

BUSINESS FINANCE

MIS03 04082

An instructor must hold the License Code: 04006-CTE Marketing Education to be qualified to teach this course.

The goal of *Business Finance* is to help students to become financially responsible, conscientious members of society. To reach that end, this course develops student understanding and skills in such areas as money management, budgeting, financial goal attainment, the wise use of credit, insurance, investments, and consumer rights and responsibilities.

Business Finance is an advanced course in the Business Administration Program of Study for Marketing Education.

Credit ½ or 1 credit

Level Grades 10-12

Quarter 1

Student Competencies

	Explain the goals of the Business and Personal Finance course
	Describe classroom operations and procedures
	Discuss the purposes of CTSO and its activities
7.1.1	Explain forms of financial exchange (cash, credit, debit, electronic funds transfer, etc.) (FI:058) (PQ)
7.1.2	Identify types of currency (paper money, coins, banknotes, government bonds, treasury notes, etc.) (FI:059) (PQ)
7.1.3	Describe functions of money (medium of exchange, unit of measure, store of value) (FI:060) (PQ)
7.2.7	Explain the need to save and invest (FI:270, QS LAP 30) (CS)
7.1.7	Explain legal responsibilities associated with financial exchanges (FI:063) (CS)
7.1.5	Explain the time value of money (FI:062) (CS)
7.2.2	Set financial goals (FI:065) (CS)
12.1.1	Demonstrate systematic behavior (PD:009) (PQ)
7.1.4	Describe sources of income (wages/salaries, interest, rent, dividends, transfer payments, etc.) (FI:061) (PQ)
7.2.9	Interpret a pay stub (FI:068) (PQ)
7.2.18	Determine personal net worth (FI:562) (CS)
7.2.3	Develop personal budget (FI:066) (CS)
7.3.1	Describe types of financial-services providers (FI:075) (CS)
7.3.4	Discuss considerations in selecting a financial-services provider (FI:076) (CS)
7.2.11	Maintain financial records (FI:069) (PQ)
7.2.12	Read and reconcile bank statements (FI:070) (PQ)

Quarter 2**Student Competencies**

7.1.6	Explain the purposes and importance of credit (FI:002, LAP-FI-002) (CS)
7.2.13	Calculate the cost of credit (FI:782) (CS)
7.2.15	Demonstrate the wise use of credit (FI:071) (CS)
7.2.14	Apply for a consumer loan (FI:625) (SP)
7.2.1	Make responsible financial decisions (FI:783) (CS)
7.2.16	Validate credit history (FI:072) (CS)
7.2.10	Prepare bank account documents (e.g., checks, deposit/withdrawal slips, endorsements, etc.) (FI:560) (PQ)
7.2.4	Pay bills (FI:565) (PQ)
7.2.5	Contest incorrect bills (FI:566) (CS)
7.2.8	Explain the nature of tax liabilities (FI:067) (PQ)
7.2.19	Prepare personal income tax forms (i.e., 1040 EZ form) (FI:074) (CS)
7.2.17	Protect against identity theft (FI:073) (CS)
7.2.6	Control debt (FI:568) (CS)
7.4.1	Describe the concept of insurance (FI:081) (CS)
7.3.6	Explain the nature of estate planning (FI:572) (CS)
7.3.5	Explain types of investments (FI:077, LAP-FI-077) (CS)
12.8.11	Explain the nature of bonds (PD:313, QS LAP 33) (SP)
12.8.12	Explain the nature of stocks (PD:309, QS LAP 34) (SP)
12.8.13	Describe the nature of mutual funds (PD:304, QS LAP 35) (SP)
7.3.7	Discuss the nature of retirement planning (FI:569) (CS)
7.3.8	Describe sources of securities information (FI:274, QS LAP 36) (CS)
7.3.9	Read/interpret securities tables (FI:275, QS LAP 37) (SP)
	Final Exam