR. If the occupation is new or emerging and no data exist, supporting evidence is submitted with the proposal (i.e., document local, national, or regional trends, local circumstances, or provide letters from employers or local economic/workforce development offices documenting employment demand including the projected number of openings by pathway).

**STEP 2A: PROGRAM OVERVIEW**

After determining the cluster and pathway options, identify the standards used to develop the CTE program of study. Describe the program to be developed in detail based on what students are expected to know and be able to demonstrate as a result of participating in the program.

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| **Indicate the title and source of the skills standards for this program:** * **Current industry standards and practices** informed by industry experts, business partners, and local and national advisory board members representing business and financial services. Additional standards include National Career Cluster Standards of Business Management and Finance, and National Business Education Association Standards, MBAResearch (formerly MarkED) National Curriculum Standards.

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| **Program Overview:** The National Academy Foundation Finance Program is a CTE instructional program that prepares students for successful careers in finance, accounting and other fields. NAF’s structured curriculum provides students with a broad understanding of financial and economic concepts and provides a quality capstone work-based learning experience. Although NAF courses are designed as ½ credit courses, these have been combined and sequenced for Maryland students to complete four (4) credits based on NAF curriculum.These courses include***:*** ***Principles*** ***of Finance/Financial Services (1);*** ***Principles of Accounting/ Managerial Accounting (1);*** ***Financial Planning/Applied Finance (1)*** ***The Academy Internship Experience (1)*** **[to be taken in the summer of junior year]*****Business Economics/ Professional Ethics (1)***Students enrolled in this program will compare and investigate numerous careers associated with the area of finance. The program sequence is designed to provide students a strong foundation in Business Management and Finance and advanced preparation. **Internships:** The paid or unpaid internship is perhaps the most critical component in the NAF Academy experience. It is an extension of the NAF curriculum, further developed and challenged in a business environment, supervised by business leaders in a real- work setting, resulting in a broad, relevant, enriching educational experience for the student. Students earn a compensated (or uncompensated) position in which they work for a defined time period, often but not limited to, full-time for 6-8 weeks the summer of their junior year of high school. To be a NAF completer, a student must complete an internship. While it is highly recommended to obtain an internship, if students are unable to secure one, options include taking the following course sequences that include: * Business Economics/Professional Ethics (1).

**Assessments**: NAF has developed assessments to correspond with the NAF Academy of Finance. The assessment will evaluate NAF academy students’ mastery of career-themed content along with students’ ability to complete professional-grade work. It is recommended that students have access to work experience, mentorship, internship, and portfolio development opportunities.**Certification:** Certification offers recognition of the value of industry knowledge combined with workplace skills, such as teamwork, critical thinking, decorum, time management, ingenuity, problem-solving, and a solid understanding of the importance of written and oral communication, information, media and technology skills. Students will also benefit from national Career Technology Student Organizations (CTSO) organizations, such as FBLA and DECA. |

**STEP 2B: COURSE DESCRIPTIONS AND END-OF-COURSE ASSESSMENTS**

Insert each CTE completer course title. Describe each course based on what students are expected to know and be able to demonstrate as a result of their participation. Check the assessment instrument(s) that will be used to document student attainment of the knowledge and skills included in each course and specify additional information as appropriate.

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| **Principles of Finance / Financial Services (1)****Course Description:** This is the first course students take in the Academy of Finance. It gives students a thorough introduction to the concepts, tools, and institutions of the financial world and serves as a foundation for the core courses offered by the Academy of Finance. Students begin by learning the basics of financial literacy and the function of finance in society. The second half of this course provides students with an introduction to an overview of banks and other financial services. It introduces students to the origins of money and banking and examines the early history of banking in the United States. Students study the financial services industry and the types of companies it includes in depth. They learn about the services offered by such companies and analyze the ways these companies earn profits. Finally, students examine careers in financial services.When students complete this course they will know and be able to:* Define finance and explain its importance on a personal and business level;
* Evaluate the rewards and risks of borrowing and investing;
* Explain key investment-related terms, concepts, and options;
* Describe the various forms of business ownership and explain the purpose of each;
* Define capital and compare and contrast the most common means by which companies raise capital;
* Identify ethical dilemmas and demonstrate the ability to determine an appropriate course of action;
* Explain the importance of insurance and taxes in financial decisions;
* Describe how technological and global innovations have changed the financial services industry;
* Describe and place in context the financial services industry and its importance to business;
* Explain the origins of money and banking, including the early history of banking in the U.S.;
* Describe the services offered by various types of financial services;
* Compare and contrast the functions and purposes of alternative types of financial services companies;
* Explain different types of insurance and summarize their purpose;
* Explain how the financial services industry has been regulated in the twentieth century;
* Evaluate contemporary issues in the financial services industry, including the level of personal savings, the effect of the financial service s industry on communities and families, and ethics in the financial services industry;

**End of Course Assessment**Check the assessment instruments that will be used to document student attainment of the program knowledge and skills.[x]  Teacher-designed end-of-course assessment[ ]  School system-designed end-of-course assessment[ ]  Partner-developed exam: (specify)      [ ]  Licensing exam: (specify)      [ ]  Certification or credentialing exam: (specify)      [ ]  Nationally recognized examination: (specify)       |
| **Principles of Accounting / Managerial Accounting (1)****Course Description:** Principles of Accounting provide students with the knowledge that accounting is a process of providing data and information that serves internal and external stakeholders. The second half of this course introduces the fundamentals of management accounting, including manufacturing and cost accounting, budgeting, accounting for managerial decision-making, and financial statement analysis. Students learn how to use accounting information for internal decision-making and planning and control. Students also examine career opportunities and the professional certifications and designations earned by individuals in the accounting profession. Upon completion of this course students will know and be able to:* Explain the importance and role of accounting within the broader organizational framework including the regulatory agencies and policies as well as various decision-makers (e.g., managers, investors, and creditors);
* Demonstrate understanding of business structures and business types;
* Identify and describe the conceptual framework of accounting and generally accepted accounting principles (GAAP), and explain how the application of GAAP impacts the recording of financial transactions;
* Apply the steps in the accounting cycle in order to prepare the financial statements;
* Analyze and interpret financial statements;
* Identify, distinguish between, and apply internal and external controls;
* Describe career opportunities in the accounting profession;
* Explain the objectives of financial reporting and describe generally accepted accounting principles (GAAP);
* Develop the ability to read an annual report and interpret and analyze the information provided in financial statements;
* Analyze the financial position (balance sheet) and operating results (income statement) of a company;
* Apply accounting information to analyze costs and profitability;
* Identify the sources for financing a company’s operations and analyze the impact on the financial statements of using debt versus equity;
* Compare the professional certifications in the accounting profession, and the education and experience requirements needed to earn those certifications; and
* Identify the competencies needed to enter and be successful in the accounting profession.

**End of Course Assessment**Check the assessment instruments that will be used to document student attainment of the course knowledge and skills.[x]  Teacher-designed end-of-course assessment [ ]  School system-designed end-of-course assessment[ ]  Partner-developed exam: (specify)      [ ]  Licensing exam: (specify)      [ ]  Certification or credentialing exam: (specify)      [ ]  Nationally recognized examination: (specify) \_\_\_\_\_ |

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| **Financial Planning / Applied Finance (1)****Course Description:** This course introduces students to an overview of the job of a financial planner. Students learn to consider how all aspects of financial planning might affect a potential client, and learn about the importance of financial planning in helping people reach their life goals. This course includes lessons on saving, borrowing, credit, and all types of insurance, and covers various types of investments. Students also examine careers in financial planning. The second half of this course delves into the financial concepts introduced in Principles of Finance. Students learn to identify the legal forms of business organization. Students will gain a deeper understanding of the important aspects of finance; including such concepts as profit, sales, the risk-return tradeoff, and the time-value of money. In this course, students read common financial statements and are introduced to business plans. They learn the three most common methods by which businesses raise capital (stocks, bonds, and short-term financing).  When students complete this course they will know and be able to: * Define finance and discuss its importance in business;
* Identify and describe all parts of the business life cycle;
* Distinguish between profit, revenue, and costs;
* Compare and contrast different forms of business ownership;
* Analyze the importance of cash flow within a business;
* Describe typical risks businesses face and evaluate risk mitigation techniques;
* Explain the concepts of financial analysis, financial analysis tools, and the relationships among financial measurements; and
* Define capital and describe the various means by which companies raise capital, including stocks, bonds, and short-term funding.
* Explain what financial planners do, and describe how financial planning helps people reach goals;
* Explain important concepts in financial planning, including ethics, time-and-money relationships, and tax reduction;
* Compare the importance and process of saving, borrowing, and credit in a financial plan;
* Describe the various types of insurance that are typically included in financial planning;
* Describe investment strategies and compare some of the most popular types of investments, including traditional bank products, stocks, bonds, mutual funds, and housing;
* Analyze the importance of planning for retirement including estate planning; and
* Identify and describe business careers in the financial planning industry.

**End of Course Assessment**Check the assessment instruments that will be used to document student attainment of the course knowledge and skills.[x]  Teacher-designed end-of-course assessment [ ]  School system-designed end-of-course assessment[ ]  Partner-developed exam: (specify)      [ ]  Licensing exam: (specify)      [ ]  Certification or credentialing exam: (specify) \_\_\_\_\_[ ]  Nationally recognized examination: (specify)       |
| **Business Economics/ Professional Ethics (1)** **Course Description:**This course provides students with an introduction to the key concepts of business economics including supply, demand, profit, costs and markets and differentiates microeconomics from macroeconomics. The course describes forms of business ownership and discusses the relationship of labor and business, then provides a broad overview of the global economy. Finally, because economics affects every business job, students get a chance to examine careers in business, both as an employee and as a business owner. The second half of the course focuses on the significance and importance of ethics to stakeholders; examine who bears responsibility for ensuring an ethical code is followed; and explore ethical situations common in organizations. This course examines ethics through the lens of various business disciplines, and considers the impact of organizational culture on ethical practices. The course also explores ethics as social responsibility, the evolution of ethics as business becomes more international, and how the free market and organizational ethics can co-exist. When students complete this course they will know and be able to:* Define economics, explain the relationship between economics and business, and distinguish between microeconomics and macroeconomics;
* Describe the American economic system and explain the impact on businesses of economic conditions (business cycles, unemployment, inflation, monetary and fiscal policy);
* Compare the basic economic principles of scarcity, opportunity costs, supply, demand, competition, production, productivity, product pricing, and the marketplace;
* Evaluate the economic advantages and disadvantages of various forms of business ownership;
* Explain the impact of international trade and exchange rates on businesses;
* Compare business economics careers as an employee and as a business owner;
* Describe the impact that ethical/unethical behavior can have on an organization;
* Explain why and in what ways ethics are important to society;
* Evaluate workplace situations in which ethics is an issue and arrive at a reasoned course of action;
* Identify who the stakeholders in a business are and identify the effects of adherence to an ethical code of conduct on each stakeholder, as well as the effects when the code is not followed; and
* Analyze the relationship between the free market and ethics, and how ethical practice can lead to profitable business.

**End of Course Assessment**Check the assessment instruments that will be used to document student attainment of the program knowledge and skills.[x]  Teacher-designed end-of-course assessment [ ]  School system-designed end-of-course assessment[ ]  E-Portfolio [ ]  Real World Project or Simulation[ ] Nationally recognized examination: (other) |

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| **Academy Internship Experience (1)**The intern experience exposes the student to a broad array of soft, workplace skills: critical thinking, teamwork, decorum, ethics, creativity, time management, ingenuity, honesty, problem-solving, comportment, and a solid understanding of the importance of excellent written and oral communication skills. It provides a valuable foundation for any career the student chooses to pursue in the future. All NAF internships are coordinated by the NAF Academy teachers and follow the NAF guidelines. NAF develops and offers students a sequenced set of work-based learning experiences that culminates in paid or unpaid internships as defined by the NAF Internship Gold Standards. These standards provide academies with criteria for high quality internships for high school students.The process for implementing a NAF academy internship includes:* Students applying and interviewing with potential supervisor(s);
* Students earning a compensated position in which they work for a defined time period, often but not limited to, full-time for 6-8 weeks the summer of their junior year of high school;
* Students reporting directly to their supervisor(s) in the workplace and benefit from periodic supervision and guidance from staff at their academy; and
* Students and employers holding themselves and one another to a high standard of leadership, professionalism, and accountability.

**End of Course Assessment**Check the assessment instruments that will be used to document student attainment of the program knowledge and skills.[x]  Teacher-designed end-of-course assessment [ ]  School system-designed end-of-program assessment[x]  Partner-developed exam: (NAF Work-based learning program evaluation)      [ ]  Licensing exam: (specify)      [ ]  Certification or credentialing exam: (specify)      [ ]  Nationally recognized examination: (specify)       |
| **Entrepreneurship / Business in a Global Economy (1)**

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| **Course Description:**This course introduces students to the critical role entrepreneurs play in the national and global economy. Students learn the skills, attitudes, characteristics, and techniques necessary to become successful entrepreneurs. They explore starting a business and learn about the operational issues and financial risks that new businesses face. Students examine ethical issues and develop a framework for managing them. The second half of the course focuses on providing students with an understanding of how and why businesses choose to expand their operations into other countries. This course exposes students to the unique challenges facing firms doing business internationally, and to the potential opportunities available to those businesses. Building on concepts introduced in Principles of Finance, Business in a Global Economy broadens students’ understanding of how businesses operate, grow, and thrive in our ever-changing world.When students complete this course they will know and be able to:* Identify the risks of starting a business as an entrepreneur;
* Understand the returns of entrepreneurship and investigate aspects of entrepreneurship as a potential career;
* Evaluate the importance of learning about global business terms of relevant professions;
* Describe how globalization creates linkages between nations and businesses;
* Describe how the process of globalization creates opportunities and challenges for businesses and explain recent changes in the global economy;
* Evaluate the impact of international trade on individual businesses and communities and propose solutions for

minimizing and adverse effects;* Define foreign direct investment (FDI) and its importance in the global economy;
* Demonstrate the ability to perform currency conversions and explain how currency exchange rates are determined; and
* Understand international business strategies and competition in the global marketplace.

**End of Course Assessment**Check the assessment instruments that will be used to document student attainment of the course knowledge and skills.[x]  Teacher-designed end-of-course assessment [ ]  School system-designed end-of-course assessment[ ]  Partner-developed exam: (specify)      [ ]  Licensing exam: (specify)      [ ]  Certification or credentialing exam: (specify)      [ ]  Nationally recognized examination: (specify \_\_\_\_\_ |

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STEP 2C: END-OF-PROGRAM ASSESSMENT - Check the assessment instruments that will be used to document student attainment of the program knowledge and skills. Include and identify assessments leading to industry recognized credentials if available and appropriate.

[ ]  Teacher-designed end-of-program assessment

[ ]  School system-designed end-of-program assessment

[ ]  Partner-developed exam: (specify)

[ ]  Licensing exam: (specify)

[x]  Certification or credentialing exam: (specify) NAF Certification (new)

[ ]  Nationally recognized examination: (specify) \_\_\_\_\_

**Course Title: Advanced Placement (AP) Economics-Microeconomics/Macroeconomics (1 credit)\*\***

**Course Description:** The purpose of the AP course in microeconomics is to give students a thorough understanding of the principles of economics that apply to the functions of individual decision makers, both consumers and producers, within the economic system. It places primary emphasis on the nature and functions of product markets and includes the study of factor markets and of the role of government in promoting greater efficiency and equity in the economy. The purpose of the AP course in macroeconomics is to give students a thorough understanding of the principles of economics that apply to an economic system as a whole. The course places particular emphasis on the study of national income and price-level determination, and also develops students’ familiarity with economic performance measures, the financial sector, stabilization policies, economic growth, and international economics.

Students will learn the concepts and topics listed below by the end of this course in order to take the AP Exams for Microeconomics and Macroeconomics.

* Basic Economic Concepts;
* The Nature and Functions of Product Markets including supply and demand, the theory of consumer choice, production and costs, and the concepts of firm behavior and market structure;
* Factor Markets which includes the understanding of Derived Factor Demand, the marginal revenue product, hiring decisions in the markets for labor and capital, and the market distribution of income;
* Market Failure and the Role of Government;
* Measurement of Economic Performance;
* National Income and Price Determination;
* The Financial Sector including oney, banking, and financial markets; loanable funds market; and the central bank and control of the money supply
* Stabilization Policies such as fiscal and monetary policies and the Phillips curve;
* Economic Growth; and
* Open Economy which includes International Trade and Finance, balance of payments accounts, the foreign exchange market, imports, exports, and financial capital flows; and relationships between international and domestic financial and goods markets.

**\*\***Please note the AP Economics course can be in different formats across the school districts. AP Economics (either/or Macroeconomics/Microeconomics) for 1 credit will meet the CTE program requirements.

**End of Course Assessment**

Check the assessment instruments that will be used to document student attainment of the course knowledge and skills.

[x]  Teacher-designed end-of-course assessment

[ ]  School system-designed end-of-course assessment

[ ]  Partner-developed exam: (specify)

[ ]  Licensing exam: (specify)

[ ]  Certification or credentialing exam: (specify)

[x]  Nationally recognized examination: (specify) AP Microeconomics Test; AP Macroeconomics Test

**STEP 2D: Program Sequence Matrix**

(Include the program sequences for High School, Associate’s Degree, and Bachelor’s Degree programs.) Identify the pathway options. Complete the matrix for the 9-12 CTE program of study, plus, for Tech Prep programs include the matrix for the two- or four-year college program of study. Indicate which courses receive CTE credit by placing the number of credits in parentheses after each CTE course title. Place an asterisk (\*) next to the course identified as the concentrator course indicating that the student has completed 50% of the program.

The CTE program matrix defines a planned, sequential program of study that consists of a minimum of four credits in CTE coursework in high school including work-based learning and/or industry-mentored projects. Work-based learning (WBL) experiences or industry-mentored projects must be included in the program to obtain approval. The program matrix includes the recommended academic and CTE courses identified for the pathway and postsecondary linkages (i.e., dual enrollment, transcripted and articulated credit).

CTE programs typically begin after ninth grade and do not include career exploration courses. Courses such as computer applications and keyboarding are not included in the completer sequence because they provide prerequisite skills for both academic courses and CTE programs. Academic courses are counted only if they are tailored to serve mainly CTE students and have been revised to reflect industry skill standards. Technology Education or Advanced Technology Education and Personal Financial Literacy courses are not acceptable for credit in the career and technology education program sequence.

|  |
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| **The LSS program title should be the same one that appears on the cover page. If more than one pathway option is offered in the program, complete a matrix for each program option (MSDE will insert the CIP number). Example: An Academy of Information Technology program may include options in web design & programming.** |
| **Pathway/Program:** | **Business Management and Finance - AOF** | **CIP Number (For MSDE Use)** | **52.0850** |
| **Graduation Requirements** | **Grade 9** | **Grade 10** | **Grade 11** | **Grade 12** |
| English - 4 | English 9 | English 10 | English 11 | English 12 |
| Social Studies - 3 | US Government | World History | US History | Government and Economics |
| Mathematics - 3  | Algebra 1 | Geometry | Algebra 2 | Trigonometry or Pre- Calculus |
| Science - 3 | Physical Science | Biology | Chemistry | Physics or an AP Science |
| Physical Education -.5Health Education - .5 | .5 PE | .5 Health |  |  |
| Fine Arts - 1 | .5 Fine Arts | .5 Fine Arts |  |  |
| Technology Education - 1 | Tech Ed. |  |  |  |
| CTE Completer Program – 4 **\***concentrator course |  | Principles of Finance/ Financial Services – (1) | Principles of Accounting/Managerial Accounting (1)**and****\***Financial Planning/ Applied Finance (1) | Academy Internship - (1)**(Summer of student’s junior year)** | Business Economics/ ProfessionalEthics (1) **or** Entrepreneurship/ Business in a Global Economy (1)OrAP Economics |
| Foreign Language - 2 and/orAdvanced Tech Ed - 2 | Foreign Language | Foreign Language | Foreign Language(recommend 3 years) |  |
| **Provide a list of examples of careers students are preparing to enter and postsecondary options:** Customer Service Representative, Bank teller, Accounting/Finance Technician (Provides a finance background for students who plan to pursue an advanced degree in finance and accounting.) |

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| **Two Year College Program Sequence – Program Overview****Many local school systems provide postsecondary matrices in their program of study guides to inform students, parents, and counselors of the opportunities available to those enrolled in the program. Section 2E must be completed before an articulated CTE program of study can be approved. *A copy of the Articulation Agreement is also required to be submitted with the proposal prior to program approval.*****Describe the program to be developed in detail based on what students are expected to know and be able to demonstrate as a result of participating in the program.** |
| **Program Title:** **College/Institution:**  |
| **Recommended Sequence – Complete the program matrix for the postsecondary sequence for the articulated CTE program of study. Indicate which courses receive articulated or transcripted credit by PLACING THE NUMBER OF CREDITS IN PARENTHESES after each course title.**  |
| **Semester 1** | **Semester 2** |
|  |  |
| **Semester 3** | **Semester 4** |
|  |  |
| **Provide a list of career options for students who complete the program:**  |

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| --- |
| **Four Year College Program Sequence – Program Overview****Complete this matrix if the program includes a four year degree option****Many local school systems provide postsecondary matrices in their program of study guides to inform students, parents, and counselors of the opportunities available to those enrolled in the program. Section 2E must be completed before an articulated CTE program of study can be approved. *A copy of the Articulation Agreement is also required to be submitted with the proposal prior to program approval.*****Describe the program to be developed in detail based on what students are expected to know and be able to demonstrate as a result of participating in the program.** |
| **Program Title:** **College/Institution:**  |
| **Recommended Sequence – Complete the program matrix for the postsecondary sequence for the articulated CTE program of study. Indicate which courses receive articulated or transcripted credit by PLACING THE NUMBER OF CREDITS IN PARENTHESES after each course title.**  |
| **Semester 1** | **Semester 2** |
|  |  |
| **Semester 3** | **Semester 4** |
|  |  |
| **Provide a list of career options for students who complete the program:**  |

STEP 2E: VALUE-ADDED OPTIONS

Fill in the name of the partnering college or agency. Specify the credential that students will earn. Under value-added, indicate the number of credits or hours granted. This information is required before a program can be designated as a CTE articulated program of study.

|  |  |  |  |
| --- | --- | --- | --- |
| **Option** | **Partner** | **Credential** | **Value added for CTE completers** |
| Dual Enrollment |  |  |  |
| Transcripted Credit |  |  |  |
| Articulated Credit |  |  |  |
| Credit by Exam |  |  |  |
| Advanced Placement |  |  |  |
| Apprenticeship Approved by MATC\* |  |  |  |
| Certification(s) | NAF | NAFTrack Certification | College Credit – for more details see NAF link: [www.naf.org](http://www.naf.org) |
| License |  |  |  |
| Degree |  |  |  |
| Other (specify) |  |  |  |

\*MD Apprenticeship and Training Council

**STEP 2F: INDUSTRY-MENTORED PROJECT OR WORK-BASED LEARNING (WBL) OPPORTUNITIES**Check each box that applies.

PAC members and other industry partners provide supervised WBL experiences and/or industry-mentored projects for all students who demonstrate performance of the competencies necessary to enter into this phase of the program. Supervised work-based learning experiences are required for all students demonstrating readiness to participate. For the few who do not participate, alternative capstone experiences should be provided (i.e., in school work experiences, a culminating project, or another experience comparable in rigor). Each type of work-based learning is defined in the glossary. Job shadowing is **not** acceptable for credit in a CTE program.

1. [x]  Integrated WBL 2. [x]  Capstone WBL 3. [ ]  Registered Apprenticeship
4. [x]  Internship 5. [ ]  Industry-Mentored Project 6. [ ]  In-school clinic or school-based enterprise

**STEP 2G: STUDENT ORGANIZATIONS PROVIDED TO STUDENTS IN THE PROGRAM**

Check each box that applies, or specify if “Other” is selected.

Students will develop and apply technical and academic skills, as well as Skills for Success, through participation in:

[x]  DECA [ ]  FFA [ ]  SkillsUSA

[x]  FBLA [ ]  OTHER (specify)

STEP 3: COMPLETE THE INSTRUCTIONAL PROGRAM DATA SHEET (with examples)

|  |  |
| --- | --- |
| Local School System (LSS) and Code: |  |
| Name of CTE Local Director: |  | Phone: |  |
| LSS Program Title: | **Business Management and Finance – NAF AOF** | CIP Code: | **52.0850** |

*STEP 3.1 - DATA SHEET: Pathway Options*

|  |  |
| --- | --- |
| **1.** |  |
| **2.** |  |
| **3.** |  |
| **4.** |  |

STEP 3.2 - DATA SHEET: *Instructional Program Credit by Grade(s)*

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Credits per year per pathway option as reflected by Course Sequences** | **9** | **10** | **11** | **12** | **TOTAL** |
| 1. **NAF Academy of Finance**
 |  | **1** | **2** | **1** | **4** |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |

**Total number of credits for program completion: 4**

STEP 3.3 - DATA SHEET: Career and Technology Education Program Sites

|  |  |  |
| --- | --- | --- |
| **Pathway Options** | **School Name(s) Sites** | **School Number** |
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